Request for Proposal (RFP)
For
Selection of Service Provider for setting up and management of Contact Center Operations on Managed Services Model (E-tendering)

Head Office-2
Department of Information Technology
7th Floor, 3 & 4 DD Block, Sector -1
Salt Lake, Kolkata-700 064

RFP Ref. No: UCO/DIT/2921/2022-23 Date: 10/03/2023

Disclaimer

While the document has been prepared in good faith, no representation or warranty, express or implied, is or will be made, and no responsibility or liability will be accepted by UCO Bank or any of its employees, in relation to the accuracy or completeness of this document and any liability thereof expressly disclaimed. The RFP is not an offer by UCO Bank, but an invitation for bidders' responses. No contractual obligation on behalf of UCO Bank, whatsoever, shall arise from the offer process unless and until a formal contract is signed and executed by duly authorized officials of UCO Bank and the Bidder.

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Tender Reference	**UCO/DIT/2921/2022-23 dated : 10/03/2023**
Cost of Tender documents	**Rs.2500/-(Rupees Two Thousand Five Hundred Only)**
Date of issue of RFP	10/03/2023
Earnest Money Deposit (EMD)	**Rs. 20,00,000/- (Rupees Twenty Lacs Only)**
Last date for submitting queries for the Pre-bid Meeting	**18/03/2023 up to 05:00 PM**
Pre bid Meeting and Venue	**20/03/2023 at 03:30 PM (Meeting would be done through online mode)**
Last Date and Time for receipts of tender bids	**10/04/2023 at 4:00 PM**
Opening of technical bids	**10/04/2023 at 4:30 PM**
Opening of Commercial/Price Bid	**Will be informed subsequently to technically qualified bidders.**
Website for Online RFP	https://www.ucobank.com **&** https://eauction.auctiontiger.net/EPROC/
Address of Communication	**UCO Bank, Head Office-2** **Department of Information Technology (DIT)** **7th Floor,3 & 4 DD Block, Sector -1** **Salt Lake, Kolkata-700 064**
Address for support for Online RFP/Process of submission of tender documents	This Tender will follow e-tendering process [e-bids] as under which will be conducted by Bank's authorized e-Tendering Service Provider M/s E-Procurement Technologies Limited through Website **https://eauction.auctiontiger.net/EPROC/** Following activities will be conducted online through above website: a) Submission of Eligibility/Technical Bid & Commercial Bid by the bidder b) Clarification, if any, sought by the Bank c) Opening of Eligibility/Technical Bid by the Bank d) On-line evaluation by the Bank. e) Opening of Commercial Bid by the Bank & On-line evaluation. Representatives of bidders will be given training for e- Tendering by the Service Provider, M/s E-Procurement Technologies Limited. * Bidders who wish to participate in online tenders will have to register with the website **(https://eauction.auctiontiger.net/EPROC/)**

	through the "Register" link provided on the home page. Bidder will create login id & password on their own in registration process. * Following facilities shall be provided to registered bidders by the service provider M/s E-Procurement Technologies Limited: a) Support to the Bidders for participating in the bids through e-tendering Website. b) Call center support/ email/ phone/mobile etc. in all possible medium. c) Registration with the e-tendering website. d) User Manual / Training Kit to the Bidder. e) Any no. of users of Bidder organization can take support on the e-tendering system. f) Bidder who wish to participate in this tender need to procure Digital Signature Certificate (for Signing and Encryption) as per Information Technology Act- 2000 and CVC guidelines using that they can digitally sign their electronic bids. Bidders can procure the same from any of the CCA approved certifying agencies, or they may contact M/s E-Procurement Technologies Limited at below mentioned address and they will assist them in procuring the same. Bidders who already have a valid Digital Signature Certificate need not to procure the same. In case bidders need any clarification regarding online participation, they can contact E-Procurement Technologies Limited. ISO 9001:2015, ISO 27001:2013 & CMMI Level-3 Certified Company A-201-208, Wall Street - II, Opp. Orient Club, Nr. Gujarat College, Ellisbridge, Ahmedabad – 380006, Gujarat, India Ph: - 079-35022106 / 7990334985 Fax: - 080-49352034 Help Desk: Contact Person: Mr. Hitesh Khemani Mobile no. 079-35022106 / 7990334985 (On working days-0900 hours–1800 hours) e-mail: **Hitesh.k@procuretiger.com** Bidders who wish to participate in e-Tender need to fill data in predefined forms of RFP, Technical, Price bid available in respective tender only.

	g) Bidder should upload scanned copies of reference documents in support of their eligibility of the bid and as per the instructions given in tender documents After filling data in predefined forms bidders need to click on final submission link to submit their encrypted bid
Email address	hodit.proc@ucobank.co.in Hitesh.k@procuretiger.com
Contact Telephone	**Tel: 033-44559324/9770/9758**
Note: UCO Bank reserves the right to accept or reject in part or full, any or all tenders without assigning any reason whatsoever and without any cost and compensation therefore. Any decision of UCO Bank in this regard shall be final, conclusive and binding on all the Tenderers.	

Clarification of terms/abbreviations

Abbreviation	Expansion
ACD	Automatic Call Distributor
AHT	Average Handling Time
AM	Assistant Manager
AMC	Annual Maintenance Contract
ANI	Automatic Number Identification
API	Application Program Interface
ATM	Automated Teller Machine
ATS	Aggregate Technical Score
BFSI	Banking, Financial Services and Insurance
BPO	Business Process Outsourcing
CBS	Core Banking Solution
CRM	Customer Relationship Management
CTI	Computer Telephony Interface
DND	Do not Disturb
DNIS	Dialed Number Information Service
DR	Disaster Recovery
EMD	Earnest Money Deposit
FCR	First Call Resolution
FRMS	Fraud Risk Management System
FDs	Fixed Deposits
FTE	Full Time Equivalents
HR	Human Resources
IBA	Indian Banks Association
INR	Indian Rupee
IVR	Interactive Voice Response
KYC	Know Your Customer
LAN	Local Area Network
LOI	Letter of Intent
MIS	Management Information System
PO	Purchase Order
MSA	Master Service Agreement
NDA	Non-disclosure Agreement
NEFT	National Electronic Funds Transfer
NPV	Net Present Value
PRI	Primary Rate Interface
PROPOSAL/BID/OFFER	Response to the RFP document
RBI	Reserve Bank of India
RDs	Recurring Deposits
RECIPIENT/RESPONDENT/	One who responds to this RFP document

BIDDER	
RFP	Request for Proposal document or RFP document
RTA	Real Time Adherence
RTGS	Real Time Gross Settlement
Service Provider/Vendor	Successful bidder
SLA	Service Level Agreement
SL	Service Level
SMS	Short Messaging Services
SPBP	Strategy, Policy and Business Process Division
TCO	Total cost of Ownership
TL	Team Leader
TPIN	Telephone Personal Identification Number
TRAI	Telecom Regulatory Authority of India
TUSTA	The Ultimate Satisfaction to Awareness
UPS	Uninterrupted Power Supply
USB	Universal Standard Bus
WAN	Wide Area Network
WFM	Work Force Management System

Part-I

1. Introduction

UCO Bank, a body corporate, established under the Banking Companies (Acquisition and Transfer of Undertakings) Act 1970, having its Head Office at 10, B.T.M. Sarani, Kolkata-700001, India, and its Department of Information Technology at 3 & 4, DD Block, Sector-1, Salt Lake, Kolkata - 700064, hereinafter called "the Bank", is one of the leading public sector Banks in India having more than 3100 branches, two overseas Branches one each at Singapore and Hong Kong Centre and more than 2100+ ATMs (including Biometric enabled ATMs), spread all over the country. All the branches of the Bank are CBS enabled through Finacle (Ver. 10. x) as a Core Banking Solution. Latest state of art i.e. E-Banking and M-Banking solution to facilitate our customers to fulfil their banking needs 24x7. As part of automation and enhancing customer experience, Bank has established three contact Centre in Kolkata, New Delhi and Bengaluru where all manpower was outsourced from service provider.

2. Objectives

The Bank's current Contact Centre capacity is 80 + agents. Bank aims to expand the scope of services through inbound/outbound calls, web chat, video chat, interactive NLP AI based voice Bot IVR, Automated Quality Audit, automated email management, co-browsing, voice/SMS/WhatsApp blasters etc. to our existing (ETB) and prospective (NTB), domestic as well as international customers.

The Bank now intends to outsource its Contact Centre operations to a Service Provider who can establish 3 or more centers (one in New Delhi (Primary), one in Bengaluru, one in Kolkata and other may be as per the mutually agreed location) so as to cater to major customer languages and provide for disaster recovery.

These Contact Centres would be based on Managed Service model, as per details provided in "Scope of Work"

The Selected Service Provider may operate from Bank's provided premises for Contact Centre at New Delhi, Bengaluru, Kolkata (with approximate 100 agents capacity). Going forward, Bank may on its sole discretion ask service provider to operate from one or more centres. Bank will provide premises for the above mentioned locations as well as for other location if decided by it in future. In case, Bank wants, selected bidder will arrange operations from these locations as well.

UCO Bank invites request for proposal from vendors with proven capabilities and experience in contact centre on managed services model.

3. Eligibility Criteria

Only those Bidders, who fulfill all the following eligibility criteria, are requested to respond to this RFP. Offers received from the bidders who do not fulfill any of the following eligibility criteria are liable to be rejected.

Sl. No.	Eligibility Criteria	(Proof of documents required / must be submitted)
1	Bidder should be a limited company (Public/Private) registered in India under the Companies Act, 1956 or 2013 and amendments thereafter or Companies registered as MSME Entrepreneur & still categorized as MSME for the last 3 years as on RFP issuance date.	1. Certificate of Incorporation issued by Registrar of Companies along with 2. Copies of Memorandum of Association 3. Copies of Articles of Association 4. Shareholding pattern 5. PAN, TAN, GSTIN Certificate and any other tax related document if applicable is required to be submitted along with the eligibility bid. Registration from DIC, KVIB, NSIC, KVIC, DIHH, UAA or any other body specified by Ministry of MSME.
2	The Bidder should have a minimum annual turnover of Rs. 35 Crores per year during the last three financial years (i.e. 2019-20, 2020-21 & 2021-22).	Copy of audited balance sheet of the financial years i.e. 2019-20, 2020-21 & 2021-22 should be submitted. Certificate from Chartered Accountant stating Turnover, Net worth and Profit/Loss for last three financial years i.e. 2019-20, 2020-21 & 2021-22 should be submitted.
3	Bidder should have positive net worth in each of the last three financial years (i.e. 2019-20, 2020-21 & 2021-22)	
4	The bidder should be in the business of Contact Center operations in India for last three years as on RFP publication date.	Copy of letter from client/ Purchase Order/ Agreement with the client to this effect.
5	The Clientele of the bidder or its wholly owned subsidiary must include at least one Scheduled Commercial Bank (Indian / Foreign Bank, operating in India) with total annual business	Copy of letter from client/ Purchase Order/ Agreement with the client to this effect.

	(Deposits + Advances) exceeding Rs. 1 lakh Crore during the last financial year, i.e. 2021-22 for whom the Service Provider has set up and running a Contact Centre of at least 250 Full Time Equivalents (FTEs). or The bidder should have a operational Contact Centre of at least 750 Full Time Equivalents (FTEs) for a single Indian PSU/Government Organization in India during the last financial year i.e. 2021-22.	
6	The bidder or its wholly owned subsidiary providing BPO/Contact Centre services should be operating with an aggregate of at least 2000 Full Time Equivalents (FTEs) for its Contact Centre Voice Operations based in India catering to domestic and/or international clients	Copy of letter from client/ Purchase Order/ Agreement with the client to this effect.
7	The bidder or its wholly owned subsidiary providing BPO/Contact Centre services must have registered itself with Department of Telecommunication (DoT) / TRAI.	Copy of DOT/TRAI certificate for locations/ centres.
8	The bidder should have a minimum annual gross revenue of Rs. 25/- Crore from its Contact Centre operations based in India during each of last three financial years, i.e. FY 2019-20, 2020-21 and 2021-22.	Audited Financial Statements (Balance Sheet & Profit & Loss statement) for the FY 2019-20, 2020-21 and 2021-22 along with complete auditor's certificate / qualifications.
9	The proposed solution for Contact Centre must be installed and in running status in any two Scheduled Commercial Banks during last three years as on bid submission date.	Copy of letter from client/ Purchase Order/ Agreement with the client to this effect.
10	The bidder should have obtained ISO/IEC 27001:2013 or higher	ISO/IEC 27001:2013 certification or higher
11	Bidder should not have been debarred / black-listed by any Bank or RBI or any other regulatory	Annexure – E should be submitted.

	authority as on date of RFP issuance.	
12	The bidder should ensure that there are no legal proceedings / inquiries / investigations have been commenced / pending / threatened against service provider by any statutory or regulatory or investigative agencies or any other for which performance under the contract will get adversely affected / may get affected.	Self-declaration to this effect on the company's letterhead should be submitted.

Note: The Bidder must comply with all above-mentioned criteria. Non-compliance of any of the criteria will entail rejection of the offer summarily. Documentary Evidence for compliance to each of the eligibility criteria must be enclosed along with the bid together with references. Undertaking for subsequent submission of any of the required document will not be entertained under any circumstances. However, UCO Bank reserves the right to seek clarifications on the already submitted documents. Non-compliance of any of the criteria will entail rejection of the offer summarily. Any decision of UCO Bank in this regard shall be final, conclusive and binding upon the service provider.

Eligibility criteria mentioned at Sl. No. 2, 5, 6 and 8 in table above are relaxed for Start-ups subject to their meeting of quality and technical specifications. Bidder to note the followings:

i. "Start-up" company should enclose the valid Certificate of Recognition issued by Department for Promotion of Industry and Internal Trade (DPIIT), (erstwhile Department of Industrial Policy and Promotion), Ministry of Commerce & Industry, Govt. of India with the technical bid.

ii. Bidder who solely on its own, fulfils each eligibility criteria condition as per the RFP terms and conditions and who are having Start-up company status, can claim exemption for eligibility criteria mentioned at Sl. No. 2, 5, 6 and 8 in table above.

iii. If all these conditions are not fulfilled or supporting documents are not submitted with the technical Bid, then all those Bids will be summarily rejected, and no queries will be entertained.

Documentary evidence must be furnished against each of the above criteria along with an index. All documents must be signed by the authorized signatory of the Bidder. Relevant portions, in the documents submitted in pursuance of eligibility criteria, should be highlighted.

Part – II: Invitation for Bids and Instructions to Bidders

1. **Invitation for Bids**

UCO Bank invites tenders comprising of Eligibility Bid, Technical bid and Commercial bid from experienced perspective bidders having proven capabilities for Selection of Service Provider for setting up and management of Contact Center Operations on Managed Services Model. The prospective bidder is required to adhere to the terms of this RFP document and any deviations to the same shall not to be acceptable to UCO Bank. Offers / Bids (Bid) prepared in accordance with this RFP should be submitted as per details given in the Bid Control sheet. The criteria and the actual process of evaluation of the responses to this RFP and subsequent selection of the successful bidder will be entirely at Bank's discretion.

2. **Due Diligence**

The Bidder is expected to examine all instructions, forms, terms and specifications in this RFP and study the RFP document carefully. Bid shall be deemed to have been submitted after careful study and examination of this RFP with full understanding of its implications. The Bid should be precise, complete and in the prescribed format as per the requirement of this RFP. Failure to furnish all information required by this RFP or submission of a Bid not responsive to this RFP in each and every respect will be at the Bidder's own risk and may result in rejection of the Bid and for which UCO Bank shall not be held responsible.

3. **Tender document and Fee**

A complete set of tender document can be obtained from the address mentioned in bid control sheet during office hours on all working days on submission of a written application along with a non-refundable fee of **Rs. 2500/- (Rupees Two Thousand Five Hundred Only)** in the form of Demand Draft or Banker's Cheque in favour of UCO Bank, payable at Kolkata.

The tender document may also be downloaded from the Bank's official website www.ucobank.com and https://eauction.auctiontiger.net/EPROC. The bidder downloading the tender document from the mentioned website is required to submit a non-refundable fee of **Rs. 2500/- (Rupees Two Thousand Five Hundred Only)** in the form of Demand Draft or Banker's Cheque in favor of UCO Bank, payable at Kolkata, or NEFT at the time of submission of the bid, failing which the bid of the concerned bidder will be rejected.

The Bank details are as below:

Bank details for Tender Fee	Address for Obtaining printed copy of RFP

Account Number-18700210000755 Account Name- M/s H O DIT Branch- DD Block, Salt Lake branch IFSC- UCBA0001870 MICR-700028138	UCO Bank, Head office-II, Department of Information Technology 7th floor , 3&4 DD Block, Salt lake City, Sector-1, Kolkata – 700064 Ph. No.- 033- 4455 9324/9770

4. <u>Earnest Money Deposit Clause</u>

The Bidder(s) must submit Earnest Money Deposit in the form of Bank Guarantee valid for a period of 6 months together with a claim period of 30 days in favour of UCO Bank payable at Kolkata for an amount mentioned hereunder:

Particulars of Job to be undertaken	Earnest Money Deposit
RFP for Selection of Service Provider for setting up and management of Contact Center Operations on Managed Services Model (E-tendering)	Rs 20,00,000/-(Rupees Twenty Lacs Only)

Non-submission of Earnest Money Deposit will lead to outright rejection of the offer. The EMD of unsuccessful bidders will be returned to them on completion of the procurement process without any interest thereon. The Bank Guarantee issued by the issuing Bank on behalf of Bidder in favour of UCO Bank shall be in paper form as well as issued under the "Structured Financial Messaging System" (SFMS). SFMS Confirmation shall be submitted along with the EMD document. The EMD of successful bidder(s) will be returned to them on submission of Performance Bank Guarantee (s) either at the time of or before the execution of Service Level Agreement (SLA).

The Earnest Money Deposit may be forfeited under the following circumstances:

a. If the bidder withdraws its bid during the period of bid validity (180 days from the date of opening of bid).

b. If the bidder makes any statement or encloses any form which turns out to be false, incorrect and / or misleading at any time prior to signing of contract and/or conceals or suppresses material information; and / or

c. The selected bidder withdraws his tender before furnishing on unconditional and irrevocable Performance Bank Guarantee.

d. The bidder violates any of the provisions of the terms and conditions of this tender specification.

e. In case of the successful bidder, if the bidder fails:

➢ To sign the contract in the form and manner to the satisfaction of UCO BANK.

➢ To furnish Performance Bank Guarantee in the form and manner to the satisfaction of UCO BANK either at the time of or before the execution of Service Level Agreement (SLA).

5. Rejection of the Bid

The Bid is liable to be rejected if:

a. The document doesn't bear signature of authorized person on each page signed and duly stamp.

b. It is received through e-mail.

c. It is received after expiry of the due date and time stipulated for bid submission.

d. Incomplete Bids, including non-submission or non-furnishing of requisite documents / Conditional Bids/ deviation of terms & conditions or scope of work/ incorrect information in bid / Bids not conforming to the terms and conditions stipulated in this Request for proposal (RFP) are liable for rejection by the Bank.

e. Bidder should comply with all the points mentioned in the RFP. Non-compliance of any point will lead to rejection of the bid.

f. Any form of canvassing/lobbying/influence/query regarding short listing, status etc. will be a disqualification.

g. The bidder submits Incomplete Bids, including non-submission or non-furnishing of requisite documents / Conditional Bids / Bids not conforming to the terms and conditions stipulated in this Request for proposal (RFP).

h. Non-submission of Integrity Pact on Non Judicial Stamp Paper of requisite value as per format given in **Annexure –M**.

6. Pre-Bid Meeting

The queries for the Pre-bid Meeting should reach us in writing or by email on or before the date mentioned in the Bid Control Sheet by e-mail to **hodit.proc@ucobank.co.in**. It may be noted that no query from any bidder shall be entertained or received after the above mentioned date. Queries raised by the prospective bidder and the Bank's response will be hosted at Bank's web site. No individual correspondence will be accepted in this regard.

Only authorized representatives of bidder will be allowed to attend the Pre-bid meeting. Pre-Bid queries raised by the bidder(s) are to be submitted in the format given in **Annexure-L**.

7. Modification and Withdrawal of Bids

No bid can be modified by the bidder subsequent to the closing date and time for submission of bids. In the event of withdrawal of the bid by successful bidder, the EMD will be forfeited by the Bank.

8. Information provided

The RFP document contains statements derived from information that is believed to be reliable at the date obtained but does not purport to provide all of the information that may be necessary or desirable to enable an intending contracting party to determine whether or not to enter into a contract or arrangement with Bank in relation to the provision of services. Neither Bank nor any of its employees, agents, contractors, or advisers gives any representation or warranty, express or implied as to the accuracy or completeness of any information or statement given or made in this RFP document.

9. Clarification of offer

To assist in the scrutiny, evaluation and comparison of offers/bids, UCO Bank may, at its sole discretion, ask some or all bidders for clarification of their offer/bid. The request for such clarifications and the response will necessarily be in writing and no change in the price or substance of the bid shall be sought, offered or permitted. Any decision of UCO Bank in this regard shall be final, conclusive and binding on the bidder.

10. Late Bids

Any bid received by the Bank after the deadline (Date and Time mentioned in Bid Details table / Pre Bid / subsequent addendum / corrigendum) for submission of bids, will be rejected and / or returned unopened to the bidder.

11. Issue of Corrigendum

At any time prior to the last date of receipt of bids, Bank may, for any reason, whether at its own initiative or in response to a clarification requested by a prospective bidder, modify the RFP document by a Corrigendum. Any such corrigendum shall be deemed to be incorporated into this RFP.

12. For Respondent only

The RFP document is intended solely for the information to the party to whom it is issued ("the Recipient" or "the Respondent") and no other person or organization.

13. Disclaimer

Subject to any law to the contrary, and to the maximum extent permitted by law, Bank and its officers, employees, contractors, agents, and advisers disclaim all liability from any loss or damage (whether foreseeable or not) suffered by any person acting on or refraining from acting because of any information, including forecasts, statements, estimates, or projections contained in this RFP document or conduct ancillary to it whether or not the loss or damage arises in connection with any

negligence, omission, default, lack of care or misrepresentation on the part of Bank or any of its officers, employees, contractors, agents, or advisers.

14. MSE bidder

Any enterprise registered under Udyam registration as Micro and Small Enterprise (MSEs), having valid Udyam registration certificate and/or Udhyog Aadhaar (UAM) and category valid as on bid submission date are eligible to avail the benefits under the policy. Traders are excluded from the purview of Public Procurement Policy for Micro and Small Enterprises. In respect of bid for Services, the bidder must be the Service provider of the offered Service.

A. Exemption:

To reduce transaction cost of doing business, MSEs will be facilitated by providing them tender documents free of cost, exempting MSEs from payment of earnest money deposit, adopting e-procurement to bring transparency in tendering process. However, exemption from paying Performance Bank Guarantee is not covered under the policy. MSEs may also be given relaxation in prior turnover and prior experience criteria during the tender process, subject to meeting of quality and technical specifications. However, there may be circumstances (like procurement of items related to public safety, health, critical security operations and equipment, complex and critical services, procurement of product of high importance and urgent products etc.) where procuring entity may prefer the vendor to have prior experience rather than giving orders to new entities.

B. Purchase preference to Micro and Small Enterprises (MSEs):

Purchase preference will be given to MSEs as defined in Public Procurement Policy for Micro and Small Enterprises (MSEs) Order, 2012 dated 23.03.2012 issued by Ministry of Micro, Small and Medium Enterprises and its subsequent Orders/Notifications issued by concerned Ministry. If the bidder wants to avail the Purchase preference, the bidder must be the manufacturer of the offered product in case of bid for supply of goods. Traders are excluded from the purview of Public Procurement Policy for Micro and Small Enterprises. In respect of bid for Services, the bidder must be the Service provider of the offered Service. Relevant documentary evidence in this regard shall be uploaded along with the bid in respect of the offered product or service.

15. Costs borne by Respondents

All costs and expenses incurred by Recipients / Respondents in any way associated with the development, preparation, and submission of responses, including but not limited to attendance at meetings, discussions, demonstrations, etc. and providing any additional information required by Bank, will be borne entirely and exclusively by the Recipient / Respondent.

16. No Legal Relationship

No binding legal relationship will exist between any of the Recipients / Respondents and Bank until execution of a contractual agreement.

17. Cancellation of Tender Process

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

18. Corrupt and Fraudulent Practices

As per Central Vigilance Commission (CVC) directives, it is required that Bidders / Suppliers / Contractors observe the highest standard of ethics during the procurement and execution of such contracts in pursuance of this policy:

"Corrupt Practice" means the offering, giving, receiving or soliciting of anything of values to influence the action of an official in the procurement process or in contract execution

AND

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

The Bank reserves the right to reject a proposal for award if it determines that the bidder recommended for award has engaged in corrupt or fraudulent practices in competing for the contract in question.

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

19. Non-Transferrable Offer

This Request for Proposal (RFP) is not transferable. Only the bidder who has purchased this document in its name or submitted the necessary RFP price (for downloaded RFP) will be eligible for participation in the evaluation process.

20. Address of Communication

Offers / bid should be addressed to the address given in bid control sheet.

21. Period of Bid Validity

Bids shall remain valid for **180 (One Hundred and Eighty)** days after the date of bid opening prescribed by UCO BANK. UCO BANK holds the rights to reject a bid valid for a period shorter than 180 days as non-responsive, without any correspondence. In exceptional circumstances, UCO BANK may solicit the Bidder's consent to an extension of the validity period. The request and the response thereto shall be made in writing. Extension of validity period by the Bidder should be unconditional and irrevocable. The EMD provided shall also be suitably extended. A bidder acceding to the request will neither be required nor be permitted to modify its bid. A bidder may refuse the request without forfeiting its EMD. In any case the EMD of the bidders will be returned after completion of the process.

22. No Commitment to accept Lowest or any Bid

UCO Bank shall be under no obligation to accept the lowest or any other offer received in response to this RFP and shall be entitled to reject any or all offers including those received late or incomplete offers without assigning any reason whatsoever. UCO Bank reserves the right to make any changes in the terms and conditions of purchase. UCO Bank will not be obliged to meet and have discussions with any vendor, and or to listen to any representations.

23. Errors and Omissions

Each Recipient should notify Bank of any error, omission, or discrepancy found in this RFP document in the form of pre-bid queries within the time as given in control sheet.

24. Acceptance of Terms

A Recipient will, by responding to Bank RFP, be deemed to have accepted the terms as stated in the RFP.

25. RFP Response

If the response to this RFP does not include the information required or is incomplete or submission is through Fax mode or through e-mail, the response to the RFP is liable to be rejected.

All submissions will become the property of Bank. Recipients shall be deemed to license, and grant all rights to, Bank to reproduce the whole or any portion of their submission for the purpose of evaluation, to disclose the contents of the submission to other Recipients who have registered a submission and to disclose and/or use the contents of the submission as the basis for any resulting RFP process, notwithstanding any copyright or other intellectual property right that may subsist in the submission or Banking documents.

26. Notification

Bank will notify the Respondents in writing as soon as possible about the outcome of the RFP evaluation process, including whether the Respondent's RFP response has been accepted or rejected. Bank is not obliged to provide any reasons for any such acceptance or rejection.

27. Erasures or Alterations

The Bid should contain no alterations, erasures or overwriting except as necessary to correct errors made by the Bidder, in which case corrections should be duly stamped and initialed / authenticated by the person/(s) signing the Bid.

28. Clarifications on and Amendments to RFP document

Prospective bidders may seek clarification on the RFP document by e-mail till the date mentioned in the bid control sheet. Further, at least 7 days' time prior to the last date for bid-submission, the Bank may, for any reason, whether at its own initiative or in response to clarification(s) sought from prospective bidders, modify the RFP contents by amendment. Clarification /Amendment, if any, will be notified on Bank's website.

29. Language of Bids

The bid as well as all correspondence and documents relating to the bid exchanged by the bidder and the Bank shall be in English language only.

30. Authorized Signatory

The bid shall be signed by a person or persons duly authorized by the Bidder with signature duly attested. In the case of a body corporate, the bid shall be signed by

person who is duly authorized by the Board of Directors / Competent Authority of the bidder or having Power of Attorney.

The selected bidder shall indicate the authorized signatories who can discuss, sign negotiate, correspond and any other required formalities with the bank, with regard to the obligations. The selected bidder shall submit, a certified copy of the resolution of their Board certified by Company Secretary along with Power of Attorney duly stamped, authorizing an official or officials of the company to discuss, sign with the Bank, raise invoice and accept payments and also to correspond.

The bidder shall furnish proof of signature identification for above purposes as required by the Bank.

31. Submission of Offer – Two Bid System

UCO Bank will follow Two Bid System i.e. Separate Eligibility & Technical bid. **Eligibility Bid** – containing Eligibility Information, Tender Fee, Earnest Money Deposit in the form of Bank Guarantee OR certificate from Ministry of MSME (wherever required) and Integrity Pact, **Technical Bid** – containing Technical Information, Masked Commercial Bid and **Commercial Bid** – containing Price Information.

The Eligibility and Technical Offers should be complete in all respects and contain all information asked for, in the exact format of eligibility and technical specifications given in the RFP, except prices along with the Tender Fee, Earnest Money Deposit declaration in the form of Bank Guarantee and the Integrity Pact on a non-judicial stamp paper of requisite value (**as per Annexure – M**). Tender Offer forwarding letter prescribed in **Annexure – A** should be submitted with the Eligibility / Technical Offer. The Eligibility and Technical offers must not contain any price information. UCO BANK, at its sole discretion, may not evaluate Eligibility or Technical Offer in case of non-submission or partial submission of eligibility or technical details. Any decision of UCO BANK in this regard shall be final, conclusive and binding upon the bidder. The Technical bid should have documentary proof in support of Eligibility Criteria and Annexures.

The entire RFP, Pre-bid responses along with all the Addenda and Corrigenda should be stamped & signed by the authorized signatory of the participating bidder and to be uploaded in the e-tendering portal along with all other documents as part of the Eligibility bid.

The Commercial Offer (Hard Copy) should contain all relevant price information as per **Annexure – Q**.

All pages and documents in individual bids should be numbered as page no. – (Current Page No.) of page no – (Total Page No.) and should contain tender reference no. and Bank's Name.

Note:

a. The Technical bid should be complete in all respects and contain all information asked for, except prices. The documentary proof in support of all Eligibility Criteria should be submitted along with Eligibility Bid.

b. Hard copy of Tender Fee, Earnest Money Deposit, Integrity Pact and documents executed on non-judicial stamp paper should be sent on the address given in the control sheet on or before bid submission date.

c. Bidders to submit a **masked commercial Bid** i.e. by hiding price commercial bid as per **Annexure – P** with technical bid envelope to be submitted.

d. The Bank reserves the right to resort to re-tendering without providing any reason whatsoever. The Bank shall not incur any liability on account of such rejection.

e. Canvassing of any kind or Bid submitted with false information will be a disqualification.

f. The bidder is required to guarantee that exchange rate fluctuations, changes in import duty and other taxes will not affect the Rupee value of the commercial bid over the price validity period.

g. Prices quoted by the Bidder shall be in Indian Rupees, firm and not subject to any price escalation, if the order is placed within the price validity period.

h. Further, subsequent to the orders being placed, the Bidder shall pass on to Bank all fiscal benefits arising out of reductions in Government levies /taxes.

i. The Bank reserves the right to modify any terms, conditions and specifications of this request for submission of offer and to obtain revised bids from the bidders with regard to such changes. The Bank reserves the right to accept or reject any bid.

j. Printed literature (for specific product and version numbers) describing configuration and functionality should be provided to the Bank for the products proposed to be supplied for the project. It should be noted that the product proposed will have to be supplied with all the software updates/fixes, if any, and associated documents. The bidder shall not quote for the products, whose End of sale/ End of Support/End of License has been declared by the OEM.

k. The Bank reserves the right to resort to re-tendering without providing any reason whatsoever. The Bank shall not incur any liability on account of such rejection.

l. Bids once submitted shall not be returned to the Bidder in future. The selected bidder must adhere to the terms of this RFP document.

32. **Adoption of Integrity Pact**

UCO Bank has adopted practice of Integrity Pact (IP) as per CVC guidelines. The Integrity Pact essentially envisages an agreement between the prospective vendors / bidders / sellers, who commit themselves to Integrity Pact (IP) with the Bank, would be considered competent to participate in the bidding process. In other words, entering into this pact would be the preliminary qualification. In case of bids for the purchase of Goods, Services, and Consultancy etc. not accompanied with signed IP by the bidders along with the technical bid, the offers shall be summarily rejected. The essential ingredients of the Pact include:

i. Promise on the part of the principal not to seek or accept any benefit, which is not legally available.

ii. Principal to treat all bidders with equity and reason.

iii. Promise on the part of bidders not to offer any benefit to the employees of the Principal not available legally.

iv. Bidders not to enter into any undisclosed agreement or understanding with other bidders with respect to prices, specifications, certifications, subsidiary contract etc.

v. Bidders not to pass any information provided by the Principal as part of business relationship to others and not to commit any offence under PC/IPC Act.

vi. Foreign bidders to disclose the name and address of agents and representatives in India and Indian Bidders to disclose their foreign principals or associates.

vii. Bidders to disclose any transgressions with any other company that may impinge on the anti-corruption principle.

viii. For Joint Ventures (JV) entities, Integrity Pact should be signed by all partners.

ix. In case of foreign contractor, details of their Indian counterpart should be submitted to Bank by the vendor.

Integrity Pact, in respect of a particular contract, shall be operative from the date IP is signed by both the parties till the final completion of the contract. Any violation of the same would entail disqualification of the bidders and exclusion from future business dealings. IP shall cover all phases of contract i.e. from the stage of Notice Inviting Tenders (NIT)/Request for Proposals (RFP) till the conclusion of the contract i.e. final payment or the duration of warrantee/guarantee. Format of IP is attached as **Annexure – M** for strict compliance.

The following Independent External Monitors (IEMs) have been appointed by UCO Bank, who will review independently and objectively, whether and to what extent parties have complied with their obligation under the pact.

a) **Dr. Ranjan S Katoch**
   A-91, Alkapuri
   Bhopal- 462022, MP
   e-mail: rkatoch@nic.in

b) **Shri Hare Krushna Dash**
   House.No.829, Sector-8
   Gandhinagar- 382007, Gujarat
   e-mail: hkdash184@hotmail.com

All pages of Integrity Pact (IP) must be signed and stamped Integrity Pact (IP) should be deposited with IT Department undertaken procurement at the address mentioned along with RFP document.

33. Other Terms and Conditions

a. **Cost of preparation and submission of bid document**: The bidder shall bear all costs for the preparation and submission of the bid. UCO Bank shall not be responsible or liable for reimbursing/compensating these costs, regardless of the conduct or outcome of the bidding process.

b. The Bank reserves the right to modify any terms, conditions and specifications of this request for submission of offer and to obtain revised bids from the bidders with regard to such changes. The Bank reserves its right to negotiate with any or all bidders. The Bank reserves the right to accept any bid in whole or in part.

c. The Bank reserves the right to reject any or all offers based on its own evaluation of the offers received, or on the basis of stability, capabilities, track records, reputation among users and other similar features of a bidder. When the Bank makes any such rejection, the Bank will not be bound to give any reason and/or justification in this regard to the bidder. The Bank further reserves the right to reject any or all offers or cancel the whole tendering process due to change in its business requirement.

d. **Response of the Bid:** The Bidder should comply all the terms and conditions of RFP.

e. The bidder is solely responsible for any legal obligation related to licenses during contract period for the solution proposed and Bidder shall give indemnity to that effect.

f. UCO Bank shall be under no obligation to accept the lowest or any other offer received in response to this offer notice and shall be entitled to reject any or all offers without assigning any reason whatsoever. UCO Bank has the right to re-issue tender/bid. UCO Bank reserves the right to make any changes in the terms and conditions of purchase that will be informed to all bidders. UCO Bank will not be obliged to meet and have discussions with any bidder, and / or to listen to any representations once their offer/bid is rejected. Any decision of UCO Bank in this regard shall be final, conclusive and binding upon the bidder.

Part –III: Bid Opening and Evaluation Criteria

Stages of Evaluation

There would be three (3) stages for evaluation process sequentially as below

Stage A. Eligibility Criteria Evaluation as in **Part – 1, Clause No.3**

Stage B. Technical Evaluation consisting of Document evaluation, Presentation by Respondent and Site visit.

Stage C. Techno Commercial Evaluation

The three stage evaluation shall be done sequentially on knock-out basis. This implies that those respondents qualifying in Stage A will only be considered for Stage B and those who qualify in Stage B will only be considered for Stage C.

The Bank will open the technical bids, in presence of bidders" representative(s) who choose to attend, at the time and date mentioned in Bid document on the date and venue mentioned in control sheet. The bidder's representatives who will be present shall sign the register evidencing their presence / attendance. The technical evaluation and the commercial evaluation shall have the weightage of 70% and 30% respectively and this weightage shall be considered for arriving at the successful bidder. During evaluation of the Tenders, the Bank, at its discretion, may ask the Bidder for clarification in respect of its tender. The request for clarification and the response shall be in writing, and no change in the substance of the tender shall be sought, offered, or permitted.

The Bank reserves the right to accept or reject any tender in whole or in parts without assigning any reason thereof. The decision of the Bank shall be final and binding on all the vendors to this document and bank will not entertain any correspondence in this regard. The evaluation methodology vis-à-vis the weight-ages are as under:

1. **Stage A- Eligibility Evaluation:**

   The Eligibility would be evaluated first for the participating bidders. The bidders, who would qualify all Eligibility Criteria as mentioned in **Part-1, Clause no. 3,** will be shortlisted for the Technical bid evaluation.

2. **Stage B- Technical Evaluation:**

Vendors who have submitted all the required documents as per Bank's requirement would be evaluated for technical suitability.

The vendor needs to achieve a cut – off score of **70 marks** in this evaluation stage to be qualified for commercial bid opening. Only those vendors who achieve the specified cut – off scores would be short-listed for Commercial Bid Evaluation. The Technical Proposal will be evaluated for technical suitability and the criteria for evaluation of technical bids.

Please note that the criteria mentioned in this section are only indicative and Bank at its discretion, may alter these criteria without assigning any reasons. Bank also reserves the right to reject any / all proposal(s) without providing any specific reasons.

All deliberations and evaluations performed by Bank will be strictly confidential and will be maintained as property of Bank exclusively and will not be available for discussion to any respondent of this RFP.

Technical Bid Documents

Technical Bid documents are listed in List of Annexures in Table of content.

Technical Proposal:

The Technical Proposal should be complete in all respects and contain all information asked for in this document. It is mandatory to submit the technical details in prescribed formats duly filled in, as part of the offer. The Bank, at its discretion, may not evaluate a bid in case of non-submission or partial submission of technical details. The proposal must be submitted in an organized and structured manner and no brochures/leaflets etc. should be submitted in loose form.

The technical proposal should comprise of following:

(i) Physical infrastructure, Hardware infrastructure, Network architecture, software, tools, IVR, CRM etc. with its Technical Specifications, features complying with the scope of work mentioned in RFP document.

(ii) Executive Summary should summarize the content of the response. This should initially provide an overview of bidder's organization and position with regards to Bank requirement for contact Centre solution. A summary of Bidder's solution that will be provided as a part of this solution should follow. A brief description of the unique qualifications of the Bidder should then be provided followed by a summary on capabilities such as resources and past experience of providing such solution. Information provided in the Executive Summary is to be presented in a clear and concise manner.

(iii) Transition Plan – activities, timelines, dependency and mitigation.

(iv) Details about the regulatory condition and how Service Provider will ensure compliance of these conditions and what help he requires from bank in this respect.

(v) Documentation (product brochures, leaflets, manuals, technical specification, data sheet etc.) to provide complete information of the solution offered to the bank and confirming Functional and Technical specification mentioned in **Annexure S**.

(v) Solution architecture, suggested network diagram and implementation methodology

(vi) Technical specifications and documentation on interfacing with bank's various systems

(vii) Details of extent of Bank's existing technology infrastructure/technology being re-used in the solution being provided

On completion of these requirements, technical compatibility is assessed for requisite technology and customer convenience as per bank's requirements.

Technical assessment
It shall broadly cover the following:

1. Submissions made by bidders and the supporting documents submitted in their response to this RFP as per the template provided.

2. Demonstration of fulfillment of requirements, services offered/technical capabilities/channels used/languages served/support infrastructure/ value added services provided/innovation driven, etc. as given in this RFP to the Bank's evaluation team followed by Site visits (Bank may choose to waive it as per its sole discretion based on overall technical evaluation). Bank may choose to visit the live/working sites from where the bidder is providing Contact Centre services to Bank client, whether in India or abroad or the bidder may be asked to arrange tele/video conference with relevant resources. In case Bank chooses to visit the location, Bank shall bear the cost of travel and stay for the Bank team.

3. A presentation by the Respondent on their capabilities and proposal for the Bank, also including the below:

    a) Previous experience with case studies in Banking/ BFSI

    b) Proposed size and Profile of management team to be committed along with allocated time commitment

    c) Proposed Span of control across all levels and all support roles

    d) Proposed technology & network architecture along with redundancies for disaster recovery;

    e) Proposed re-use of existing technology / infrastructure already available with the Bank

    f) Proposed year on year development man days assumed in the pricing

g) Proposed data security and confidentiality measures across premises, processes, technology infra & applications, networks, data center etc. including internal external audits and certifications

h) Proposed Transition Plan with activities, timelines envisaged dependencies and proposed mitigation.

i) Expected regulatory aspects and proposed compliance plan

j) Suggested transformational Roadmap for Bank's Contact Centre operations

k) Any value added services with respect to Contact Centres proposed by the bidder as part of its unique and differentiated offerings

l) Year on year efficiency / innovation / robotics automation / productivity commitments by the bidder resulting in lowering of cost to serve and enhanced customer experience

m) Proposed plan to keep technology and infrastructure refreshed and updated

n) Proposed plan to move to output based pricing after initial year of operations.

Participating bidder has to submit soft Copy of presentation to the Bank.

4. References provided/gathered by the Bank about the contact centre service rendered by the company.

The bidder has to give a demonstration of their proposed solutions and existing live site at their cost. This will be a part of technical assessment to ensure compatibility with bank's systems/requirements. Bank will allot score to the above evaluation criteria individually. The aggregation of the scores under the above criteria will be termed as "Aggregate Technical Score (ATS)" and will be used for further evaluation. The template for "Stage – B Technical Evaluation" is as per the **Annexure T- Technical Evaluation Template**.

Those Respondents who meet a minimum score of 70% under "Aggregate Technical Score" will be considered as "Qualified under Stage B" and will be considered for evaluation under Stage C.

In case, at least two of the bidders does not qualify on technical criteria and reach or exceed the cut-off score of 70, then the Bank, at its sole discretion, may relax the cut-off score to a lower value, which, in any case, should not fall below 60. In case at least 2 participants are not found with score 60 or above but below 70, the instant process would be cancelled and Bank reserved the right to go in for retendering process.

The "Aggregate Technical Score" secured by the Respondents will be used in the Stage C – Techno-Commercial Evaluation.

3. Stage C - Techno-Commercial Evaluation

Commercial Evaluation –

Commercial proposal should be uploaded on e-procurement system against, which should give all the relevant price information. No information should be kept blank. Offer should be in strict conformity with the format and conditions as given in **Annexure – U (Commercial Evaluation Format)**

1. The best and firm price should only be quoted (as per the format enclosed)

2. The bidder must quote in Indian Rupees ('INR') only. Bids in currencies other than INR would not be considered and bid will be rejected forthwith.

3. The prices and other terms offered by the bidder must be firm for an acceptance period of 180 days from the last date for submission of tender document to the Bank.

4. The prices quoted by the bidder shall be inclusive of Duties/ Insurance/ Freight/ procurement / Hardware Infrastructure / maintenance / development / coding / Licensing and all other charges relating to setting up and management of the Contact Centre but exclusive of GST which is payable by the Bank as applicable from time to time.

5. Prices quoted by the Vendor should be inclusive of all taxes, duties, levies etc. except GST. GST will be paid at actuals. The Vendor is expected to provide the GST amount and GST percentage in both the commercial and masked bids (without amounts being submitted in the technical response). There will be no price escalation for during the contract period and any extension thereof. Bid submitted with an adjustable price quotation will be treated as non-responsive and will be rejected.

6. The prices offered shall be on a fixed price basis and should not be linked to variables like foreign exchange rate.

7. Any contradictory information, conditional pricing, exclusion of any item in TCO computation or error in computation may lead to summary disqualification of the bid as per sole discretion of bank.

8. The shortlisted Bidders adjudged as eligible and technically qualified shall be notified of the date and time of opening of the commercial bids.

9. Commercial bids of short-listed Bidders post technical evaluation shall be opened on e-procurement system in the online presence of the representatives of shortlisted Bidders through on line mode, who choose to attend.

10. Commercial bids of all the short-listed Bidders would be evaluated on the basis of the commercial construct as specified below and the accompanying supporting information**.**

11. A detailed evaluation of the commercial bid would be done to ensure that the commercial bid calculations quoted are free from computational errors. Commercial bids having computational error(s) will be deemed as non-responsive.

12. On the event that two or more Bidders quote exactly the same lowest validated amount for the project, then the Bank reserves the right either to (a) invite fresh Proposals from these Bidders; or (ii) take any such measure as may be deemed fit in its sole discretion, including annulment of the bidding process; or (iii) identify the selected Bidder by draw of lots, which shall be conducted, with prior notice, in the presence of the Tie Bidders who choose to attend.

13. The Volume mentioned is approximate and is for TCO purpose.

14. The vendor is expected not to add any conditions / deviations in the commercial bid. Any such conditions / deviations may make the bid liable for disqualification.

15. The decision of the Bank shall be final and binding on all the vendors to this document. The Bank reserves the right to accept or reject an offer without assigning any reason whatsoever.

The commercial proposals of short listed bidders shall then be opened and evaluated for completeness. If the commercial quote is incomplete either for not providing quote for all required services, it shall be presumed that the services shall be provided without any additional cost to the Bank. The Bank may, however, in its absolute discretion disqualify a bidder whose commercial quote is found to be incomplete. If it is found at any stage (before or after selection) that there is a calculation (addition, subtraction, multiplication or division) mistake, then the final totaled price, notwithstanding the mistake, shall be considered as the offer price for evaluation. However, the price payable shall be the lower of the "correct total" and "incorrect total".

Example A, if the price quoted is as under:
Service A: Rs. 400/-
Service B: Rs. 599/-
Service C: Rs. 2350/-
Incorrect Total: Rs. 4939/-

In this example, Rs. 4939/- shall be taken for evaluation. However, the price payable shall be Rs. 3349/-

Example B, if the price quoted is as under:
Service A: Rs. 400/-
Service B: Rs. 599/-
Service C: Rs. 2350/-
Incorrect Total: Rs. 2939/-

In this example, the price taken for evaluation shall be Rs. 2939/- Though the correct total is 3349, the price payable shall be Rs. 2939/- only.

Bank seeks the respondent Total Cost of Ownership arrived from a common / single quote for all locations under-pricing methods namely "successful call connects or per FTE cost basis login hours". This means that the respondent will not differentiate the quote for any of the Centers.

Cost per productive connect minute will be calculated as per details given below –

Bank requires the Respondent to operate and manage the Contact Centre. The Respondent may incur several costs – cost of agents and other employees, cost of transportation for employees, operational expenses and overheads (stationery, utility items etc.), maintenance cost, cost of technology & other software / applications / tools, hardware (devices, servers, storages, cables etc.). It will not be operationally viable to pay all these expenses individually. Therefore, it has been decided that Bank will fix a single consideration for all services, i.e., cost per productive connect minute.

Therefore, Respondents will quote "cost per productive connect minute' in the commercial response, which is further clarified as under:

Commercial Evaluation

Service	Unit	Price in INR (A)	Indicative Monthly Volume (B)	Total Cost in INR (PxV) C= A*B
Basic Contact Centre services inbound automated (IVR)	Productive connect minute	P1	V1	
Basic Contact Centre services inbound agent	Productive connect minute	P2	V2	
Basic Contact Centre services inbound agent for Premium segment	Productive connect minute	P3	V3	
Basic Contact Centre services outbound automated (Dialer Capabilities)	Productive connect minute	P4	V4	
Basic Contact Centre services outbound agent	Productive connect minute	P5	V5	

Multi-channel Contact Centre service /Non Voice process – Emails & chat	Per instance (e-mail & chat)	P6	V6	
Any other services where per FTE work is required (i.e. FRMS alert review etc.)	No of agent & Per month (agent for 8 hours * 30 day)	P7	V7	
Total Cost of service at Indicative Price Bid (T1) = (P1xV1) + (P2xV2) + (P3xV3) + (P4xV4) + (P5xV5)+(P6xV6)+(P7xV7)				**XXXXXXX**	

Short calls transferred to Agents, are not chargeable at IVR.

Note: -

- Bidders are required to include all cost for the entire project period as bank would not be paying anything extra over the 'per connect minute' rate or Per FTE.

Below is a detail on the Services Matrix:

Sr. no	Services	Definition of service	Unit Of Measurement	Method of calculation	Definition of method
1	Basic Call center services inbound Automated (IVR)	This service signifies the Productive service provided for Productive inbound calls that are treated and completed on the IVR.(Not transferred to Agent)	Productive connect minutes	Total time spent at IVR by productive inbound IVR calls which are completed on IVR. (Not transferred to Agent)	Productive inbound IVR calls: Those calls which are not dropped in the first 30 seconds in IVR and are completed in the IVR (Not Transferred to agent)
2	Basic Call center services inbound Agent	This service signifies the Productive service provided	Productive connect minutes	Total Productive time spent by customer service	Productive Inbound agent calls: Calls which are not dropped in the

		for all Productive incoming calls that are answered by customer service agents		agents on all productive inbound agent calls	first 30 second of an agent receiving the call. Productive Time: Time spent by agents on talking with the caller, holding the call for any productive purpose and for wrapping up to update systems while and post call.
3	Basic Call center services Outbound Automated (IVR)	This service signifies the Productive service provided for all the outbound calls that are dialed out from IVR and answered by customer's human voice	Productive connect minutes	Total productive spent at IVR by Productive outbound IVR calls	Productive outbound IVR calls: Those calls which are not dropped in the first 30 second in IVR. Productive Time: Time Spent on IVR for playing prompts, collection of digits with a human voice at the other end.
4	Basic Call center services Outbound Agent	This service signifies the Productive services provided for all the outbound calls that are dialed out by customer	Productive connect minutes	Total Productive Time Spent by Customer service agents on all productive outbound agent calls that are	Productive Outbound agent calls: Calls which are not dropped in the first 30 second of an agent connected the call. Productive Time: Time spent by agents on

		service agents and answered by Customer's human voice		delivered to them	talking with the human voice at the other end, holding the call for any productive purpose and for wrapping up to update systems while and post call.
5	Multichannel contact centre Services/ Non Voice	This service signifies the Productive service provided for all instances of multichannel call center functionalities. The multichannel call center functionalities will be defined currently as Email & Chat or any non-Voice process.	No. of instances	No of emails & chats or non-Voice process request handled	No of e-mails & chats or the Non Voice request received and responded to.
6	Basic Call center services inbound agent for premium segment	This service signifies the Productive service provided for all	Productive connect minutes	Total productive time spent by customer service agents on	Productive Inbound agent calls: Calls which are not dropped in the first 10 seconds

		inbound calls for premium & international customer calls that are answered by customer service agents		all productive inbound agent calls for premium segment	of an agent receiving the call. Productive Time: Time spent by agents on talking with the caller, holding the call for any productive purpose and for wrapping up to update systems while and post call. Premium Segment: International customers and identified segment of domestic customers (NRIs, HNIS etc.)
7	Any other services where per FTE work is required (i.e. FRMS alert review etc.)	This service signifies the Productive service provided by agent & Per month (agent for 8 hours * 30 day)	No of agent & Per month (agent for 8 hours * 30 day)	Number of Agents where FTE based work required	No of agents who are allotted FTE based work where FTE is for 8 hours for 30days

Procedure for techno-commercial evaluation

On the basis of the combined weighted score for technical and commercial evaluation, the bidders shall be ranked in terms of the total score obtained. The proposal obtaining the highest total combined score in evaluation of quality and cost will be ranked as H-1 followed by the proposals securing lesser marks as H-2, H-3 etc.

The proposal securing the highest combined marks and ranked H-1 shall be recommended for award of contract.

As an example, the following procedure can be followed:

A score (S) will be calculated for all qualified bidders using the following formula:

$(C_{low}/C)*100X+T(1-X)$

C stands for cost arrived basis of commercial evaluation;

C$_{low}$ stands for the lowest cost arrived basis of commercial evaluation.

T stands for technical evaluation score and

X is equal to 0.30.

Sr. No.	Bidder	Technical Evaluation Marks (T)	Cost (C)	T * 0.70 (A)	[(C$_{low}$ / C) x 100] x 0.30 (B)	Score (S = A +B)
1	AAA	75	120	52.5	25	77.5
2	BBB	80	100	56	30	86
3	CCC	90	110	63	27.3	90.3

In the above example, **C$_{low}$** is 100.

In the above example, CCC, with the highest score becomes the successful bidder.

In case of more than one Bidder with equal highest score (S) up to three decimal, then number of decimal will be increased.

The technical evaluation and the commercial evaluation shall have the weightage of 70% and 30% respectively and this weightage shall be considered for arriving at the successful bidder.

The decision of the Bank shall be final and binding on all the vendors to this document. The Bank reserves the right to accept or reject an offer without assigning any reason whatsoever.

4. Normalization of bids:

The Bank has discretion to go through a process of Eligibility evaluation followed by the technical evaluation and normalization of the bids to the extent possible to ensure that eligible bidders are more or less on the same technical ground. After the normalization process, if the Bank feels that any of the bids needs to be normalized and that such normalization has a bearing on the price bids; the Bank may at its discretion ask all the eligible bidders to re-submit the technical and commercial bids once again for scrutiny.

The resubmissions can be requested by the Bank in the following two manners:

➢ Incremental bid submission in part of the requested clarification by the Bank.
➢ Revised submissions of the entire bid in the whole.

The Bank can repeat this normalization process at every stage of bid submission or till the Bank is satisfied. The eligible bidder/s have to agree that they have no reservation or objection to the normalization process and all the technically short-listed bidders will, by responding to this RFP, agree to participate in the normalization process and extend their co-operation to the Bank during this process. The shortlisted bidder/s, by submitting the response to this RFP, agrees to the process and conditions of the normalization process.

Part-IV: Scope of Work

The Selected Service Provider shall operate from Bank's provided premises at New Delhi (Primary), Bengaluru, Kolkata for Contact Centre on premises provided by bank and any other locations mutually agreed. In case it is decided to operate from any other location then Service provider will bear the premises cost for rest of the locations (other than the 3 proposed) to cater all customer languages and also provide disaster recovery for all the activities and centres. Going forward, Bank may in its sole discretion ask to establish one or more centres from the service provider to operate from.

The scope of functions/work/solutions to be covered by the selected Service Provider for the Contact Centres to be set up can be broadly classified into the following categories:

- Inbound calls
- Outbound calls
- Multi Lingual
- Self service functions through multi lingual IVR
- Differential offering basis Customer Segmentation
- Sales, service, transaction, activation, retention, recovery, information, notices, reminders, appointments, confirmations, grievance handling, marketing, surveys etc.
- Web Chat /Video Chat/Email/Social media chat bot's /Chat services/Automated email response. Chat Bot should be available at agent level
- Co-browsing
- SMS/Email/Voice campaign management
- Servicing Domestic and International customers
- 360-degree view of customer journey to agents
- Automated quality checks/Audit of calls
- Latest designed dynamic Dashboard and MIS for Bank to view and access at multi-location for multi-users to get real time data and reports as desired by bank and time to time modification without any cost
- IVR should be made available from the 1st day of contact centre and voice IVR should be available in time bound manner within 180 days after issuing purchase order/LOI.
- Automated Voice assisted IVR, agents and IVR in Multilanguage to support all the required services of Bank and its partners { like balance, account statement, transaction information, fund transfer, certificates, rates, grievances, account information, product information like deposit (CASA, Term, FD, RD, FCNR, NR etc.) and advances (Retail, SME, corporate, fund and non-fund based etc.), Demat, wealth management/Cash management, Payment gateway, mutual funds, forex, fastag, Locker, NPS, PPF, Gold Bonds,

government schemes, insurance products sold by bank including Micro-insurance, cards, digital products information, Locator of ATM/Branch/eLobby/ /PBP/Kiosk/BC points/Specialized product unit etc., NRI products, Loyalty and Rewards program, Pension, remittance (RTGS,NEFT, IMPS etc.), blocking/unblocking of various channels, addition/modification of PIN/Passwords, preferred accounts, language, Digi-products, Status of Account, cheque, cards, passbook, Chequebook, dispatch, Digichannels (i.e. mobile banking, net banking, UPI, AEPS,BBPS, cards (i.e. Debit Card, Credit Card, fastag, prepaid cards, Multicity card, Gift card etc., ATM,CR etc.) , issuance of ChequeBook, certificates, statements, insurance products, deposit products, report of frauds/complaints/disputes/chargeback and any other product/services as decided by the Bank time to time without any extra cost on Bank}. **These services will be referred as "Required Services" in the entire document for reference**.

- Providing service to Bank and its partners (like associates, joint ventures, subsidiaries, sponsors, partners, RRB, Associate third party etc.) customers. Will be further referred as "Bank and its partners" in the entire document.

- Integration of Social media platforms with Contact centre, NLP AI based, chat, Email and voice Bot IVR and IVR.

- Speech analytics of every call along with transcripts is mandatory. Auto tagging of calls should be at agent/IVR by system itself through speech analysis mechanism.

- System should give real time score as quality of call on the basis of various parameters like emotions, sentiments, theme directions, complaints, customer pain points etc.

- Advisor assistance program should be there for speech to text conversion at real time and according to customer key word system should find the reply from KMT and assist the agent to provide the appropriate answer without surfing in KMT.

- Call tagging/classification should be there for every call received at Contact centre (IVR and agent) if call suffice two or more query than all should be tagged.

- Other Channels, Services and New initiatives as undertaken and required by Bank time to time without any additional cost in time bound manner as desired and advised by the bank.

- Any new Products/Services/enhancements development pertaining to Contact Centres and IVR as advised by Bank time to time without any additional cost in time bound manner.

- Every aspect of Data Security and confidentiality of data of Bank and customers are to be complied as per the industry and Bank's norms without fail and as advised by Bank time to time without any additional cost in time bound manner as advised by the bank.

- All type of Compliances related to audit of Systems, Servers, Security and processes as prescribed by different Regulators and as advised by Bank time to

time without any additional cost in time bound manner as advised by the bank.

The subsequent sections describe currently envisaged scope of services and they are for illustration only. However, the Bank is open to suggestions / additions / modifications to this scope based on Service Provider interaction at the pre-bid meeting at the sole discretion of the Bank.

The scope of services will hence be finalized at the pre-bid meeting. This scope can also be revised during the tenure of the contract based on customer expectations, business needs, regulatory requirements, competitive landscape, service provider's capabilities etc. and any additional channels will be mutually agreed and Service Provider will need to support the Bank additional requirements that may arise from time to time within the contract period in time bound manner as advised by the bank without any cost to bank.

Upon compliance of RBI directives, our bank has implemented Risk based transaction monitoring system under the aegis of Enterprise Fraud Risk Management Solution (EFRMS). Under EFRMS alerts will be generated on all Real Time (Online) and Near Real Time (Offline) transactions on the basis of predefined rules.

In recent years, digital transactions emerged as preferred mode of transaction across the country. We are expecting huge no. of alerts in all Real time (online) channels, like ATM/POS/E-COM, M-Banking, E-Banking, UPI, AEPS etc. Till, on daily basis 4500-5000 alerts are generated on online transactions. We are expecting 10% upgrade scalability of alerts shortly and upon full-fledged implementation of all ADC channels the scalability of alerts will be more than 100%.

On considering of above situation, it is preferred that, all Real Time alerts will be disposed of by the help of service of call center. The scope of work/functions of selected call center service provider can be segregated on following ways:

1. Inbound call by the customer to call center agents.
2. Outbound call routed through IVR.
3. Outbound call by the agents to customer and field staffs.
4. Automated IVR system answering.
5. Through Chatbot service.

For future transactions dedicated call center agent to be carved out for EFRMS related alert disposal.

Type of Contacts handled by Service Provider

Inbound Calls

The following table indicates an illustrative (not exhaustive) list of functions to be

covered under Inbound calls.

Most of these service offerings will be required from 1st day of taking over of operations by vendor and some may be allowed on discretion of Bank in a phased manner over a period of time. The Service Provider while designing and developing the IVR and NLP AI based voice Bot IVR scripts/tree, will be expected to incorporate these services as part of the IVR offering as well.

Focus will need to be on straight through processing and first contact resolution integrated across multiple channels for a seamless, consistent, integrated customer journey and hence agent desktop applications and hands off to UCO BANK systems will need to be designed accordingly. Further status of any query / request / complaint logged should be available with the agent online / real time with 360-degree view and agent should initiate conversation for that query/request with this information.

SI. No	Category	Description
1.	General enquiries on Products and services of the Bank and its partners sold and serviced by the Bank	General enquiries on Products and services of the Bank and its partners sold and serviced by the Bank should be made available for all the required services. General product queries would need to be captured in the Centralized Lead Management System to be provided by the Service Provider and linked to Bank's appropriate systems. Any new products/Services/enhancements/development as advised by Bank time to time without any additional cost.
2.	Account based Enquiries on all Required Services by Bank and its partners	Account related inquiries on all the required services of Bank's and its partner's products including providing information about account balance, details of transactions, status of account, Cards, SMS alerts, cheque, Locker, NPS, PPF, gold bonds, loan instalments/EMI/ROI/limit utilization/nominee/pledge/transfer of accounts/auto-sweep, standing instructions, email address and mobile updation information, maturity or

		overdue data relating to term deposits, loan/card application query, etc. Any new products/Services/enhancements/ development as advised by Bank time to time without any additional cost in time bound manner as advised by the bank.
3.	Account based Requests on all Required Services by Bank and its partners	The types of service requests expected to be received include Cheque book issue, Statements/Pass books of any accounts, Interest/TDS/Balance Certificate, Demand Drafts/Remittances, Account Maintenance related, Funds Transfer related, FD/RD booking; Lead generation through cross-sell/up-sell; Chat / co-browsing /Email/ Facebook/what Sapp/telegram/Instagram/signal etc. social media support; Welcome Calling; Low Balance/Usage increase calling; Chargeback/ disputes / reversals; Wealth management products (insurance, investments etc.)

> It shall include account statement request, Certificate-Interest, TDS etc., LAD, schedule of payments along with EMI and Principal, etc., for loan accounts and recovery.

> Information and services related to Government deposit schemes and product like PPF, SCSS, SSY, KVP, NPS, APY, PMJJBY, PMSBY etc.

> Queries and status of earlier service requests would also need to be handled.

> All service requests would have to be recorded and made seamlessly available as and when required by Bank and its Partners for processing of such requests through a web based service request module to be provided by the Service Provider.

		The service request module will need to be integrated with the Bank's CRM, FRMS, net banking, Mobile banking, UPI and cards and with other appropriate platform, and directly interface with the various systems on the bank so as to directly log in the request for STP (straight through processing)
		➢ Any new products/Services/ enhancements/ development as advised by Bank time to time without any additional cost in time bound manner.
4.	Complaints/Feedback/Suggestions on all Required Services by Bank and its partners	Complaints may be expected on any of the product / services by the Bank and its partners.
		➢ Integration of Government/ Regulatory grievances redressal system like CPGRAM or any other time to time instructed by Government with internal CRM service system/CRM.
		➢ All complaints / feedback / suggestions from customers and non-customers would need to be recorded in the UCO BANK/Govt./Regulatory Grievance Redressal System and/or other portals as advised by the Bank time to time on real time basis.
		➢ All service requests related complaints would need to be recorded in the SPGRS/CRM or any other system provided for this purpose.
		➢ Queries on earlier complaints also need to be handled through an appropriate query logging / tracking / dashboard/ monitoring

		tool to be provided by the Service Provider to Bank and its partners for multiple users at multiple locations.
		➤ Any new Products/Services/ enhancements/ development as advised by Bank time to time without any additional cost.
5.	Support on all Required Services by Bank and its partners	All queries/services related to Internet, UPI, Cards, Mobile Banking and other ADC products/Services including
		➤ Registration for Mobile Banking/Internet Banking/UPI/ AEPS /Card and other ADC channels.
		➤ Account lockout problems for digital channels.
		➤ Funds Disbursement/ Transfer/ reversal issues.
		➤ Issuance of Cards/other Channels and reset of user ID/PIN/ password/security question etc.
		➤ Activation/Deactivation, Registration/De-registration for digital channels, SMS / email alerts
		➤ Registration for utility bill payment facility etc. would need to be handled
		➤ Co-browsing for trouble shooting
		➤ Customers might also need to be handheld and guided through the entire processes of Digital banking products and ADC channels registration and its usage
		➤ As part of training conducted for Agents, they should have on their desk top application, simulations of Digital banking products of Bank and its partners/ Bank's and its

		partners Website/ATM screens / flows etc. so that they are familiar with how to navigate and help the customers.
		➢ Ensuring all the agents are aware and appraised on banking processes is core responsibility of the training vertical, all required soft skills and organizational etiquettes are imbibed in the resources, Adhoc trainings, up skilling agents to deliver better, Training needs identified by Quality team is further sourced to this team for execution.
		➢ Improved Desktop analytics and Knowledge Management application with AI based quality monitoring
		➢ Daily process change/update on the circulars/daily briefing/ knowledge update should be given through read/listen/view/ method and an online refresher test should be conducted before allowing login of agent/TL and they should pass the test then only.
		➢ BOT training should be given and agent should be graded through BOT generated auto mock call.
		➢ Any new Products /Services / enhancements/ development as advised by Bank time to time without any additional cost.
		➢ Segregated queue for training / agent skill wise/ product wise
6.	Card related services of Bank and its partners	➢ Call centre should perform the following card (Debit, Credit,

Prepaid, Fastag, forex etc.) related services (the service offerings will be phased out over a period of time):

➢ Issuance/Re-issuance, Hot-listing, Activation/Deactivation of Cards

➢ Card and its transactions related grievances like wrong debit, failed transactions, bills, unauthorized, charges, chargeback, disputes, reversal, other billing related issue

➢ Generation / Re-generation of PIN

statement

➢ Lead generation through cross sell on inbound;

➢ Chat/co browsing support on Cards Portal.

➢ Card Application Query and status of dispatch (post application submission and before card receipt);

➢ Welcome Calling and other service related calls.

➢ Credit line increase, convert to EMI, balance transfer; dropout calls.

➢ Support all Loyalty and rewards programs; Cross Selling/Usage Increase;

➢ Soft Collections; Reminder Calling; Early/Late stage collections SMS / Voice blasters;

➢ Customer retention (on card closure);

➢ Fraud Prevention;

➢ Merchant Queries; pending

		payments calls through BOT
		➢ Providing all services for cards like debit/credit/prepaid/Fastag/Forex.
		➢ Any new Products / Services/ enhancements/development as advised by Bank time to time without any additional cost in time bound manner as advised by the bank.
		➢ System should identify the overdue / NPA popup due during customer call on contact centre
7.	Complaints of Bank and its partners services- ATM/ Cash recycler/ E-lobby/SPBP/Branch/BC points /Website /ADC/ kiosk/ Specialized product units	All complaints including non-disbursal of cash/wrongful transaction would need to be recorded and handled appropriately by forwarding it to concerned department and recording them on the platform / software provided by the Bank or brought by the Service Provider (ensuring straight through processing) ➢ Complaints related to wrongful transactions. ➢ Call logging of down ATMs/machines/services/channels etc. with concerned Service Provider. ➢ Analysis of complaint logged through contact centre or available in Bank's CRM. ➢ Updation for any new Products/Services/enhancements/ development as advised by Bank time to time without any additional cost in time bound manner as advised by the bank
8.	Locator of Bank and its partners - ATM/ Cash recycler/ E-lobby /PBP /Branch /BC points/ kiosk	The Contact Centre should be able to provide the location of various Bank and its partner's units etc. from the Bank's

	/Specialized product units	data base available through an option on IVR/NLP AI based voice Bot IVR and agents unified desk top application.
		Any new setup/Products enhancements/ development in addition to existing
		as advised by Bank time to time without any additional cost in time bound manner as advised by the bank.
9.	Marketing of Bank and its partners	➢ The Contact Centre agents would need to be completely well versed with Bank and its partner's product information so as to be able to pitch to customers calling for enquiries e.g. knowledge of Bank's products, product's USP, Interest rates and corresponding ones of competitor Banks etc.
		➢ The products that would be pitched to the customers could be universal like "product of the day" which shall be designed by the Bank or customized based on predictive intelligence generated for the different customers for the Bank.
		➢ The Contact Centre Agents should be trained to deal with queries related to new products launched by other Banks and how Bank and its partner's products stock up against them if need be. However, these calls can be handled by more seasoned agents or supervisors rather than agents at the discretion of the Service Provider.
		➢ Any new products /Services /enhancements / development as advised by Bank time to time without any additional cost in time bound manner as advised by the

SI. No	Category	Description
		bank.
		➢ Any other segment decided by Bank.
10.	HNI/ NRI/ Overseas territory accounts of Bank and its partners	All above listed functions and services would also need to be provided for NRI/ HNI/Overseas territory/ premium/ loyal accounts on specialized basis.
		Any new Products/ Services/ enhancements/ development as advised by Bank time to time without any additional cost in time bound manner as advised by the bank.

Outbound Calls

Bank and its partners shall initially begin its pan India outbound calling activities through agent /voice IVR/ Voice blast, this may include all types of information's/Account based informations/ notices/ circulars/ reminders/ survey/ campaigns / fraud-detection / confirmations /lead generation/ Loans/ soft/hard recovery for overdue /demands/quality audit/appointments/customer satisfaction /awareness /cautions /marketing/ informations on any change in banking products and services/ feedbacks/ KYC and documentation/ alerts/welcome/ onboarding/service calls/wishes/promotional etc. It is desired that the quality of outbound calls should be above industry level. The continuous automated 100 % quality audit through system should match with sample manual auditing done by vendor and Bank team.

The scope of outbound activities includes all the processes and services including video/ telemarketing/ telesales/ social media/Emails/ messaging marketing, and any other service as and when required and advised by the Bank and its partners time to time.

An indicative (not exhaustive) list of the functions to be covered under outbound calls is given below:

SI. No	Category	Description
1.	Marketing functions including cross sell and up-sell of Bank and its partners	The Bank and its partners conducts several sales campaigns for promotion of new / existing products from time to time. The Bank and its partners also runs marketing

campaigns for enhancing brand equity and product awareness among target audience. The Contact Centre will be required to assist the Bank in its endeavors by making outbound calls/emails/video calls/messaging to customers and non-customers, to execute the following functions:

> Cross-selling and up-selling of Bank and its partner's products to customers.

> Popularizing sales promotional offers such as special interest rates, waiver of charges, freebies, etc. to customers.

> Popularizing Bank and its partner's products to new customers.

> During the above process, any leads arising out of dialogue with customers and non-customers would need to be recorded in the Lead Management System to be provided by the Service Provider or integrated with Bank's lead management and other systems.

> The agents are expected to be fluent with the Bank and its partner's product information like interest rates, loan Turnaround Times (TATs), collaterals and other features etc. Also, they must be aware of salient product features as compared to other Banks' products so as to enable better selling.

> The data analytical system provided by Service Provider should be capable of generating smart customer analytics/ 360-degree view of customer journey to help the agent on the call. It should show the product list currently availed by the calling customers and product list which can be cross sold to the customers based on smart analytics generated from data and previous interactions of the customer with the

		Bank.
		➤ Any new Products /Services /enhancements / development as advised by Bank time to time without any additional cost in time bound manner as advised by the bank ➤ Automated Dialer Campaign with pre-announcement
2	Lead Processing of Bank and its partners	The Contact Centre to perform the following functions: ➤ Preliminary lead validation – verification of number, name, purpose, etc. ➤ Fixing of appointment with concerned team/department and assist in fulfillment of the lead generated and further follow up for sanction. ➤ Assistance in lead escalation and follow up for different businesses teams of the Bank and its partners such as Retail loans and advances, SME business, Corporate, Financial Inclusion, Agriculture, Retail deposit customers, Other Retail products such as Insurance, Mutual funds, Credit cards, Wealth management, Cash management etc. The training cost, certification cost or specialized agent for insurance / mutual fund will be managed by vendor. Lead Generation from Mobile / Net Banking and Service callbacks from Mobile / Net banking. The call centre should also systematically capture leads through various Alternate Delivery Channels (ADCs), Website, missed calls, Social media, Email, any other reference which would then be validated and verified and passed on to the respective wings / branches for fulfilment through the lead management systems.

		Any new Products/Services/enhancements/ development as advised by Bank time to time without any additional cost in time bound manner as advised by the bank.
3	On boarding of customers for Bank and its partners	The call centre should also do the following functions to on-board new customers for Bank and its partners: ➢ Welcome calling to deposit, loan customers for all segments as determined by Bank time to time without any additional cost. ➢ Activation of alternate delivery channel ➢ Feedback calling ➢ Any new Products /Services /enhancements / development as advised by Bank time to time without any additional cost in time bound manner as advised by the bank.
4	Soft Recovery/Hard Recovery of Loans for Bank and its partners	The Bank and its partners may consider to use the Contact Centre for recovery of its overdue, in which case, the Contact Centre will be required to execute the functions, given below: ➢ Make soft reminder calls to customers on the overdue through agent, voice blast, or voice IVR as required. ➢ Make follow-up calls to customers and coordinate with recovery agents (if any). ➢ Calls to NPA customers for recovery of dues and co-ordination with recovery agents (if any). Whatsapp, Cx service, Whatsapp usage for sales/collections process ➢ Any new Products /Services /enhancements/ development as advised by Bank time to time without

		any additional cost in time bound manner as advised by the bank.
5	Customer Satisfaction Survey of Bank and its partners	The Bank and its partners will use the Contact Centre to conduct customer satisfaction survey across various services/products provided by the Bank and its partners including call centre services. This can be conducted through calling of customers/NLP AI based voice Bot IVR /IVR/Website/Social media/Email/automated SMS at the discretion of the Bank and the detailed feedback should be updated with detailed analysis including text and speech analytics, MIS and presentation as desired by bank. Use of Tusta or improved software for doing C-sat surveys as 1st step. Any new Products/Services/enhancements/ development as advised by Bank time to time without any additional cost in time bound manner as advised by the bank.
6	Others	The Bank and its partners will also utilize the services of Contact Centre for the following adhoc purposes: ➤ SMS/Voice/Email/Whatsapp/social media blast service. ➤ Market survey on bank's product/services. ➤ Data verification and enrichment to ensure the correctness of existing customer details. ➤ Follow up on KYC and other documents submission for all customers. ➤ Call back to premium/required customers. ➤ Call back to irate customers for grievance redressal. ➤ Make calls to customers with dormant/NPA/Potential

		NPA/inoperative/less operative accounts.
		➢ Validation call on alerts generated for Fraud transactions from fraud management system for any of the channels through SMS, NLP AI based voice Bot IVR, Email, and Call. This system should be automated and integrated with Bank's FRMS and other systems and response should be captured and forwarded to the system on real time basis with specific MIS and Dashboard. If found the transaction is fraud, the channel/account should be blocked as instructed by Bank.
		➢ Continuous review of fraud transactions and categorization is required on real time basis.
		➢ Make calls to customers whose calls got disconnected due to technical / operational snag.
		➢ Call back to customers who have responded "No" to the First Time Resolution feedback mechanism.
		➢ Calling Bank and its partner's branches/offices/staff to convey information about new initiatives.
		➢ Calls relating to Financial Inclusion initiatives of the Bank.
		➢ Data entry work for Bank and its partners on various Bank/Govt./Regulatory body portals/reports as and when required and advised by the Bank.
		➢ Any other work as per Bank's requirement
		➢ Any new products/ Services/ enhancements/ development as

| | | advised by Bank time to time without any additional cost in time bound manner as advised by the bank. |
| | | ➢ Provide Technology/physical infrastructure to the partner resources to manage a process |

IVR – Integrated Voice Response

The Service Provider selected to run the Contact Centre on Managed Services model will be required to benchmark the IVR and NLP AI based conversational voice Bot IVR services provided by Banks, design the IVR tree structure in consultation and with the approval of the Bank. Bank is currently using a touch-tone (DTMF) based IVR. The customers are given a list of options out of which they can choose and proceed further by typing in the inputs. The customer can be authenticated, self-serviced and eventually re-directed to the agent depending on their segment or purpose of call. Presently, customers are authenticated by their RMN (Registered Mobile Number) and other industry best practices. Bank is proposing to implement a conversational interface with specific implementation in a Banking use case. The voice integrated IVR structure shall be implemented seamlessly and will replace the existing IVR systems of the presently functioning Contact Centre of the Bank. In the first phase, the IVR developed by the Service provider must provide all the services / functionalities being provided by the Bank's existing IVR. The IVR developed and deployed by the Service Provider shall be built exclusively for the Bank and hosted at Bank's location. The IVR shall be enabled to receive calls directly from the telecom service provider at the respective centers without the need for outbound dialing for transfer of calls between the two locations. Necessary infrastructure such as ACD, CTI, and Call Logger etc. shall be made available at all the centers for call logging/recording at the respective centers. The Service Provider shall make available the necessary infrastructure for routing of calls between centers as maybe necessary to facilitate transfer of calls between the different locations. The Service Provider shall be responsible for providing the connectivity with required bandwidth for further routing of calls post IVR. The router caller should connect the right agent as per the requirement of the customer and to the agent assigned for particular product.

Service Provider is required to provide different IVR for different customer segments. IVR design, development, integration, maintenance etc. must include-

1) Natural language processing capabilities, existing self-service options and leverage routing features of IVR coupled with bio-metric authentication (Voice Authentication).

2) Conversational IVR application and speech BOT functional features.

3) IVR software solution/service must integrate with existing infrastructure as well as any in the future or from time to time, seamlessly as well as any new upgrades from time to time for no additional cost.

4) Develop, deploy and maintain on an ongoing basis during the contractual period a 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 UCO Bank's customer helplines.

5) Solution should be designed on the basis of observed customer behavior on the IVR and Agent, frequency of calls for basic and other queries and design an end to end solution working in collaboration with UCO Bank and its partners.

6) IVR design should be keeping in mind UCO Bank customer profile and enhance Ease of Banking- a measure monitored by DFS, Govt. of India.

7) The proposed solution should be scalable and able to integrate with existing as well as future additions, changes and trouble fixing for the implemented speech IVR. IVR should be available at all locations of contact center.

8) Extending new developments on Speech IVR to UCO Bank in line with global developments on Speech IVR/AI technologies to enhance the Customer Experience as also bio-metric authentication technology.

9) The implementation will cover all helpline numbers and business segments of Bank and its partners covering Domestic, NRI segments, International Territories, premium, loyal or any other time to time as desired by the bank.

10) Evaluate, design and implement Voice authentication and speech analysis solutions based on use case and benefit case studies.

11) Evaluate, design and implement TTS (Text to Speech) and bio-metric authentication on existing and future IVR platforms for the Contact Center with no additional cost in time bound manner as desired by the bank.

12) Automated and/or configurable virtual voice system to greet customer over IVR with salutation.

13) Text to speech capability with Hindi, English and other Indian languages output support, for reading out information like address, status update etc.

14) Hindi, English and other Indian vernacular languages support for Speech recognition, text to speech and other functionalities.

15) Capability to contextualize IVR options and validate customer intent by confirming from customers, if they choose to perform self-serve through available IVR self-serve features.

16) Tuning analysis - Capability of tuning the system

17) Intent understanding and Dialogue Management with best NLP solution

18) The solution needs to handle customer conversational small talk.

19) Personalization of the BOT should be feasible.

20) Automated Speech Recognition (ASR) and Text to Speech (TTS) technology should be provided.

21) Conversational Interface Design capabilities.

22) Agent Call routing – based on the intent assessment, if the call needs to be routed to an agent then application should be able to pass on the relevant messaging to CTI for serving customers optimally.

23) System should have an ability to generate audio file in .wav format or as per time to time requirement of the Bank without any additional charges.

24) System should be able to specify special character/character sequences/phrase to insert a natural pause while converting voice using SSML tags for all required languages.

25) System should produce a natural sounding voice of both male and female from the given text with inbuilt functionality to play Date time values, Numerical values (in both digit by digit or in the quantitative value.), and textual messages and recognize the varied voice accents from different geographic areas of the country for the required languages (initially Hindi and English and later on 18 more Indian languages in phase manner as advised by the Bank. Voice-out of the IVR should be uniform throughout and of one person's voice only.

26) System/Devices should have the advanced noise cancellation with ability to work accurately in noisy conditions and able to process speech utterances preceded or followed by hesitations, pauses, cough etc. and have ability of use of male or female voices into the message itself or supporting metadata.

27) System should handle large and complex speech grammars and recognize spoken input over the phone call and interpret the contextual meaning using Natural Language Understanding (NLU).

28) Should be dynamic/intelligent to offer customized menu based on customer analytics/transaction history and play the customized message like birthday wishes/festival greeting to customers on the basis of their profile/calendar

29) Should initially from first day support up to 10 major regional languages Malayalam, Marathi, Oriya, Bengali, Punjabi, Gujarati, Tamil, Telugu, Kannada, Assamese in addition to Hindi and English (with professionally recorded voice ensuring standardization and consistency) and regional languages may be increased to 20 gradually.

30) Should announce waiting time and allow customer to leave name/number for automatic call back

31) Should have fast keys

32) Should play the recorded promotional audio at the time of waiting. These audio will be changes as and when requested by Bank.

33) Should save the customer data like preferred language, etc. and provide the services in the preferred /saved language.

34) NLP accuracy should reach an end state at minimum of 90% in -3- months from date of deployment in production.

35) 99.9% uptime of the overall speech and IVR solution is required. For even a minute downtime, vendor should provide online, real time alerts by SMS and email to Bank and its partners for any scheduled (prior approval is to be taken

from Bank and its partners) or unscheduled downtime (real time reporting should be done)

36) Over the above, IVR must provide best in class functionality as per industry standards and in time bound manner as desired by the bank.

37) Vendor should provide call / screen recording on demand in time bound manner. Any delay will attract the penalty.

38) Facility of click to call back for service and sales, scheduled call-back, scheduled call-back at IVR or Voice IVR, Virtual and Conversational IVRs and HOLD facility

39) Track actual usage of IVRs

40) Promotional offers on IVRs/Voice IVR, Birthday / Anniversary wish to customer by IVR and employees

41) Enhance IVRS self-service – Where IVR should have answer path and ask the further information according to previous input.

IVR and Voice Integrated IVR system Technical requirements:

1. Solution shall support advanced encryption standards (128 bit) or as mandated by the Bank for routing financial and non-financial transactions and customer data through IVRS from time to time.

2. Solution shall route transactions over secured HTTPS, SSL channels or other channels as mandated by the Bank from time to time without additional costs.

3. Solution shall adhere compliance to PCI DSS and PADSS standards or other new standards mandated by the Bank from time to time and without additional costs.

4. Solution shall adhere compliance to all guidelines as prescribed by regulatory authority like DOT / TRAI, RBI, IRDA etc. or any new mandates from time to time and without additional costs.

5. Should be able to read data from HTTP and XML Pages.

6. Solution shall provide GUI based tool to be provided for designing the IVR and call distribution flow.

7. Solution should support text to speech conversion and voice/phrase activated IVR.

8. Busy signals on the phone are not acceptable and would carry a penalty for non-conformance as per penalty clauses mentioned in relevant section.

9. IVR should support Voice XML for ASR, TTS, and DTMF call flows.

10. IVR ports should be at least 4 times the number of agents as customers want more call closures in IVR and should cater to any increase in call volumes until the duration of the contract without incremental costs.

11. IVR based campaigns should support Call Progress Analysis (CPA) on the voice gateway.

12. IVRS shall be capable of integrating with the Email and SMS Gateway for sending SMS and emails.

The entire design, development, integration, maintenance and upgrade of the IVR including services in 20 different regional languages (initially 10) will be done by the Service Provider at its own cost. Bank will not bear any cost of the design, development, integration, maintenance, upgrade, recording in different languages, support etc. of the IVR solution in time bound manner as desired by the bank.

The Bank may suggest changes and customization in IVR tree structure from time to time, which the Service Provider will be required to execute within 7 working days free of cost. In the event that the changes/service requests are complex in nature the execution time will be mutually agreed upon.

The initial IVR flow implemented by the Service Provider should be capable of being scaled up to support increase in ports as well as functionalities required by the Bank and no incremental cost would be borne by the Bank for these changes.

The Service Provider should be able to configure important messages/advertisements free of cost on IVR / waiting period of the call. The content and time period for such messages/advertisements shall be decided by the Bank. Bank would provide the advertisement to be configured on the IVR.

An indicative list of services to be provided through multilingual IVR and NLP AI based voice Bot IVR are as under –
➢ TPIN generation/re-generation/blocking
➢ Language preference selection
➢ Balance enquiry
➢ Mini-statement/A/c statement/Balance certificate/TDS certificate/Interest certificate/ Form 15 G/H request
➢ Product and service Information of Bank and its partners like Deposit and Advances, Demat, wealth management, Cash management, Payment gateway, BBPS, mutual funds, forex, Locker, NPS, PPF, Gold Bonds, government schemes, Pension, remittance (RTGS, NEFT, IMPS etc.), insurance including Micro-insurance, Loyalty and Rewards program, digital products information, Locator of ATM/Branch/eLobby/ PBP/Kiosk/BC points/Specialized product unit etc.
➢ Information on various Interest Rates
➢ ATM/Branch/E-lobby/PBP/Kiosk/BC points/Specialized unit's locator
➢ Request for card issuance /re-issuance
➢ Generation / re-generation of Card PIN
➢ Cheque book issuance

- ➢ Blocking, enable/disable of limits and transaction of various Digital Channels (temporary/permanent) like Card/ UPI/ Net-banking/ Mobile Banking /PPC /AePS/Fastag/BBPS etc.
- ➢ Freeze/unfreeze account
- ➢ Cheque status/stop payment
- ➢ Registering/de-registering for SMS/email/whatsapp facility
- ➢ Registration for Debit Card loyalty program
- ➢ Funds transfer (Interbank and Intrabank)
- ➢ Utility Bill Payments registration
- ■ Tax Payments
- ■ Donations
- ■ Card Payments
- ■ Feedback request
- ■ Registration for Mobile Banking
- ■ Seeding of Aadhaar Card
- ■ DEMAT/ Cash management Services
- ■ Call back request
- ■ Lead generation
- ■ Recharging of Mobile/DTH/Wallet etc.
- ■ CSAT and touch point survey
- ■ Setting of channel limits and channel activation/deactivation for card/UPI/Mobile banking/Net banking/Fastag, BBPS, AEPS/PPC etc.
- ■ Registration/Deregistration of ADC/ Digital banking channels
- ■ Updation of Mobile no/Email ID/Nominee in the account
- ■ Disbursement of Pre-approved/ Micro loans through RMN and OTP.
- ■ Registration of Govt. related schemes and Micro Insurance schemes like (PMSBY, PMJJBY, APY)
- ■ Booking for Sovereign Gold Bond
- ■ Opening of PPF Account/PPF balance inquiry
- ■ Account transfer request, birthday wishes and other dates wishes when call connects.
- ■ Dispatch status of passbook, cards, cheques book, welcome kit etc.
- ■ Complaints, grievances, chargeback, fraud reporting and other issues.
- ■ Product promotion and all the services available at agent level.

Service Provider should provide IVR system, which should have capabilities to authenticate user based on T-PIN or Debit Card / Credit Card/Account number and PIN combination/Voice authentication or any other combination decided by the Bank. Some services of IVR required addition credential like call from registered mobile number or OTP.

Additionally, the Bank, at its discretion might include more functions on IVR. The IVR technology deployed should be compliant with all services mentioned above and any other services that may be required by the Bank. No additional cost will be borne by the Bank for development of additional services that would be required by the

Bank on the IVR during the contract period in time bound manner as desired by the bank.

Email and Chat based services

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

The Service Provider shall provide email solution as part of this proposal and it should be supported by voice BOTs and Voice authentication and extend the same to required number of agents. To begin with, Email facility shall be extended to few agents, and the same may be increased as per the discretion of the bank.

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

Bank is presently providing web chat service through the link provided in Bank's corporate website. Presently resolutions of only general queries are provided through web chat services. However, bank wants that Service Provider should provide authenticate web chat services by integrating it with bank's various portals/channels like e-banking portal, Mobile Banking, Corporate website. Vendor is required to integrate and customize the web chat services as per bank's requirement.

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

Video Chat/Co-browsing/Social Media

The Bank is keen to offer Video Chat / Co-browsing and Social Media response management services for its customers from its Omni channel Contact Centre and expects the bidder to provide a suitable technology solution for the same as part of its proposal in time bound manner as desired by the bank.

360-degree view of customer journey to agents

360-degree view of customer journey to agents should include few TABS like-Personal/Home page, accounts, additional services, interactions, to be offered products etc.

Personal tab may have few details of the customer like name, Id, constitution, address both communication and permanent, gender, DOB, marital status, RMN,

mail id, staff segmentation, customer segment based on the type of account and value in the account, no of years since customer of bank, Professional category, risk category, NRE, Sr. citizen, minor, CASA, on the basis of Zone/Region/Metro/Urban/SU/Rural/specialized branches etc., on the basis of phone /account no. etc., KYC status, ADC and Digital channel availability and uses, status of customer's earlier complaint/raise/reopen, raise new complaint, customer status, branch sole id, IFSC, details of SMS triggered to the customer, Details of Last call and relevant tagging, repeat caller data.

In Accounts tab may have few details of the customer like all the accounts held by the customer under shall be open i.e. SB, CA, Advances, Term Deposits, SSY, Pension, PPF, SCSS, KVP etc. with features i.e. account number, account name, account status, account category, currency, scheme code, mode of operation, scheme name, account opened date, balance Inquiry, mini statement, lien inquiry, account statement, ROI (CR/DR),QAB, monthly average balance, interest certificate flag, interest certificate, TDS certificate, Cheque eligibility, Cheque clearing status, Cheque status inquiry, nominee flag, nominee name and relation, related party, standing instruction, type and category of transaction, sanction limit, drawing power, close date, transaction inquiry status-IMPS/UPI/NEFT. For FD/RD accounts- principal amount, tenor, maturity amount, Auto Renewal-Y/N, TDS amount should be visible.

For Advances account fields like loan end date, start date, sanctioned amount, Period, close date, disbursal detail, demand schedule, repayment details, EMI, due date, overflow detail, interest details, interest paid, EMI calculator etc. In Pension accounts details like PPO detail, a/c no, Unique ID, pension category, pension type, Basic, DA, Life certificate date etc.

In Government business accounts (PPF, SCSS, SSY, SGB) details like account number, name, Sol ID, deposit date, status, PAN detail, deposits, Interest, maturity detail, close date, status of a/c and transaction and other detail may be available. In additional service tab any of the additional products/channels availed by the customer should be available with detail. In interactions tab all the previous customer calling history at the contact centre like Inbound calls history and Out bound calls history with service requests should be made available with call date and time, agent ID, calling number, tagging/call remarks, customer feedback, lead ID, disposition type and sub type, appointment details, branch code where lead redirected, loan amount, product name, campaign name, list of products for which customer is eligible should be available in time bound manner as desired by the bank.

Customer Segmentation

Bank is enhancing its segmentation strategy. Calls from the indicative segments mentioned below would need to be attended by differently experienced, multi-skilled and suitably trained agents:

Segmentation by way of different PRIs –

- Overseas Territory/subsidiary customers
- PMJDY/FI customers
- Domestic customers or any other as desired by the bank.

Segmentation of customer calling on same PRIs-
- NRI Customers
- HNI Customers
- Retail / Corporate / SME /Priority sector customers
- Loyal/ Premium/ complaints etc. or any other as desired by the bank.
- Insurance, Mutual Funds, Cash Management, wealth management, Demat etc.
- On the basis of Zone /Region/Metro/Urban/SU/Rural/specialised branches etc. on the basis of phone /account no.
- Any other segment which the Bank decides to add in future

The Bank requires more experienced, licensed and better rated Agents to be attending calls related to these specific customers like overseas customer/NRIs/HNIs/Corporate customers, insurance, Mutual fund products sales etc. The Service Provider would also be expected to route calls to the respective Agents depending on caller identification through account number or T-PIN or call from registered mobile or preferred language or any other means for existing customers who call the general toll-free numbers. Such systems to identify callers should be developed by the Service Provider to extract relevant information from the Bank's existing CBS / CRM / data warehouse / calling history or any other platform as desired by the bank when the customer calls the Contact Centre.

New initiatives at Contact Centre

The Bank at its discretion might propose to implement the following new initiatives at the Contact Centre in future:
- Setting up of Contact Centre for Regional Rural Banks (RRBs) sponsored by the Bank, Bank's subsidiaries, associates, joint ventures, partners etc.
- Any other project undertaken by the Bank in future

Such initiatives should be supported by vendor in the given timeline by the Bank as desired by the bank. Contact Centre Services should be provided at the same rate proposed in response to this RFP without any additional cost.

Customer Relationship Management (CRM)

Service Provider has to provide the Customer Relationship Management (CRM) which needs to be maintained in house by the Service Provider. The CRM shall be hosted at Bank's network and should be available in DC as well as DR. The selected bidder is required to integrate all the systems with Bank and/or their CRM as required by the Bank. The solution provided by vendor should have following functionalities -

- Omni channel platform for best in class customer experience - Service and sales aspect of engagement and takes appropriate action based upon customer behavior.
- The application should have the capability to digitize feedback and coaching mechanism used to improve Agent performance" and "Solution should be integrated with the ACD application and able to provide ACD / telephony options from the CRM platform itself.
- Customer 360-degree View with complete customer analysis indicating their likes, dislikes and preferences to support intelligently
- Predictive analytics to indicate Customer preferences and likely future engagement options e.g. cross-sell / up sell predictor, churn reduction predictor, loyalty predictor etc.
- Issue Anticipation / Prediction: Customer Issue Anticipation Prediction, Next Best Action recommendation and automated close looping
- Seamless Omni channel Experience: Unified view across all interaction channels to for a complete view and enable a Seamless cross channel Experience for customers
- FCR / STP / online fulfillment capabilities
- All service requests would have to be recorded and made seamlessly available to the respective branch / processing centers / wings for processing of such requests through a web based service request module to be provided by the Service Provider.
- The application should have the capability to digitize feedback and coaching mechanism used to improve Agent performance
- Solution should be integrated with the ACD application and able to provide ACD / telephony options from the CRM platform itself

Integration with Bank's back-end applications

The Service Provider selected to run the Contact Centre will be required to carry out integration with multiple applications/Systems used by the Bank as part of providing a unified Omni channel desk top application for the agents.

In the first phase, the Service Provider has to undertake integration/interface with the following systems/applications of the Bank servicing domestic, international, retail lending, credit cards, RRB etc. customers, without any additional cost.
- Core Banking System: The Bank presently uses Finacle of M/s Infosys.
- ATM Switch: The Bank is presently using ITM 4.3 ATM Switch as and when required.
- All alternate delivery channels such as Internet Banking, Mobile Banking, Card Management systems, Mobile Wallet, Cash Deposit Machine, UPI, AePS and any other Digital banking channels etc. as desired by the bank.
- SMS servers, Email servers, Domain server, Demat operations, wealth management, Mutual fund, insurance, FRMS, payment gateway, FI servers,

Loan Processing System (LAPS etc.), PPF, Complaints/SPGRS/CRM, e-payment of taxes and Pension package and any other channel as desired by the bank.

➢ Data Warehouse – Bank is in the process of enhancing its enterprise wide Data Warehouse for integrating all customer related data from various sources. The Service Provider shall integrate his systems with the Data Warehouse for cross flow of information, when launched by the Bank without any additional cost in time bound manner as desired by the bank.

➢ The Service Provider will need to allow Bank's CRM to access Service Provider's middleware/connectors which are integrated with Bank's respective source systems.

➢ Migration of existing history/data/service request/TPIN/Call Recording etc. (as the existing call centers have been functional for over 5 years) and ability to retrieve/review/use (of existing Contact Centre operations) in new Contact Centre solution.

➢ Bank's other applications or partner applications or new/updated applications introduced by Bank during the contract period in time bound manner as desired by the bank.

The above systems are maintained by different Vendors and some packages developed in house by Bank and may have different interface/protocols. The Service Provider has to coordinate and liaison with the respective source Vendors to provide seamless integration and factor the cost for the above integrations as part of the 'per productive connect minute' costs. Bank shall facilitate interaction/meeting with the source Vendors. Some of the systems mentioned above may be upgraded/replaced with enhanced systems during the contract period.

After up gradation/replacement of the systems, the Service provider is required to integrate the contact centre solution with upgraded/enhanced system without any costs to bank.

The Service Provider will also perform such integration with sub systems including Debit Card package, Credit Card package, Mobile Banking portal, Net banking Portal and other alternative delivery channels of the Bank etc. to facilitate single view of all requests placed by customers and to enable straight through processing in time bound manner as desired by the bank.

While such required software shall be implemented by the Service Provider, Service Provider should recommend a highly secure model, agreeable by the Bank to ensure utmost data security of customer data. These integrations will solely be with the purpose of enabling authentication access based on customer information.

Integration with Contact Centre Solution of any new systems/ upgradation of existing systems/applications introduced/ implemented by the Bank should be done by the Service Provider, free of cost in time bound manner as desired by the bank.

The Service Provider being the solution provider should undertake necessary up gradation/ enhancements to Contact Centre software solution and technology hardware as per best in class industry standards as acceptable to the bank during the period of contract, with no incremental cost to the Bank for the same in time bound manner as desired by the bank.

Miscellaneous

The proposed solution should be in compliance with applications implemented as per UCO Bank Data Centre standard such as

1) The application should be mounted in 3 tier architecture.
2) The DB and App Server should be in active passive or active active mode for high availability in DC/DR with log sipping or advance mode of backup enabled therein.
3) Over and above, the predicted transaction volumes the vendor should size the server for additional 50% capacity for future requirements. At any point of time, server Utilisation should not be more than 50%.

Setting up the operations of the New Center

Plan for Locations

The Selected Service Provider has to set-up one contact centre on premises provided by bank at New Delhi, Bengaluru, Kolkata and other locations mutually agreed at their own cost.

In these Contact Centres, the entire infrastructure required for setting up, implementing and maintaining the Contact Centre like hardware (desktop/PC, headset, phone instruments, projectors, screen, printers, soft board, white board, servers etc.), software (softphone, knowledge management portal, CRM, agent desktop application, quality management tools, web chat, email management/web chat systems, workforce management tools, etc.), various equipment (e.g. ACD, IVR, Voice Loggers, Dialer, Switch, Router etc.), security, insurance, regulatory licenses (e.g. OSP from DOT, Shops and Establishment and other regulatory/statutory licenses), all other infrastructural needs will be arranged by the Service Provider.

Bank will provide premises with the following infrastructural facilities at New Delhi, Bengaluru, Kolkata Contact Centre location

1) **Premises & Furniture:**
   ➢ Required floor space
   ➢ Locker facility for the employees
   ➢ Lighting
   ➢ Air-conditioning

- Security systems - Access control system, CCTV with camera, provision of security guards, smoke detectors, fire detectors and other general security alert systems, etc.,
- Basic amenities e.g. water facilities
- Training rooms. However, installation of projector, TV and screen would the responsibility of the service provider
- Power connection with power back up
- Standard firefighting systems
- Workstations, cubicles, chairs, etc., constructed / provided to suit a typical Contact Centre.
- Conference / meeting rooms. However, installation of Phone instrument, TV, Projector, Video conferencing equipment would the responsibility of the service provider.
- Space for Bank's team

2) Annual Maintenance Contract of Air-conditioning, Security System, firefighting systems.

3) Toll free numbers, PRI / SIP trunk lines and MPLS/leased line connectivity to the centre and Bank's DC/DR. All the Contact Centres will be interconnected for load balancing and disaster recovery purposes. No services/applications should run in standalone basis at any location i.e. DR should be made available for all services.

All the Contact Centres will be interconnected for load balancing and disaster recovery purposes. No services/applications should run in standalone basis at any location i.e. DR should be made available for all services.

At New Delhi, Bengaluru, Kolkata, Bank will provide only the premises with basic furniture (workstations up to 100 agents, chairs, Tables, rooms, toilets). Service Provider is required to maintain and upkeep the premises, furniture, rooms, equipment, facilities and keep it in good functional condition and take care of all normal wear and tear. Structural changes or replacement of the infrastructure provided by the bank would be handled by the bank basis the requirement and validation of non-negligence from the vendor on the upkeep. Bank will deduct the amount from monthly payment against damage of Bank's property.

The Bank will have the right to invoke performance guarantee and/or deduct the amount from any payment due to the Service Provider to restore the premises/ furniture/ equipment/ facilities/ rooms to working condition.

At other locations, service provider has to provide premises with all systems, telephone devices, furniture (work stations, chairs, Tables), rooms - training room, conference room, Security, CCTV, power and water supply, cafeteria, cabins, toilets, any other necessary facilities. Service provider has to provide separate cabins, systems, furniture and all other facilities mentioned above in their premises for Bank

staff for monitoring and coordination purpose. Number of such Bank staff shall be decided and informed by the Bank itself time to time. Service Provider is required to maintain and upkeep the premises, furniture, rooms, equipment, facilities and keep it in good functional condition and take care of all normal wear and tear.

Bank may also have an option to open additional contact centres in a suitable location to cater to the additional call volumes if required, and Bank will have the sole option either to go for the same with the selected Service Provider of this RFP or Bank may float a separate RFP for setting up additional Contact Centre in a suitable location at a later date at the sole discretion of the Bank.

Contact Centre Infrastructure to be provided by the Service Provider

Service provider will provide all infrastructure like hardware, software, equipment, voice/telecom infrastructure, CRM etc. which are not provided by Bank (all the hardware/software/equipment etc. for smooth operations of the Contact Centre, at the 3 (or more) Contact Centres in addition to manpower.

The Service Provider will need to ensure the Uptime of PRI lines / Tolled Lines/ MPLS / Leased lines provided by Bank with the Telecom Service Provider. While the Bank will process the recurring bills, however day to day monitoring to ensure uptime of the Toll Free, Tolled lines including PRI lines and MPLS/Leased lines shall be the responsibility of the Service Provider. The Service Provider may escalate to the Bank in case of lack of response or if any up-gradation is required from the Telecom Service Provider.

Further, the Service Provider shall also provide the rights to use the software architecture deployed including the IVR, call flow etc. to the customer service agents apart from providing the necessary hardware infrastructure required for Contact Centre. The maintenance of such software / hardware provided shall also be the sole responsibility of the Service Provider.

An indicative list of infrastructure provided by Service provider is as under –

A. Hardware, Software, Telecom facilities:

The Service Provider will be responsible for all the hardware and software facilities required for smooth operation of a Contact Centre. This includes:
  - ➢ Complete hardware and software (e.g. virtualized desktops, headphones, Servers, Routers, gateways etc. that will host the solution etc.) however, the proposed solution shall be cloud ready.
  - ➢ Personal computers (without USB and other copying devices)
  - ➢ Necessary middleware required for integration with all the Bank's systems.
  - ➢ IVR application with Server, CTI Solution including ACD, Dialer, voice logger, disaster recovery solutions, etc.
  - ➢ Omni channels applications for Web chat, Email management, Video chat, Co-browsing, click to call, click to chat, Fax services, Social media response management etc.

- ➢ Omni channels applications should support contextual continuity.
- ➢ Integration of IVR with CRM through a standard CTI solution for popping up customer dashboard.
- ➢ Unified desk top solution (holistic CRM), Knowledge management system, Workforce Management system, Quality management tools
- ➢ Standard security system / network security solutions and firewalls
- ➢ UPS
- ➢ Authorized internet connections
- ➢ Service Provider should provide top notch ACD capable of load balancing and automatic routing or rerouting of calls between different centres.
- ➢ All contemporary state of the art Business Intelligence Tools including but not limited to Automatic Roster Workforce Management Tool, Call Back Manager with Dialer, Voice Mail module (not only on IVR but for all Agents across all services), Barge in and Online Reports and Management Dashboards for Bank.
- ➢ The Service Provider is obligated to provide new Business Intelligence (BI) Tools and their updates at any time during the contract if the Bank so desires at no extra cost. Bank requires web based reporting of all SLAs and KPIs, call volume diagnostic which shall include the type of calls, customers, their volume, queries that cannot be resolved etc. Additionally, the Service Provider should provide tools that can transfer leads from inbound calls to outbound calls for out bound tele marketing.

- ➢ The solution proposed by the Service Provider shall be made PCI DSS and PA DSS compliant, as per Bank's / regulatory requirement without any additional cost.
- ➢ Dedicated resource at Bank's DC / DR and Contact Centre locations as may be required for maintenance of hardware, software, troubleshooting etc.

The above list is not exhaustive and the Service Provider needs to provide complete network architecture and infrastructure to meet Bank's requirements as per the Scope of Work. The Bank will only provide facilities as detailed in para above.

The Service Provider should completely own the infrastructure at all points without any capital or operational cost implications for the Bank. The Bank will not be responsible for payment of any AMC etc. for any equipment. Also, the Service Provider should provide for all HR related processes for the Contact Centre employees and the Bank shall not have any responsibility towards this.

The Service Provider may bring in any other infrastructural facilities that it feels necessary to deliver the required level of performance. If the Service Provider wants to host any application for better management of Contact centre, the same may be allowed by the Bank as per the Security policy of the Bank.

The technical quality and standards of all the hardware and software will need to be finalized in consultation with the Bank to ensure that it meets the quality standards as expected by the Bank in time bound manner.

The Service Provider shall provide a read only access to all tools/solutions (including capabilities of live call barging) used by the Service Provider to the Bank's designated staff at its Contact Centre as well as the Bank's Head/Central Office.

The following considerations need to be taken for supply of hardware at Bank's location:

- 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 replacement of such equipment, within the duration of contract, at no additional cost to the Bank.
- All the hardware and software to be supplied must be scalable and compliant with the latest industry standards wherever applicable in time bound manner as desired by the bank.
- In the event that the hardware equipment proposed in the solution and supplied by the Service Provider are not operational owing to compatibility problem in the IT environment or other technical issues, the Service Provider will have to replace the equipment at no extra cost to the Bank.
- In the event that the solution provided is not able to meet the performance standards specified
- In the RFP, at the time of going live or during the contact period, the Service Provider will be required to augment/ upgrade the hardware and software components in the solution to ensure that the performance requirements are met. The additional hardware equipment and software shall be provided by the successful bidder at no extra cost to the Bank in time bound manner as desired by the bank.
- The Service Provider shall provide complete documentation (including related legal documentation) of all the hardware components provided. The documents at a minimum should include hard copies (two sets each) and soft copy to be supplied along with relevant application licenses and associated solution software of the following:
  - Technical manuals/ data sheets.
  - Installation guides.
  - User manuals.
  - System administrator manuals.
  - Toolkit guides and Troubleshooting guides.

Call Centre Infrastructure

IVR, NLP AI based voice Bot IVR and CTI Technical
- Solution shall support advanced encryption standards (128 bit or above) for routing financial transactions and customer data through IVRS.

- Solution shall route transactions over secured HTTPS, SSL channels
- Solution shall adhere Compliance to PCI DSS standards
- Solution shall adhere compliance to all guidelines as prescribed by regulatory authority like DOT / TRAI, RBI, IRDA etc.
- IVR should be able to read data from HTTP and XML Pages
- Solution shall provide GUI based tool to be provided for designing the IVR and NLP AI based voice Bot IVR and call distribution flow.
- Solution should support text to speech conversion and voice/phrase activated IVR and NLP AI based voice Bot IVR
- Solution shall support single sign on applications
- Busy signals on the phone are not acceptable.
- IVR and NLP AI based voice Bot IVR should include full capabilities that includes support for self-service, 3rd party application integration etc.
- IVR and NLP AI based voice Bot IVR should be able to integrate with backend database for self service.
- GUI based tool to be provided for designing the IVR and NLP AI based voice Bot IVR and ACD call flow. IVR and NLP AI based voice Bot IVR should support Voice XML for ASR, TTS, and DTMF call flows.
- IVR and NLP AI based voice Bot IVR ports should be 4 times the number of agents as customers want more call closures in IVR and NLP AI based voice Bot IVR.
- IVR and NLP AI based voice Bot IVR should be able to run Outbound campaigns a minimum of 15 concurrent active campaigns to be supported in time bound manner as desired by the bank.
- IVR and NLP AI based voice Bot IVR based campaigns should support Call Progress Analysis (CPA) on the voice gateway.
- The solution must provide full call-progress analysis for Fax detection, Voice mail detection, Hang ups, network busy and no-answer detection. The PBX system should support redundant solution. In case of redundancy it should provide 1:1 redundancy. Both the server should do call processing all the time and act as backup in case of the failure of one server.
- The solution must support SNMP capabilities, SNMP alarm notification, alternate operational support system alarm access, and the ability to route alarm notifications to a centralized support organization via PSTN if WAN access is not available.
- PBX in case of one server failure should have the capacity to handle the soft and hard client connected on the other server. PBX should have the option to place one server in Datacenter and another in the DR of the customer over WAN.
- The telephony, ACD and IVR should support Virtualization to reduce the rack space and save power in the Data Centre.
- Visual IVR Solution should offer Web services API.

- IVR and NLP AI based voice Bot IVR should be capable to offer Call Back Option to the High Profile customers if expected time is going to be more than threshold with following choices
  1. Call back as soon as Agents is available
  2. Call back at Specific time defined by Customer (by entering preferred call back time in hh: mm format)
  3. Continue to hold and voice out the pre-approved Bank's promotional/ awareness message until Agent gets free.
- Should support SIP, E1 QSIG PRI, (multiple types of trunks) as well as TDM connectivity with EPABX and/or Service Provider.
- Tool to configure IVR and NLP AI based voice Bot IVR must be completely Graphical and it should allow to make changes on the fly.
- Visual IVR Solution shall be compatible with all major Internet browsers like Internet Explorer (above IE 8), Google Chrome, Mozilla Firefox, Safari or Mobile (IOS, Android, Microsoft etc.
- Solution shall be able to extend and integrate existing IVR and NLP AI based voice Bot IVR applications to mobile apps and Web.
- Solution should be synchronous of any code changes across all changes like voice, web and Mobile.
- Solution should allow on demand assistance and allow routing of call to expert agent from mobile/ web.
- Solution should be able to offer expected wait time on web / mobile.
- Functionality to repeat the node details if no option is selected by the customer during the prescribed time.
- Solution should have the ability to walk through troubleshooting call trees and connecting to, or requesting a call back from, a call center Agent.
- Solution should support auditing and reporting of customer's self-service sessions
- It should support multiple source of Music
- Caller be given the option to continue waiting in queue or to leave a message
- Caller be given the option to call back while waiting in the queue.

Agent and Supervisor Softphone
- Agent Softphone should be supported on Windows 8 and above operating system
- Agent Softphone should support conditional based URL Screen pop feature without any CTI integration on the basis of ANI, DNIS, Selected prompt features such as Mute, Call Hold, Call Transfer, Barging, Call Conference (ad-hoc, drag-drop), IM should be supported up to 6 simultaneous contacts can be handled by an agent through web-chat.
- It should be possible to make Agent Softphone work in Shared Control mode where application should be able to control adjacent IP Desk-phone.
- Agent Softphone must support 3 different modes

1. VoIP Mode - call will be taken to/from PC headset/mic
2. Telecommuter Mode - call is controlled from PC but patched to any external phone number
3. Desk phone mode - call is controlled via PC and audio is patched to Desk IP phone

- Agent should be able to see his own/group real time statistics such as ACD calls, Abandon calls, Break time etc.

- It should work in VDI / Citrix / VMware Environment

- It should support Click-to-Call functionality from Web and MS Outlook. Should support silent install using Microsoft installer; Should be able to push and install all patches centrally rather than on each agent and supervisors work station.

- LDAP Integration is required

- Pre Rerecorded Greeting should be supported by Agent Softphone.

- should be capable to support contextual data in screen pop – Period (parameterized) and multiple source.

- It should be possible to have call bargain through Supervisor Softphone (without Agent being notified).

- It should be possible to customize settings based on Agent Profile/Group from Centralized Server with following other functionalities

    ✓ secure and role based access
    ✓ centralized control of end points
    ✓ creation of global settings for all users
    ✓ creating templates that can be assigned to agent groups based on role and business area
    ✓ Centrally control agents from accessing various critical client settings
    ✓ Import multiple agent profiles, with their customized settings, from an existing setup
    ✓ Support Active Directory authentication
    ✓ Centrally store setting changes made by an agent and makes them available the next time the agent logs in
    ✓ Centrally store and manages predefined location data and links the desktop client to call server that supports the Hot-Desking feature.
- Supervisor should be able to force Remote Agent to logout.

- Supervisor should be able to send Quick Alters to the Agent.

- Agent sets must have the ability automatically to go into a wrap-up, unavailable work state at the completion of a call.

- The system must support up to min 60,000 BHCC with all Contact Centre applications running and scale to min 3000 agents in time bound manner as desired by the bank.

- ACD solution should be highly available with hot standby and seamless failover in case of Main server failure in the same location

- The ACD hardware and software should be from a single OEM.

- It should function on standards based Operating Systems

- The ACD should support active and passive server mode in DR. In case of server in the Data center fail, the server in DR should automatically take over seamlessly and start the functioning of all the services and activities.

- The above architecture of distributing the Main and standby server over the WAN should work where the round trip delay will be more than 60ms between DC and DR.

- The system must have a single unified service creation environment for capturing customer business rules for ACD and IVR to optimize call handling and First Call Resolution.

- Agent desktop should dynamically pass the call data like ANI/DNI or customer id to any browser based application like CRM.
- ACD should support Web based administration like adding new agents, assigning skills etc.

- The systems should support at least 700 queues.

- The system must allow agents and tele workers to log in from anywhere on the network via the desktop or an endpoint

- Integrated preview and progressive outbound dialing with integrated campaigns manager.

- Co Browsing between Agent and Customer will following feature
  1. Single interface supporting Audio, Chat and Video communication
  2. Masking of critical/confidential information such as card number, Aadhar card, mobile number or any other information in time bound manner as desired by the bank.
  3. Agent should not be able to click on buttons such Submit Form etc.
  4. Audio Call to be seamlessly escalated from Audio to IM to Video

- Support for WebRTC to allow customers to reach Contact Centre agent through Web browser (for Video chat).

- System should distribute calls to agents based on various parameters like ACD work occupancy, longest current idle time, skill level prioritization for multi skill agent on priority basis. and these parameters should be configurable as per Bank's requirement.

- System monitor queue thresholds and expected wait times in queues and automatically activate reserve agents as needed in order to prevent bad service from occurring

- The system must provide the ability to automatically route incoming calls to alternate groups within the ACD based upon incoming call volume and/or number of calls waiting in queue and call back arrangement in case of dropped calls.

- ACD should have built in IVR. In case of outage of external/main IVR, built in IVR must support following minimum functionality i.e.
  1. Routing based on
     a. ANI
     b. DNIS
     c. Expected Wait Time
     d. Time of Day
     e. Holiday Table
     f. Number of Available Agents
     g. Average Speed of Answer
     h. Any other function as desired by the bank in time bound manner.

- "conditionals" or user specified variables in your call routing programs that can be set by the user and/or external conditions

- All calls for each ACD group must be redirected to a different extension after hours, and supervisors must be able to activate/retrieve this feature from their soft telephone (after hours call redirection)

Reporting

- Must support Geo Redundancy with Automatics synch, fail over facility (historical and real time reports should be available from the DC/DR site/contact center locations by supervisors/managers)
- Should support Web based access.
- Real Time 360-degree customer journey Reports for Agents, Agents Groups, Skill, Trunks etc.
- Historical 360-degree customer journey Reports for Agents, Agents Groups, Skill, Trunks etc.
- Graphical Reports and Dashboard for Bank and its partners to be available at multi-location and time to time changes should be applicable without any additional cost to Bank.
- Real Time Alerts based on Thresholds.

- Should support cradle to grave reports (Interval based, daily based, Weekly based, Monthly based)
- Database should be accessible for 3rd party applications
- Real time reports should have refresh capacity of 3 seconds

Dialer

- The solution should provide an advanced dialer facility to run outbound calling for marketing, selling or recovery functions.
- The solution should support preview dialing. Once the Campaign is started Agents should get the contact automatically and click to call the contact.
- Agents should be able to accept, reject, or skip outbound call requests. Agents should also be able to reclassify calls to any one of many call results, such as Busy, Fax, and Answering Machine.
- The solution should be capable of creating and configuring campaigns. Supervisor should be able to specify a daily time range during which outbound calls are made and a set of Queue whose agents make the outbound calls. Supervisor should also be able to specify and import a list of customer contacts to be called.
- The solution should support predictive dialing that automatically dials batches of telephone numbers for connection to agents assigned to sales or other campaigns.
- After an agent reclassifies a contact as "Do Not Call", the Administrator should be able to remove this contact from the campaigns. Scrubbing process where agent identified DNCs are removed.
- The solution should support Comprehensive campaign management that allows managers to target and reach the right customers at the right time
- The Solutions should be Fully compliant with all Domestic and international Do Not Call and other regulatory compliance rules.
- The solutions should allow for Call blending - inbound overflow calls to be routed to outbound agents and outbound overflow calls to be routed to inbound agents during peak times.
- It should be Flexible, distributed architecture allowing a campaign to be run at a single site or executed centrally and run across multiple locations.
- The solution should allow for Agent Scripting.
- The solution should provide Integrated real-time and historical reporting with comprehensive campaign data including time period, contact results, Do Not Call, agent status, revenue and more

Call Center Management and Administration

- Common tool to support multiple modules of proposed Contact Centre solutions such as Telephony, ACD, IVR, CTI, Reporting, Dialer, Logger etc.

- Centralized security features, including the ability to apply roles-based permissions for every object administered supports complete Microsoft® Active Directory integration with single sign-on functionality.

Call Recording

- It should support 100% Bulk Recording and Quality Recording for Voice as well as Screen.
- It should support recording of H.323 or newer version on arrival and/or SIP endpoints (hard and soft)
- Should have provision to convert voice files into windows standard media format such as, WAV, in real time.
- It should be possible to convert recorded file in standard format based on requests
- Supervisor should be able to score agents based on their performance
- It should support eLearning and Coaching module.
- Call Recording solution must support N+1 and/or N+N Redundancy from day one
- Should support archiving of call records on removable media such as DVD, Blu-Ray, Tapes and archiving on external storage media such as SAN, NAS. Ability to provide automatic digital recording for all calls (voice and screen recording) - this has to capture at least the following information:
  (A) Date (B) Time (C) Call Duration (D) Agent ID (E) Caller Number (H) Number Dialed for Outbound Calls (I) Inbound/Outbound Identifier - System Generated (h) any other parameters as desired by the bank time to time.
- Searching capabilities for recorded calls with any combination of the following parameters: (A) Date (B) Time (C) Agent ID (D) Caller Number (G) Number Dialed (H) Inbound/Outbound (I) any other parameters as desired by the bank in time bound manner during contract period.
- Should record inbound ACD calls and outbound dialer calls. Record both inbound and outbound calls.
- Solution should support centralized or decentralized search and replay of calls

Multi Channel ACD

- Feature rich Contact Centre solution supporting fully blended support for voice, email, instant messaging, Web Chat, Fax, SMS, and social media contact.
- Managers/Supervisors should be able to:
  (A) Listen to a call silently - not heard by the agent or the customer
  (B) Interact with a call (both agent and the customer can hear the Supervisor)
- Ability to support auxiliary codes to enable call centre agents to indicate their current mode of operation (i.e. Available/Unavailable/Wrapping Up/At Lunch, etc.)

- Ability to place callers on hold and play marketing messages, or music while the caller is on hold
- Ability to transfer calls back to the IVR
- Customer should be able to go back to previous menu/node by pressing * and at any point on the IVR customer should be able to connect to the agent by pressing 9 for few menus as desired by the bank.
- Support for online performance management:

  (A) Ability to define on the system KPIs target performance - these KPIs can be call durations, % of answered calls or other KPIs defined by the UCO Bank

  (B) Online view for the overall performance against the defined KPI (Can be shown by Managers and Supervisors only)

  (C) Online view for specific agent performance against the defined KPIs (can be shown by the agent him/herself, the Supervisor and the Manager)
- The agent can push SMS / Email to the customer
- Ability to upload the UCO Bank's standard templates to be used for printing requests
- Ability to send fax to the customers through the fax engine
- The entire Contact Centre solution should be provisioned and managed through a single web-based application.
- To create an organization hierarchy so that users at each level are automatically assigned access rights into the application.
- Contextual Data Store and Integration to meet following benefits -

  1. Monitor our customer's journey in real time across web, mobile, and enterprise transactions and touch points

  2. Capture and consolidate customer data across web, mobile, and Contact Centre touch points to simplify an end to end customer journey with data mining and analysis

  3. Capture information about your customer's web visits to better personalize follow on call routing and self-service

  4. Simplify delivery of real time customer and business information to agents via screen pop without the use of complex, fragile computer telephony

  5. Track repeat callers, provide a better customer experience, and handle service abusers more efficiently

  6. Preserve context from outbound campaign contacts or notifications and tie to incoming customer calls

- Ability to manage dynamic call queues to allow queues to be opened or closed as required by authorized person.
- Ability to allow call agents to be members of multiple ACD groups
- Ability to transfer call to other call agent with call data and screen shot attached
- Ability of skills based routing to allocate calls to call agents based on the skills
- Ability to route calls based on Data-driven Routing, Agent-level (last agent/relationship-based), Service level, Agent Capacity, Interaction life-cycle

management, Caller type / Call type, Predictive Routing, Multimedia, Multi-site/Virtual Contact Centre, Business Priority Routing, Cost Based Routing, Shared Agent by SLA Routing, Proactive Routing, Geography / region.

Ability to configure SLAs such as:
- Total talk time,
- Average Handling Time,
- First Call Resolution Rate,
- Call Agent Available Time,
- Call Agent Idle Time, Average time to Answer,
- call abandoned count, call abandoned percentage
- % of calls closed on the IVR,
- % of calls transferred from IVR to agent

or any other parameter as desired by the Bank.

- ➢ ACD should support Web based administration like adding new agents, assigning skills etc.
- ➢ ACD should support routing of incoming calls based upon caller input to menus, real-time queue statistics, time of day, day of week, ANI, dialed number etc.
- ➢ The system must provide business rules for routing the calls using the least expensive and/or the most effective method.
- ➢ ACD should support routing based on longest available agent, Circular agent selection algorithms. Up to 10 levels of customer contacts should be prioritized based upon call or customer data, and calls may be moved within or among queues under workflow control using priority information
- ➢ ACD should support transfer of calls to another group in case of a queue in a particular ACD group based on the settings defined.
- ➢ ACD should support the playing of customizable queuing announcements based upon the skill group that the call is being queued to, including announcements related to position in queue and expected delay.
- ➢ The system must support supervisor-administered re-skilling of agents without agents re-logging in
- ➢ The system must provide call control via the desktop
- ➢ ACD should support Data driven routing, ACD should have the ability to use data obtained from backend database to make routing decisions. The database can have parameters like a list of holidays, hours of operations, a short list of hot customer accounts, and so on.
- ➢ Agents should able to male outbound as well as inbound calls from same desktop/system
- ➢ Agents can be configured with up to 50 skills, each with up to 10 different competency levels. Skill groups should be configurable as requiring up to 50 skills per agent, each with up to 10 minimum skill competency levels.
- ➢ Agents should be able to login, logout, make ready or not ready from the desktop application.

- Supervisors should be able to send messages to one or all agents and also send broadcast messages that will scroll on the agent desktop.
- Agent desktop should display ANI or DNIS or any customer related data.
- Supervisors should be able to barge in agents call and also if required take a call from an agent and attend it.
- Supervisor to create and configure preview outbound campaigns. Supervisor should be able to specify a daily time range during which outbound calls are made and a set of Queue whose agents make the outbound calls. Supervisor should also be able to specify and import a list of customer contacts to be called.
- Should support Queuing of calls and playing different prompts depending on the type of call and time in the queue.
- The system must allow the supervisor to log an agent out and make an agent ready
- The system must allow agents and supervisors to see their call-handling statistics in real time.
- The system must allow redirection of unanswered calls to other agents or allow call backs
- System should provide alternate routing automatically based upon time of day and day of week, eg. Routing calls to IVR post business hours.
- System should to collect information about the caller such as position in the queue, estimated wait time etc. to be forwarded to an IVRS and used for routing purposes or trigger IVR applications
- System should redirect unanswered calls
- The Contact Centre solution must allow instant messaging (IM) access to experts.
- Solution must support workforce management integration
- It must be possible to display the expected waiting time and/or queue count when the customer is waiting for his or her chat request to be connected to an agent.
- Contact Centre solution must provide social media integration

Data Availability and Integrity

- The solution shall provide full back up and real time DR of data of all the calls inbound outbound and product calls since inception and restore functions with logging in case of any system hijack or failure.
- Solution to use status to indicate records that were created in error.
- Solution shall ensure that attacks against the system will not cause it to fail in an open state exposing it to damage, duplication, or integrity changes.
- Solution should support multiple users and distributed system access.
- The solution shall allow one or more logins to view the same record simultaneously.

- The solution shall apply locks at the record level for update processing to ensure correct updating of the data.
- The solution shall allow one or more users to query information and run reports at the same time.
- Solution must support real time and batch update processing.
- Solution must support to prohibit record deletions.
- Solution must allow administrators to override or correct user data with logging.
- The Solution shall minimally log time, date, user, field changed, pre-change content, and post-change content.
- Solution shall support to define and maintain user profiles centrally
- Solution shall support to customize layouts and restrict data access based on roles and position of users in hierarchy at Bank.
- Solution shall not allow any users to change previously entered data with changes captured in audit trail.
- The solution shall support to define system privileges based on user role or responsibility.
- The solution shall provide the system administrator to define views, roles, and responsibilities in a single location in the system.
- Bank shall own all the data.
- The Solution must support managing compatibility of archived data for any table alterations as part of new releases.
- Post closure of contract of RC/agreement, On demand of bank the Service provider has to provide (up to 6 months) data and reports / call records/IVR/NLP AI based voice Bot IVR, Video/Audio/Voice authentication etc. as and when required by the Bank and its partners (in piece or bulk) without any additional cost to the Bank as desired by the bank.

Security

- Solution shall not support alteration of data in any audit trail on data entities or transactions. Solution shall generate audit trails for reports/queries executed. The Solution shall protect the stored audit records from unauthorized deletion.
- The Solution shall prevent modifications to the audit records. System must support single sign on solutions. Solution shall use encryption when transmitting passwords over the network. Solution shall provide appropriate security at the RDBMS level to protect data from unauthorized personnel.
- Solution shall support backup all data and metadata across all the sub systems of the proposed solution. Solution shall provide mechanism for incremental and full backups with zero down time.
- The solution shall prevent the display or printing of passwords. The Solution shall provide the ability to provide an automatic log-off feature at user-specified time limits.

- Solution shall manage all user credentials and permissions (e.g.: user name, password) and user sessions, single agent cannot login into multiple systems simultaneously at a time.
- Solution shall provide access to the system only using secured passwords and other identifiers as necessary.
- Solution shall allow administer password policies such as minimum and maximum lengths, alphanumeric usage and expiry periods.
- Solution shall provide users to change their passwords based on authentication rules
- Ability to provide read write, read only or execute level access to users based on role
- The SI agrees to assist Bank in investigating and remediating any security issues detected.
- The solution maintains information on security events and can provide reporting on demand.

Standards

- The service provider shall provide a system user interface that is easy to read, and user-friendly.
- The service provider shall not quote any custom appliance-based solutions.
- The Solution shall be used by Bank in English.
- The Solution must provide a web-based software solution that operates with the UCO Bank current software standards.
- The Solution should support transaction logging.
- Solution shall support users to change their passwords based on authentication rules Solution should support RBI Outsourcing policy and IT security Act and any other regulatory data standards Solution shall adhere to a documented approach for migrating code and configuration across environments
- Availability of published software release schedule Solution shall support to customize layouts and restrict data access based on roles and position of users in hierarchy at UCO Bank.

Integration

- The solution should provide the ability to queue if an integration fails, allowing the solution to run standalone until the integration is available again.
- IVRS and NLP AI based voice Bot IVR and CTI systems to integrate with UCO Bank's backend system through the middleware/web services and support and record telephonic interactions
- System shall be interfaced to handle Billing and Payments related transactions where the confirmations regarding the payments done through IVRS and NLP AI based voice Bot IVR s shall be sent through the middleware.

- IVRS and NLP AI based voice Bot IVR system shall be integrated with UCO Bank's backend system and will update customer records in case of agent less conversation.
- IVRS and NLP AI based voice Bot IVR shall be integrated with UCO Bank's backend system to let customers know the due amounts for Credit Card when the payment is being done through the IVRS and NLP AI based voice Bot IVR system.
- IVRS and NLP AI based voice Bot IVR shall be integrated with payment gateway for payments to be done directly through the IVRS and NLP AI based voice Bot IVR
- System shall support integration with Web and Video Chat interface for recording chat interactions
- IVRS and NLP AI based voice Bot IVR shall be integrated with SMS Gateway for sending SMSs
- IVRS and NLP AI based voice Bot IVR shall be integrated with the Email Gateway
- IVRS and NLP AI based voice Bot IVR shall be integrated with the Bank's 2 factor user authentication
- Proposed Solution must support seamless integration with Bank's enterprise CRM solution, FRMS, various channels and other solutions.

Web Chat platform features

- See who is visiting your web site from which location
- Track customer online basis the customer location, time spent and on current page
- Initiate proactive chat
- Customer Browsing History for agent to know more
- Co-Browsing, Push URL
- Location Map
- Survey/Feedback
- Ready to use Plugin for the customer website
- Spell check/Grammar
- Start and End Chat option for customer
- Email transcript
- Pre chat form
- Post chat survey / Feedback
- Auto response from system in case of queue
- Navigate to multiple pages in website without closing the chat window
- Click to chat
- Capability to authenticate customer based on defined parameter
- Multi-lingual (English and Hindi)
- Simultaneous chatting capability

Features provided through social media channels like facebook, whatsapp, telegram, Instagram, signal etc.

- ➢ Self Service through Hashtags / Short Codes
- ➢ Content (Hashtag) Smart Codes Configuration on platform
- ➢ Web service integration with back-end systems
- ➢ Smart Codes Monitoring Panel
- ➢ Auto Response to customer on 'Wrong codes' with possible list of Smart Codes
- ➢ Admin Panel for Smart Codes configuration -addition, deletion and modification
- ➢ Confirmation back to customer basis Smart Code success
- ➢ Route interaction to agent in case of wrong codes or exceeding time limit

Mobile Banking / Mobile Wallet Engagement / Click to call/ Co-browsing

- ➢ When customers need assistance, they push a button/icon/symbol in the app/system to be connected to a live agent. The context of their request is securely sent from the app/system to the agent, who can also see their location, preferences, status, and customer history. This 360-degree view allows the agent to deliver an ideal personalized customer experience without asking the customer to repeat anything.
- ➢ When customers are browsing Bank's website / portal, an option to click for co-browsing assistance. The message is sent to an agent who instantly gets connected to the customer along with context of page / live screen / web page and assists customer through the website including form filling etc. Supported across browsers, with features like view only mode with highlighting, remote control, silent mode, mouse synchronization, security masking, ability to push message / URL, video/voice conversation.

General Requirements

- ➢ Solution must be extendable, scalable with no inherent limitation on the number of modules, data formats and fields that can be customized
- ➢ Solution shall be scalable to deal with increased transaction volumes as provided in the volume metrics
- ➢ Solution shall be scalable to deal with increased number of source applications
- ➢ Solution shall be scalable to deal with increased number of users as provided in the volume metrics
- ➢ Solution shall be scalable to deal with additional subject areas and additional lines of business
- ➢ Solution shall provide performance monitoring tools to proactively identify and notify Solution administrators of performance degradations.
- ➢ Solution must support keyboard shortcuts for common tasks and provision for customizing the same

- The solution must be a tiered architecture solution. The tiers must run on separate servers broken out by Presentation, Business and Data Layer
- Solution shall run across key browsers like IE, Mozilla Firefox and Chrome and also standard mobile browsers - Please specify exceptions/version limitations if any, in Bidder Comments
- Solution shall be used with key OS like Windows, Mac, Linux etc. - Please specify exceptions/version limitations if any, in Bidder Comments
- Solution should be a web based thin client without the need to install any component on the user's machine
- Solution shall provide support for web services and service oriented architecture
- Solution shall integrate with HTML pages and web forms for capture of data
- Solution shall integrate with Chat interface for recording chat interactions Application layer should hide all business logic from the frontend or the interface (Presentation layer) using well defined interfaces
- Solution shall allow for performance troubleshooting, bottleneck identification
- Solution shall support to trace and measure performance at the interface and component level
- Solution shall provide performance, utilization and load related reports and statistics
- Solution shall support load balancing and fail-over techniques to prevent performance degradation as a result of extra loads and to provide additional reliability
- Solution shall support for an error logging framework
- Solution shall support backup all data and metadata across all the sub systems of the proposed solution.
- Solution shall provide support for mirrored devices
- The Solution shall provide a database with fault tolerance and high performance that can watch for problems and resolve them such as stopped processes, violations of data integrity policies, isolation, and verification.
- The Solution shall provide the ability to clone data from one environment to another.
- The Solution must support to clone configuration settings from one environment to another (i.e., from production to trainer, etc.). Support for different testing environments such as load test, stress test and regression test, and simulation for end-to-end performance testing
- The solution shall support drag-and-drop open development environment No Single Point of Failure should be present for any of the critical components of the solution.
- Solution should feature a roll-back capability so that any changes applied to the system can be rolled back if there is any negative impact on the production system.

Mechanism of Blocking of calls of false attempt and arrange the records.

➢ Noise control mechanism and noise cancellation device CGTH/gebres/ any of the latest technology should be adopted and time to time change is required.

➢ Queue Prioritizing, Last Agent Routing Individually Customized Voice Blast with capture of return response for various utility like FRMS, recovery, cheque issuance confirmation etc.

➢ Login of TL/AM/Senior Management/ Outsources staff and all other staff is compulsory and that report should be made available in system on real time basis.

➢ Ability to perform with PRI/SIP trunk or any advanced communication channel available time to time during contract period.

➢ Dynamic analytics enabled at real time view for all types of function.

➢ All the voices recorded for IVR/Voice IVR/Voice blast should be clear and homogeneous and of the Indian female.

➢ The Vendor shall extend his entire technology i.e. Software solution (IVR, CRM, Call Flow, ACD, Logger, Dialer etc.) as mentioned in the scope of work and also hardware requirements such as terminals, phones, headsets etc.

Specific use by Respondent only

The service provider has to provide the entire contact centre facility where they have to provide all the systems, software, Hardware, security, security systems, manpower, developers, management and support staff, premises, furniture and any other equipment/facilities required by the Bank for Bank's use only. They have to also arrange the sitting places/cabins for Bank monitoring staff as deployed by the Bank without any cost. Bank may its discretion, advise the service provider for upgradation /replacement/enhancement of above OPEX model facilities within stipulated time given by Bank as and when required during contract period.

If at any place contact centre facility is required at Bank premises then the Service Provider will use the premises, furniture and any other equipment/facilities provided by the Bank for Bank's use only on rental basis as mutually agreed. The Respondent will not use the above mentioned items / facilities for any other purpose except in accordance with the direction of the Bank.

Further, the Bank's Service Provider or its staff will not get any claim or right like tenancy or otherwise over the premises / infrastructure by merely utilizing the same during the given assignment.

Plan for Multiple Service Providers

The Bank may choose to operate its Contact Centre with multiple Service Providers. If the Bank decides to have more Service Providers, such other Service Providers may be selected through a separate tender process.

Capacity

The Contact Centre to be set up by the Service Provider as per this RFP, would handle both inbound as well as outbound calling for the Bank's domestic and international set-up. The Contact Centre must commence operations within 60 calendar days from the date of issuance of LOI/PO by Bank to the successful Service Provider.

Only for manpower planning, the historical call volumes will be provided to the service provider. The Service Provider is expected to use best in class Workforce Management Optimization Tools and analytics for contacts projections and scheduling. Vendor has to manage the increase call volume at any escalation without any prior notice.

The hardware and software should be best in class and have capacity for quick scalability to handle higher volume of contacts as per requirements of the Bank in view of integration of several functions and new initiatives to be undertaken at the Contact Centre.

Forecasting

Service Provider will be responsible to share the monthly forecast for the various Lines of Business basis the historical volume trends and inputs should ensure that the forecasts are accurate and reflect the actual volume trends. Forecast has to be shared by the Service Provider 45 days prior to the commencement of a month for Bank to review and approve that may be shared by the Bank from time to time basis. Create roster basis the scientific method to predict/forecast call patterns and accordingly align staffing to ensure that customer commitment is met. Sharing daily, weekly monthly / periodic report is Key activity performed by this team. Any data requirement is managed centrally and any sort of slice and dice is shared as per management directives.

The FTE approval will be based on the Peak Weak volume basis and the difference between the FTE arrived on two methods (monthly and peak week) will be used as per Bank's discretion and direction for other weeks/days except that particular peak weak. Service Provider is required to provide the peak weak detail at the time of forecasting of calls. Assumptions considered for forecasting and manpower planning have to be agreed and signed off by the Bank.

Business Continuity and Disaster Recovery Plan

➢ The Service Provider will be operating 3 or more Contact centres, 24X7, which will be interconnected for load balancing as well as Disaster Recovery (DR).
➢ At any point in time, even in DR situation, at least one location must be operational to ensure continued customer service.

- The Service provider will need to ensure adequate and necessary infrastructure and people availability in case of a contingency situation so that all contacts can be successfully handled even if 1 contact centre is not operational. All service levels will need to be met even in a DR situation.
- The hardware/ equipment's infrastructure housed at Bank's Contact centre DC and Contact centre DR locations must be exact replica of each other and must have a primary and secondary fall back option. Each of the two Data centres must have primary and secondary fall back options. The secondary equipment at the Data centres must automatically switch over in case of primary infra fail.
- In case of Data Centre fail, the DR Data Centre must get operational immediately to Main Centre going down. Non availability of DR for any of the services will attract penalties.
- All Centres will be functioning concurrently and in case of any exigencies, one centre should be capacities to handle volumes from the other contact Centre.
- The Service Provider has to develop, establish and demonstrate robust framework for documenting, maintaining and testing Business Continuity and recovery plan. The DR plan of the Contact Centre should be reviewed from time to time when new centres come up and the Service Provider should submit changes to the business continuity plan appropriately.
- On a quarterly basis (or at frequency defined by the Bank at its sole discretion), the Service Provider will need to test the DR plans by cutting over from the Main DC to DR and provide results of the same to the Bank.

Transition plan

- The Service Provider will be required to provide a detailed Transition Plan within 10 calendar days of issuance of LOI/PO. This Transition plan must cover all aspects like readiness of centre, hiring/training of people, technology set up, regulatory licenses, infrastructure build up, operational processes, requirements from the Bank etc. and should be supported by a detailed project plan with activities, timelines, dependencies identified.
- The transition plan must include migration of existing and historical (since inception of Bank's contact centre services) history/data/service request/TPIN/Call Recording/APIN/Screen recording and ability to retrieve/review/use (of existing Contact Centre operations) in new Contact Centre solution.
- A core project / transition team must be identified by the Service Provider who will interface with the Bank w.r.t project during the transition phase.
- This transition plan will be discussed and approved by the Bank.
- A weekly project status update will need to be sent by the Service provider followed by a meeting with the Bank to track progress against the Project plan and an escalation matrix established.

➢ It is expected that the Service Provider will start Contact Centre operations with at least the existing service offerings no later than 60 calendar days from the date of issuance of LOI/PO and complete the entire set up of all the Contact Centers with all the technology and processes within 120 calendar days from the date of issuance of LOI/PO.

➢ Any delay in these dates will attract a penalty as detailed in a later section.

Data Integration

Service Provider shall carryout all the integration which will be required for smooth and seamless functioning of Bank's Contact Centre operations. Service Provider would need to integrate their systems/applications with Bank's various systems/applications such that information flows smoothly and securely between Service Provider and the Bank while ensuring data integrity and customer confidentiality and adherence to Bank's policies.

The Service Provider shall also ensure integration of their systems with that of other Vendors who are/would be on-boarded by the Bank.

Audit Trails of Customer Contacts

Service Provider will maintain call recordings / screen recordings / audit trails for customer contacts / contact history across all channels/ customer interaction history etc. per retention period as agreed with the Bank.

Service Provider will provide access to call recordings /screen recordings / audit trails etc. to the Bank through a remote login facility. Any delay in providing desired recordings /screen recordings / audit trails etc. will attract penalties as decided by bank.

Beyond agreed retention period, Service Provider will provide call recordings/ screen recordings / audit trails / contact history across all channels/ customer interaction history etc. via agreed mode and agreed format to the Bank for storage at the Bank's Data Centre.

Service Provider will provide the necessary infrastructure at Bank's Data Centre to allow for retrieval and review of these call recordings / screen recordings / audit trails / customer interaction history etc.

Intellectual property rights

The Vendor shall ensure that it has obtained appropriate rights to provide the Deliverables upon the terms and conditions contained in this RFP. The Bank acknowledges that save as expressly provided in this RFP, all Intellectual Property Rights in relation to the Software and Documentation and any adaptations, translations and derivative works thereof whether protectable as a copyright, trade

mark, patent, trade secret design or otherwise, provided by the Vendor during, in connection with or in relation to fulfilling its obligations under this RFP belong to and shall remain a property of the Vendor or its licensor.

The Vendor represents that a separate agreement is required to be entered into by the Bank with Third-party Vendors either for statutory or proprietary reasons, notwithstanding the Vendor's obligations for performance. The Bank shall enter into a separate Confirmation of License Agreement with the Vendor as per the format provided by the Bank, wherein the Bank is being granted a license to use the Software solely in the manner set out herein.

During the Term of this Project and, if applicable, during the Reverse Transition Period, Bank grants Vendor a right to use at no cost or charge the Software licensed to the Bank, solely for the purpose of providing the Services.

The Vendor shall be responsible for obtaining all necessary authorizations and consents from third party licensors of Software used by Vendor in performing its obligations under this Project.

If a third party's claim endangers or disrupts the Bank's use of the Software, the Vendor shall at no further expense, charge, fees or costs to the Bank, (i) obtain a license so that the Bank may continue use of the Software in accordance with the terms of this Tender and subsequent Agreement and the license agreement; or (ii) modify the Software without affecting the functionality of the Software in any manner so as to avoid the infringement; or (iii) replace the Software with a compatible, functionally equivalent and non-infringing product.

Role of Bank's Staff Members in Managerial Positions

Bank reserves the right to monitor quality of service and control over day to day functioning of the Contact Centre.

The Bank shall also put in place a mechanism of timed and un-timed visits by its senior officers.

The Bank will also score a random sample survey of calls on Call Quality as well as barge into calls on a daily basis. For this purpose, administration level permissions to access all sub-systems/ servers (including IVR, CRM, and ACD) to monitor and generate reports including those required for cross-verification of SLAs and related payments will be provided by the Service Provider. The Bank may also deploy tools to monitor performance of various systems to rule out any possibility of tampering with data likely to affect billing by the Service Provider. Service Provider shall also provide uninterrupted support to the Bank's Quality Management Team.

Bank Staff will be auditing/listening the calls for call quality check purpose and if call quality is not found upto the mark then penalty shall be imposed as per the agreement and that may affect the bill invoice of that particular month accordingly.

Contact Centre Timings

The Contact Centre shall operate for 24 hours on all seven days in a week and therefore the Contact Centre will be available to customers on all 365/366 days, except closure to comply with government guidelines (like compulsory holiday declared by local/state/central government).

The Team Leaders, Managers and other support staff are required to be available during whenever the Contact Centre is functional.
Transportation for agents, etc., will be the responsibility of the Respondent.

Languages

The Contact Centre shall initially provide calling services, IVR, NLP AI based voice Bot IVR in Twelve (12) languages – 10 major regional languages Malayalam, Marathi, Oriya, Bengali, Punjabi, Gujarati, Tamil, Telugu, Kannada, Assamese in addition to Hindi and English. The Bank will review its customer profile and contact volume and will have the flexibility to change the languages requirement to 22 Indian languages gradually. The Agent allocation among languages will be decided based on call history and experience.

To support customers of Overseas locations, services will be initially provided in two languages – Hindi and English. Later on, Bank will have the flexibility to change/increase as per Bank's requirement time to time.

Web chat, email services and social media services of both domestic and overseas services will be initially provided in two languages – Hindi and English. Later on, Bank will have the flexibility to change/increase as per Bank's requirement.

The Service Provider should be capable of providing services in all above requirements of languages within a period of 45 calendar days of notification by the Bank.

Bank reserves the right to seek extension of services for selected regional languages in future.

Service Requirements

Manpower Profile

Agents should be the adult and qualify the criteria mentioned below –

1) Customer Service Associates (CSAs)

The profile of the CSAs should be as follows:

Mix of Graduates & Undergraduates - Not more than 30% can be undergraduates minimum 12th passed.

- ➢ Able to speak, read and write in Hindi and English, and if required other regional languages.
- ➢ Able to communicate confidently and politely, with good speaking skills.
- ➢ Experience of at least 6 months to 1 year in a Contact Centre, or in direct selling/ telemarketing in the service industry but fresh candidates can be considered (Not more than 50% can be fresh candidates).
- ➢ Awareness on Banking and Bank's products e.g. interest rates, renewal periods etc.
- ➢ Indicative roles to be performed:
- ➢ Handling inbound and outbound simple calls/queries;
- ➢ Supporting different businesses / verticals;

2) Senior Customer Service Associates (Sr. CSAs)

- ➢ The profile of the Sr. CSAs should be as follows:
- ➢ Must be a Graduate or equivalent.
- ➢ Able to speak, read and write in Hindi and English, and if required other regional languages.
- ➢ English speaking & communication skills should be high
- ➢ Able to communicate confidently and politely, with excellent speaking skills.
- ➢ Experience of at least 2 years in a Contact Centre, in direct selling/ telemarketing in the service industry (Fresh candidates CANNOT be considered).
- ➢ Awareness on Banking and Bank's products.
- ➢ Detailed knowledge of intricacies of Banks products and how they compare against competitors.
- ➢ INDICATIVE ROLES to be performed:
- ➢ Handling inbound and outbound very complex calls/queries; Escalation calls;
- ➢ Supporting different businesses / verticals as domain/subject matter experts;

3) Supporting NRI / International/Valued customers calls/ FRMS alert evaluation

- ➢ May require business specific certifications eg AMFI certification for selling Mutual Fund products, DRA certification for Recovery calls, IRDA certification for selling Insurance products etc.

4) Voice Customer Service Executives (Voice CSEs)

The profile of the Voice Customer Service Executive should be as follows:
➢ Mix of Graduates & Undergraduates - Not more than 30% can be undergraduates minimum 12th passed.
➢ Able to speak, read and write in Hindi and English, and if required other regional languages.
➢ Good command over the English language
➢ Able to communicate confidently and politely, with very good speaking skills.
➢ Experience of at least 2 years in a Contact Centre (3 years if undergraduates), (could be in collection function) (Fresh candidates CANNOT be considered).
➢ Good knowledge of Banks products and services
➢ Indicative ROLES to be performed:
➢ Handling inbound and outbound complex calls/queries; Escalation calls; Grievance redressal;
➢ May require business specific certifications eg. AMFI certification for selling Mutual Fund products, DRA certification for Recovery calls, IRDA certification for selling Insurance products etc.

5) Non voice Customer Service Executive (Non Voice CSEs)
➢ The profile of CSEs should be as follows:
➢ Mix of Graduates & Undergraduates - Not more than 30% can be undergraduates minimum 12th passed.
➢ Able to speak, read and write in Hindi and English, and if required other regional languages.
➢ Proficient in handling non voice channels like email, web chat, video chat, co-browsing, social media management etc.
➢ Good command over English writing skills.
➢ Especially for video chat, presentable skills
➢ Able to communicate confidently and effectively and politely, with very good writing skills.
➢ Experience of at least 2 years in a Contact Centre (Fresh candidates CANNOT be considered).
➢ Good knowledge of Banks products and services and social media channels

INDICATIVE ROLES to be performed:
➢ Handling inbound and outbound non voice channels like email, web chat, video chat, co-browsing, social media management etc.

Team Leaders (TL)
The profile of the Team Leaders should be as follows:
➢ Must be a Graduate or equivalent.
➢ Must have undergone training on lines of COPC (HPMT) or similar training.
➢ Able to speak, read and write in Hindi and English, and if required other regional languages.

- Able to communicate confidently and politely, with very good speaking skills.
- Experience of at least 3 years in a Contact Centre, or in direct selling/ telemarketing in the service industry (Fresh candidates CANNOT be considered).
- Experience in coaching and developing skills of people.
- Effective problem-solving and decision-making skills.
- Knowledge of Bank's products & processes along with detailed knowledge of Bank products, their uniqueness, comparison to competitors etc. for the business verticals being handled by them.
- Knowledge of channels for which they are responsible (e.g. Voice, email, web chat, video chat, co-browsing, social media management etc.)

Assistant Managers (AM)
- The profile of Assistant Managers should be as follows:
- Must be a Graduate or equivalent.
- Must have undergone training on lines of COPC (HPMT) or similar training.
- Able to speak, read and write in Hindi and English.
- Able to communicate confidently and politely, with excellent speaking skills.
- Experience of at least 5 years in a Contact Centre, or in direct selling/ telemarketing in the service industry (Fresh candidates CANNOT be considered).
- Experience in coaching and developing skills of people.
- Effective problem-solving and decision-making skills.
- Complete knowledge of Bank's products & processes especially of businesses/ channels they are handling.

Trainers
The profile of the trainers should be as follows:
- Must be a Graduate or equivalent.
- Experience / knowledge of Bank's products & processes.
- Experience of at least two years in training in the field of soft skills, communications and banking products.
- Must have undergone some 'Train the trainer certifications' and achieve at least 3.5/5 feedback in training delivery sessions

Ratio of CSAs, Sr. CSAs, Voice CSEs, Non Voice CSEs, TLs and AMs

While the service provider may use industry best practices to apply the ratios for span of control, enclosed are some recommended ratios.

The criteria for providing CSAs, Sr. CSAs, Voice CSEs, Non Voice CSEs, TLs and AMs are as follows:
- CSA: Voice CSE: Sr. CSA: Non Voice CSE = 50:25:10:15 (Approximate distribution which may change time to time as desired by the bank)

- ➢ Agent:Team Leader = 15:1 (Centre specific)
- ➢ TL:Asstt.Mgr = 5:1 (Centre specific)
- ➢ AM:Manager = 4:1 (Centre specific)
- ➢ Agent:Quality = 40:1(Centre specific)
- ➢ Agent:Trainer = 50:1 (Centre specific)
- ➢ Agent:MIS   = 200 :1 (Centre specific)
- ➢ Agent:WFM = 250 :1 (All together)
- ➢ Agent:Dialler = 250 :1 (All together)
- ➢ SMS/Email/Voice Campaign Manager = 1 person
- ➢ Senior Management/Centre Managers (AVP or equivalent designation for upto 250 agents, VP or equivalent designation for centre more than 400 agents)

Agents for FRM system to be carved out for dedicated support.

It is clarified here that the Bank shall make payment for only CSA/ Sr. CSA / Voice CSEs/Non Voice CSEs only and not make any payment in respect of Team Leaders, Assistant Managers, Manager, Quality Team, Trainers, Support, Admin staff etc. deployed by the Service Provider for taking escalations, supervision and control of agents on the floor.

Number of Agents:

The Respondent shall deploy and dedicate sufficient number of Contact Centre Agents, Team leaders, managers, etc., to provide the services uninterruptedly throughout the decided duration in a day, as per the minimum SLA Parameters, indicated in this document.
Manpower for all shifts – Respondent may decide any number of shifts of any time duration thereby will ensure availability of manpower (agents, team leaders and managers) throughout the time duration.
Buffer Agents: Respondent will also have sufficient additional agents for managing absence of agents from their seat due to leave, sick, recess, interval, training, etc.

Training

The Service Provider in consultation with the Bank, shall design capsule training programs for different products and also prepare a quarterly calendar to provide training to all resources on the systems and procedures laid down by the Bank, as appearing in this document, but not limited to the provisions herein.
Best in class training pedagogy should be applied to ensure effective training and learning outcomes. Use of bot, videos, role plays, system simulations etc should be

encouraged to increase training effectiveness. The service provider should have the capability to conduct the training program virtually.

The training must cover at the minimum the following:

- Communication and Soft Skills training with a focus on enhancing customer experience
- Contact Centre processes
- Technology / systems / applications used
- Products and services of the Bank
- Domain specific training based on the business / channel (e.g. voice, chat, email, social media) the agent is servicing
- The behavioural and cultural expectations of Bank from a professional Customer Service Associate
- Information security and its relevance and importance to the customers
- Knowledge of Banking systems, operational procedures, and KYC norms
- Documentation and formalities required for availing various products and services of the Bank.
- Customer Service and Citizen Charter
- Banking industry market trends

An Induction Training of at least 21 days viz., 4 days for communication and soft skills, 14 days for products, and services of the Bank and 3 days for buddy up/system training, will need to be imparted to all newly recruited Agents. 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 production floor. The induction training and certification process will need to be pre-approved by the bank.

Additionally, as the Bank will keep enhancing its products and services, and keep introducing new products and campaigns, the Service Provider will put in place a training system/schedule to ensure continuous updating of knowledge, processes and skills and certification of agents / managers.

Time spent in training either for the new recruits or existing agents will not be included for the purpose of billing.

Each agent/TL will be cross trained about different activities for a minimum period of 8 hours every month.

The Bank, at its discretion, may additionally interview the newly recruited Agents or any level person before their deployment on the floor. In case Bank feels that the performance is not adequate, the Agent or other level shall have to repeat the required training process or be replaced with suitable Agent as defined above at no cost to the Bank.

The actual requirement of training may be assessed while setting up the Contact Centre and will be advised by the Bank. However, the training infrastructure would need to be made available in the premises by the Service Provider till the setting up the infrastructure at Contact Centre premise.

While the Bank will support training efforts by providing its faculty and training the trainers of the Service Provider on Banking operations and processes one time, the Service Provider will be required to develop the training content, design, pedagogy, curriculum etc. and make available the training material along with certified faculty for the training of the CSAs/CSEs on an ongoing basis. All trainers must undergo a train the trainer session and certification provided by the Service Provider before imparting training.

Due diligence on employees before appointment & Staff Retention Program

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

Police verification is mandatory for all selected resources. However, keeping in view of time delay in obtaining the same, the Service Provider may allow their resources to undertake training or any other pre-production formalities. But, all the resources committed for Bank, should have clear Police verification before they are inducted into production environment.

The Service Provider will put in place systems to ensure that the resources are not changed frequently for internal reasons. Suitable motivational efforts and incentives may be provided to the Agents and senior staff so that attrition rate is kept at the minimum level. If the attrition rate rises to above 5% p.m. the Bank can suggest policies which will need to be implemented by Service Provider to reduce attrition.

Assessment & Remedial Action

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

the quality scoring process would be made available to the Bank for audit/inspection.

The Bank reserves the right to seek replacement of any Agent /staff whose performance / conduct is not satisfactory or their continuation affects the reputation of the Bank. In all such cases, the bidder shall replace the resource without any additional cost.

Quality Management

Service Provider will deploy an exclusive quality management team who will continuously audit the systems and procedures of the Contact Centre. This team will also suggest systems to improve the ratings against SLA parameters. The Service Provider will present information about its internal audit and quality assurance practices in all areas of operations, including human resources in periodical review meetings. The Bank's internal resources, statutory authority or any external person/agency appoint by bank may inspect / audit the Contact Centre facility any time with or without notice to the Service Provider and the Service Provider shall extend all necessary support and make available necessary data/records relating to Contact Centre.

Bank's authorized resources will inspect the procedures, reviews of Agents, etc., based on "Quality Score" discussed in this document. Bank will conduct any ghost calling / Barging in process, onsite & offsite, to ensure service quality management.

Industrial relations and discipline

The Service Provider will put in place appropriate disciplinary procedures and ensure congenial industrial relations with its employees. Bank shall not intervene in any of the industrial disputes between the Contact Centre employees and management, nor can Bank be drawn in any circumstances in such industrial disputes. The employees of the Service Provider will never be considered as employees (fulltime or part-time or contractual) of the Bank under any circumstances. The employees of the Service Provider will never claim any right to employment in the Bank irrespective of their status of employment with Service Provider. The Service Provider shall be responsible for all the acts/omissions/commissions of the agents and the management staff deployed on the site.

Remuneration/Facilities to employees of Service Provider

The Bank will have no obligation to pay any remuneration, reimbursements or incentives to employees or staff of the Service Provider. All the payments due to them shall be paid only by the Service Provider. Further, basic amenities / facilities such as provision of electricity, water connection, toilets, etc. will also be made available by the Bank for use by all the employees of Service Provider at no costs. This does not lead to payment to any remuneration.

Insurance Coverage

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

Compliance to labour laws

The Service Provider shall be responsible for compliance of all laws, rules, regulations and ordinances applicable in respect of its employees, sub-contractors and Agents (including but not limited to Minimum Wages Act, Provident Fund laws, Workmen Compensation Act etc.). The Service Provider shall establish and maintain all proper records including, but not limited to, accounting records required by any law, code, practice or corporate policy applicable to their line of activity from time to time, including records and returns as applicable under labour legislations. The Service Provider shall indemnify the Bank against any claims made by any statutory authorities regarding the noncompliance of any of the related laws from time to time.

The Service Provider shall obtain license from the Competent Authority (Central) for hiring on engagement of person or persons for the specific purpose for which the RFP is floated and shall pay minimum wages and other allowances and benefits such as insurance, gratuity, provident fund, pension, bonus etc. to the persons so hired on engaged as per the legislations for force such as Contract Labour (Regulation and Abolition) Act, Minimum Wages Act, Payment of Wages Act and other legislations for the time being in force.

Prevention of Harassment to Women Employees

The Service Provider shall adhere to provide protection against sexual harassment of women at workplace and put in place appropriate procedures for the prevention and redressal of complaints relating to sexual harassment and for matters connected therewith or incidental thereto as per the extant laws. The Service Provider shall indemnify the Bank against any claims made by any employee in all such matters.

Governance and Management

The Service Provider will comply with all applicable policies of the Bank, including but not limited to the Bank's Privacy Policy, Information Security Policy, Code of Conduct/Ethics, RBI/Bank's guidelines on outsourcing, IT Security Act and the Do-Not-Call policies and the policies and regulations issued by any Regulatory Authorities

including TRAI, IBA, RBI etc. and regulatory authorities of International locations whose customers are being serviced at the Contact Centre.

The Service Provide will comply with all applicable policies / licensing requirements wrt functioning of the Contact Centre eg. DOT OSP licenses etc.
The Service Provider will comply with all regulatory and statutory requirements like Shops & Establishment Registration and will ensure that necessary licenses / registrations are taken and required reporting /monitoring completed.

If any penalty is levied to Bank in respect of noncompliance of any regulatory or statutory requirement, then it will be paid by deducting from Service Provider monthly payment or by invoking Performance Bank Guarantee.

Part-V

1. Order details

The purchase order will be placed by **UCO Bank, Operation & Services Department, Head Office-1, Kolkata** in the name of selected bidder as per actual requirement of Bank. Performance Bank Guarantee for contract/order will required to be submitted at **UCO Bank, Operation & Services Department, Head Office-1, Kolkata**.

2. Contract Period

The contract period will be for a period of 5 (Five) years from the date of going live of first center with all existing process features and integrations. Bank may consider extending the contract after completion of five years at its sole discretion and requirement. However, there is no binding upon Bank to necessarily extend the contract with the selected bidder after five years. The selected bidder must enter into a Service Level Agreement (SLA) with UCO Bank within 15 days of award of contract. UCO Bank reserves the right to terminate the agreement /contract at its sole discretion by giving ONE month's notice without assigning reasons. Any offer falling short of the contract validity period (Five Years from the date of Purchase Order) is liable for rejection. In addition to the cancellation of SLA, UCO Bank reserves the right to forfeit / invoke the Performance Bank Guarantee / Security submitted to UCO Bank by the Bidder as well as blacklisting the Bidder. Bank further reserves the right to extend the contract for a period of one year after its expiry keeping terms and conditions of this RFP unchanged. The contract will be deemed completed only when all the contracted services by the Bank are provided and accepted by the Bank as per the requirements of the contract executed between the Bank and the Vendor.

3. Schedule of Implementation

Below timelines need to be followed by the selected bidder for the project implementation.

Go live – within 60 days from LOI/PO - availability of below process/feature/integrations:
Infrastructure: DC DR entire Hardware/Software/Tools/Network and security and physical infrastructure setup Inbound: a. DTMF IVR in 12 Languages b. IVR Integration with Backend Systems c. All Functionalities available on the IVR as of LOI Date as well as the required call flow and call routing d. CRM 360 Degree Customer View and integrated with IVR/CTI e. Integration with All Backend Systems f. All Functionalities available on the CRM as off LOI/PO Date g. Number of Agents as required as per Forecasting/agreed with the Bank

Outbound:
a. Outbound Dialer with the required functionalities and sizing as per the existing Infra as of LOI Date
b. CRM integrated with backend (LMS/other Sales platforms), CTI and Dialer
c. Man power as required to run the existing processes
d. Voice Blast functionality
e. Voice recording feasibility for voice blast and announcement.

Support:
a. TL and AM to Monitor the agents
b. Manual Quality evaluation process and ability to cover all agents
c. Feedback and coaching Mechanism
e. ACD Call and screen recording, KMT updation
f. Interface management tool with reporting MIS (existing with mentioned in SLA) and dashboard and login to staff

With-in 90 days from LOI/PO - availability of below process/feature/integrations:

Inbound:
a. Any New Functionalities Launched on the IVR/CRM after LOI/PO and Prior to go Live b. Any new product support added after LOI and Prior to go Live

Outbound:
a. Any New Campaigns/ Products Launched on the after LOI and Prior to go Live

Support:
a. Span of Control as per the Requirements
b. PPT , MIS and analysis review

With-in 120 days from LOI/PO availability of below process/feature/integrations:

a. Stabilization of the process and Indicators
b. Virtual Bot Driven training should be given and agent should be graded through BOT generated auto mock call
c. Automated Call evaluation on 100% of the calls on real time basis
d. Improved Desktop analytics and Voice Assisted Knowledge Management application
e. Chat Bot Solution

With-in 180 days from LOI/PO availability of below process/feature/integrations:

a. NLP based Voice IVR through AI BOT

b. Customer Segmentation Driven Call routing

Note:
1. In case the bidder does not have an existing center/centers at the proposed locations mentioned in the RFP and intends to setup a new center/centers at such locations, the bidder to apply for a DoT/TRAI license and submit the same within 4 months from the date of acceptance of order. In such a scenario, bidder to submit the following-

1) DoT/TRAI license in the name of the bidding entity for any one of the proposed locations. If the bidder doesn't have DoT/TRAI license for any of the proposed locations, an existing license in the name of the bidding entity for any other operational location may be submitted.

2) An undertaking, stating that, on acceptance of the order, the bidder shall submit the DoT/TRAI license for proposed center/centers within 4 months of acceptance of order, on the bidder's letter head signed by an authorized signatory. If the bidder is unable to submit the certificate within prescribed timelines due to reasons beyond the control of the bidder, the bank may, at its discretion, consider reasonable extension of time for submission of certificate. Failure to comply with such timelines shall entail cancellation of contract made with the selected bidder apart from invoking the Performance Bank Guarantee. In such a scenario Bank reserves the right to proceed with H2/any other bidder at its discretion.

2. In case the bidder proposes to setup new center/centers at proposed locations or does not have ISO certification for proposed centers, ISO 27001 certification may be applied for and submitted within 6 months of start of operations at the proposed new center/centers. In such a scenario, the following documents shall be submitted-

1) ISO 27001 certificate for any one of the proposed locations. If all the locations are new centers/do not have ISO certification, ISO certificate for any existing operational location may be submitted.

2) An undertaking, stating that, on acceptance of the order, the bidder shall apply and submit the ISO certificate for proposed center/centers within 6 months of start of operations at the respective center/centers on the bidder's letter head signed by an authorized signatory. If the bidder is unable to submit the certificate within prescribed timelines due to reasons beyond the control of the bidder, the bank may, at its discretion, consider reasonable extension of time for submission of certificate. Failure to comply with such timelines shall entail cancellation of contract made with the selected bidder apart from invoking the Performance Bank Guarantee. In such a scenario Bank reserves the right to proceed with H2/any other bidder at its discretion.

The successful bidder must strictly adhere to the delivery dates as indicated in this RFP for operationalization of the proposed contact center. Failure to meet the delivery dates, unless it is due to reasons entirely attributable to the Bank, may constitute a material breach of the Bidder's performance.

4. <u>Penalty</u>

4.1.1 Penalty for delayed Implementation
The proposed contact Centre shall commence operations within 60 calendar days (including DC DR Setup and existing service offering) and complete set up of

operations within 120 calendar days from the offer date of the Letter of Intent and voice IVR within 180 calendar days.

As a deterrent for delays during implementation, Bank may levy penalties for delays attributable to the successful bidder. The reasons like non-familiarity with the site conditions, Bank applications and/ or existing IT infrastructure will not be considered as a reason for delay.

Penalty based on following table individually (for complete set of operation and voice IVR) will be levied for delay in meeting the delivery date:

Delay (calendar days)	Penalty
Up to 13 days	1% of projected outflow for 1st year
14 – 27 days	3% of projected outflow for 1st year
28–41 days	5% of projected outflow for 1st year
42 - 55 days	7% of projected outflow for 1st year
>55 days	8% of projected outflow for 1st year

A cap of 10% of the Projected Outflow for individual case would be reserved as penalties against any delay in meeting milestones.

The service provider will be responsible for timely development and implementation of all new products and services at contact centres and IVR/Voice integrated IVR as and when required and communicated by the Bank and its partners time to time. In case of major failure of service provider in meeting the delivery date of product/services requested by Bank and its partners, Bank may levy penalty on the service provider for delays in such conditions up to the limits as mentioned above in the table.

Timelines for addition/changes/modifications in process/IVR/Voice/ IVR /MIS/ integration of Government or regulatory guidelines separate penalty levy for delay shall be as:

Type of Change	Timelines to service provider for production movement
Minor change like rate updation, change in voice out MIS etc.	Within -7- calendar days of notice of Bank
Medium level changes like addition/deletion of data, Major changes like project flow/ infrastructural change new report form in IVR tree etc.	Within -10- calendar days of notice of Bank Within -15- calendar days of notice of Bank

Bank may levy penalty to service provider of 0.2 % per week of delay of monthly bill value of the current month (the month in which Bank has submitted request to the

service provider). This may go up to 5% of monthly bill amount on gradual basis (increase of 0.5% for every month delay from date of notice of Bank)

4.1.2 Average Handling Time (AHT) or Average Talk Time (ATT)-

AHT is defined as the duration from the moment the agents pick up the call till the end of the conversation and after call work.

It will be bank's endeavour to constantly improve the AHT associated with different call / query types. For the first 6 months, a base lining of the AHT will be created based on call tagging/ACD reports/call evaluation or any other appropriate measurement technique (in consultation with the Service Provider). Thereafter, this will form a key SLA where in the Service provider will be expected to improve the AHT for different call / contact types quarter by quarter.

The Service provider will be expected to provide a continuous improvement plan for AHT reduction including but not limited to better agent training, moving calls to self-service channels, process improvements to ensure call avoidance, faster system navigation/ screen refresh etc. to ensure a lower handle time.

The Bank reserves the rights to revise the AHT limits from time to time in consultation with the Service Provider. In the first year of operations, the Bank will meet the Service Providers at the end of every quarter to compare the current AHT against the observed AHT for every category of call and revise the AHT of different call categories, based on the observations. However, in the subsequent years of operations, the Bank will execute this exercise only at its discretion. In case of exceeded AHT found by mollified intension of any agent then the cost of these calls will be reduced from the monthly bill.

4.1.3 System Availability
Availability is defined as the amount of time, if a customer had called; his call would have been attended to by an Agent at the Contact Centre. It excludes any and every form of downtime which might prevent a caller's call from being answered.

Objective	To ensure that the period in which no customer could have been serviced is not more than 0.3% of the total period.
Definition	This is measured as Total down time minutes / Total minutes in a month. For example, if there were 2 hours in July when a customer's call could not have been answered, availability will be

	[100- {120/ (31days x 24 hours x 60 minutes)}x 100]=99.73%
Data Capture	System availability should be captured by the IT systems at the Contact Centre. Period of non-availability should be clearly split by causes i.e. power failure, network downtime, telecom link failure, manpower failure, hardware downtime etc.
Measurement Interval	Daily

Service Level

SI. No	System availability value for month	Penalty
1	>= 99.70%	Nil
2	> =99% but < 99.70%	1% of monthly billed amount
3	>= 98% but < 99%	2% of monthly billed amount
4	>=95 but < 98%	4% of monthly billed amount
5	>=90 but <95%	7% of monthly billed amount
6	<90%	10% of monthly billed amount

While the overall system availability needs to be >=99.7%, frequency of downtime and duration of downtime will also need to be monitored and reported.

4.1.4 Call Answer / Call response time

Objective	To ensure % of calls requesting to speak with an Agent are attended to within mentioned timelines For premium customer like NRI/ HNI/ Overseas etc this will be 95% call in 5 sec For loyal and other classic segment as advised by the bank more than 90% of calls requesting to speak with an Agent are attended to within 10 seconds For other customer this will be 85% call in 15 sec
Definition	This is measured as the waiting time in Automatic Call Distributor (ACD) queue after pressing prescribed digit to talk to the Agent but before being answered by the Agent.
Data Capture	This will be captured from the time the customer

	has keyed the relevant number in the IVR option menu, for speaking to an Agent.
Measurement Interval	Half hourly interval
Reporting Period	Daily

Service Level

Sl. no	Percentage of calls attended	Penalty
1	For premium customer like NRI/ HNI/ Overseas etc. calls attended >= 95% call in 5 sec ☐ For loyal and other classic segment >= 90% of calls are attended within 10 seconds ☐ For other customers >= 85% call in 15 sec	Nil
2	< above mentioned % calls attended within above mentioned timelines	5% of monthly billed amount
3	Even if overall above mentioned response time is achieved in a month, but in case there is huge shortfall (<70%) in response time in more than 8% of half hour intervals. E.g. that is, <70% calls attended within given timelines, for more than 120 half hour intervals in a month (Total of 48X30 half hour intervals in a month)	5% of monthly billed amount

For different customer segments or call types handled by different skilled agents, the Bank at its sole discretion may change the above standard. e.g.

> Calls handled by CSA: 75/20(that is, 75% of calls requesting to speak with an Agent are attended to within 25 seconds)
> Calls handled by Voice CSE 80/20(that is, 80% of calls requesting to speak with an Agent are attended to within 20 seconds

Calls handled by Sr. CSA: 95/05(that is, 95% of calls requesting to speak with an Agent are attended to within 05 seconds)

The SLAs will be accordingly modified for the different skilled agents.

4.1.5 Call abandonment rate (on ACD)

Objective	To ensure that no more than 2% of calls requesting for an Agent go unattended.
Definition	This is measured as: Number of calls abandoned on ACD

	(excluding call abandoned before 15 seconds)/Number of calls which reached ACD
Data Capture	The number of calls requesting for agents and the number of calls which are answered by the agents, both, would need to be captured
Measurement Interval	Daily
Reporting Period	Monthly

Service Level

Sl. No	Percentage of calls abandoned	Penalty
1	< 2%	Nil
2	Between 2%-3%	1% of monthly bill value
3	Between 3%-5%	3% of monthly bill value
4	>5% (call successfully answered)	5% of monthly bill value

Note: In case of call back within 2 hours – those calls will be removed from the penalty.

4.1.6 Call/ Contact abandonment rate (on IVR)

Objective	To ensure that no more than 5% of calls on IVR get abandoned without execution of a single function or prior to language selection. This SLA will also help to ensure that menus/content on IVR are appropriately designed so that it does not take too long for the customers to be self-serviced through IVR
Definition	This is measured as: Number of calls which were abandoned on IVR without execution of a single function/ Number of calls which reached IVR
Data Capture	The number of calls that reached IVR and the number of calls which were abandoned on IVR without execution of a single function, both, would need to be captured. But abandon will be calculated only for those calls for which abandon call back was not performed.
Measurement Interval	Daily
Reporting Period	Monthly

Service Level

S No	Percentage of calls abandoned	Penalty
1	< 3%	Nil

2	Between 3%-5%	3% of monthly bill value
3	>5%	5% of monthly bill value

Note: In case of call back and successfully answered call within 2 hours – its dropped will be removed from the penalty.

4.1.7 Call/Contact Quality Score

Objective	To measure the quality of calls being handled by the agents and ensure that certain standards are adhered to during the calls with respect to quality of information provided, diction, language, politeness etc.
Definition	This is measured by scoring all the calls through Auto- speech analysis/ audit as well as a random sample of calls on pre-defined parameters on manual basis as per industry practice and mutual agreement with the Bank
Data Capture	The Contact Centre needs to have a call (voice & screen) logging facility to record all the different calls/contacts that have been handled by the agents. All the calls (100%) should be checked through Auto- speech quality analysis/Quality audit as well as random sample of these calls/contacts on manual basis will then be graded by the Service Provider's/Bank's call quality audit team against pre-decided parameters. For every agent, 20 calls per agent must be monitored per month. For agents with low scores, a higher number of calls will need to be monitored (25 calls)
Measurement Interval	Daily
Reporting Period	Monthly

4.1.7A Service Level (On Quality Score)

S No	Score on Call quality	Penalty
1	>92%	Nil
2	Between 85% to 92%	5% of monthly billed value
3	Between 75% to 85%	7.5% of monthly billed value
4	< 75%	10% of monthly billed value
		At any point in time, agents with consistently less than 75% quality score (for 3 months) should be removed from the process after taking them through a performance improvement plan. This quality score would also include the super

		audit done by the Bank team and if variance between the quality score of vendor quality team and/or Auto speech quality audit/voice audit by BOT and bank team is more than 5%, then audit score of the bank team shall be deemed as final for scoring.

4.1.7B Service Level (on Number of calls audited manually)

S No.	Score on Number of calls audited	Penalty
1	>80%	Nil (If 80% of the calls (20 calls per agent) audited then no penalty)

4.1.8 Occupancy: in percentage terms (wherever applicable)

Objective	To ensure that the agent is available 75% of total time to handle any calls
Definition	The total percentage of time when agent is actually working on the calls to the total time agent is logged in
Data Capture	Occupancy % = (Talk time+ Wrap time)/Agent logged in time
Measurement Interval	Daily
Reporting Period	Monthly

Service Level

S No	Percentage of calls abandoned	Penalty
1	>75%	Nil
2	Between 70%-75%	3% of monthly bill value
3	<70%	5% of monthly bill value

4.1.9 First Time Resolution

Objective	To ensure that issues are resolved first time in the Contact Centre.
Definition	This is measured as: Number of calls in which issue was resolved in the first call itself/Number of calls handled;
Data Capture	To measure this, a SMS/ voice blast will be sent to a random sample of customers. For e.g. every 5th customer who calls. This sample shall be dynamically defined by the Bank. Through this SMS, the customer will be requested to confirm whether his/her issue was resolved or not, to which the customer will respond with either a 'Yes' or 'No'. In case the customer does not respond to the SMS/ voice blast,

	it will be assumed that the issue has been resolved.
	In case the customer responds with a 'No', an outbound call will be made to the respective customer in order to resolve their issue. Once the issue has been resolved, it will be updated accordingly on Service Provider's CRM.
	Measure: Number of customers replied Yes or no reply/Number of SMS sent
	over a period of time, the process for capturing FCR may change and be linked to call tagging / tracking repeat calls / automated through CRM etc. and the measurement& reporting methodology will change accordingly of this key SLA.
Measurement Interval	Daily
Reporting Period	Monthly

Service Level

S No	% of calls resolved first time	Penalty
1	>95%	Nil
2	Between 90% to 95%	2% of monthly billed value
3	Between 85% to 90%	5% of monthly billed value
4	< 85%	10% of monthly billed value

4.1.10 Short Logins for outbound calls (wherever applicable)

Objective	To ensure the ordered number of Agents are provided by Service Provider for outbound calling on each day.
Definition	This is measured by tracking the total number of Agents who are present at the Contact Centre on each day.
Measurement Interval	Daily
Reporting Period	Daily

Service Level

S No	% of total Agents present on any day	Penalty
1	> 99%	Nil
2	Between 90% to 99%	2% of daily billed value
3	Between 80% to 90%	5% of daily billed value
4	Between 70% to 80%	20% of daily billed value
5	Between 50% to 70%	50% of daily billed value
6	< 50%	100% of daily billed value

4.1.11 Penalty for man-power requirements

Bank will also levy penalty in case the manpower profiles are not maintained as per Bank's requirement specified in or ratio of team structure is not maintained as given in this document. The penalty structure shall be of 2 types:

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

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

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

- ➢ If the number of Sr. CSAs is short by more than 4% at any point of time during the month, 1% of the monthly amount payable for that month will be deducted. If the number is short by more than 8%, 3% of the monthly amount payable for that month will be deducted and if the number is short by more than 10%, 5% of the monthly amount payable for that month will be deducted.
- ➢ If the number of TLs or AM, agent quality / Agent trainers/ agent MIS / Agent dialler/ campaign manager is short by more than 4% from the number stipulated as per Bank's required ratios, 6% of the monthly amount payable for that month will be deducted. If this number is short by more than 10%, 10% of the amount payable for that month shall be deducted for each case.

4.1.12 Non availability of call or screen recording or other:

- ➢ Vendor should arrange the down load of above at bank's logins and on demand vendor should arrange the demanded recording on same day (if requested till 2 pm) or next calendar day (if requested after 2 pm) and delay will attract the penalty in below manner.
- ➢ For each case the delay of every day will attract the penalty of 0.01% of monthly bill amount and if delay is beyond 7 calendar days than per day penalty will be 1%
- ➢ Busy signal penalty: Bank may impose penalty for busy signal @ 0.01% of the monthly bill on per day occurrence.
- ➢ DC/DR availability of each application/utility/function is mandatory since 1st day of Go live and in case of failure of DC/DR availability in between contract period for any application/utility/function of bank may impose penalty @ 0.50% of the monthly bill even on one-day failure.

Non availability of any feature of RFP in stipulated time given by bank, Bank may impose penalty @ 0.15% of the monthly bill on per day occurrence.

4.2. Key Performance Indicator (KPI) Parameters

Similar to SLAs defined in the above sections, there are other critical performance parameters that shall be tracked on a regular basis to evaluate the Contact Centre performance. The Bank reserves the right to include any of these KPIs as part of the SLAs from a future date in consultation with the Service Provider.

Unlike SLAs, these KPIs shall not be linked to commercial penalties, but the Service Provider is expected to maintain and ensure that its performance on these parameters is acceptable. In the quarterly review meetings, the Bank and Service Provider shall jointly take decisions regarding acceptable performance, on different KPIs. The Bank may also decide on additional KPIs that would need to be monitored by the Service Provider and such additional KPIs will be provided by the Service Provider and monitored without any extra charges.

4.2.1 IVRS Efficiency (% of calls disposed of successfully at IVR / Voice IVR)

Objective	To measure % of calls that are successfully disposed off by the IVR System. This is to track if appropriate capacity of IVR ports and quality of content is in place to achieve maximum successful disposal rate at IVR. The aim is to move regular calls from agent handled channels to self-service channels.
Definition	This is measured as: Number of calls satisfactorily disposed off at IVR / Total number of calls reaching IVR. The calls considered disposed off at the IVR are the calls that are ended at a defined level in the IVR menu and which do not request for talking to the operator.
Data Capture	The number of calls satisfactorily disposed off at IVR and the total number of calls reaching IVR, both, would need to be captured
Measurement Interval	Daily
Reporting Period	Monthly
Desired Level	>55% ; This is expected to increase year on year by at least 5%;

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

Objective	It is a measure to ensure that the IVR menus/content is appropriately designed so that it does not take too long for the customers to be self- serviced through IVR
Definition	This is measured as the time it takes for the customers to be successfully serviced by IVR on calls where customer does not ask for an operator.

Data Capture	This is measured from the time the customer reaches IVR to the time the customer is successfully disposed off from IVR (only for those calls in which the customer chooses to be serviced from IVR itself by keying in the required menu option and does not request to speak with an agent).
Measurement Interval	Daily
Reporting Period	Monthly
Desired level	> 90% calls to be disposed off within 45 seconds to final service button press

4.2.3 Call handling efficiency of agents managing outbound calls:

Objective	To measure the efficiency of agents in making outbound calls.
Definition	This KPI measures the efficiency of operators in making outbound calls in terms of average: ➢ Number of calls made by an agent per day ➢ Talk time taken to complete calls ➢ No of appointments booked in sales/lead generation campaigns
Measurement Interval	Daily
Reporting Period	Monthly
Desired Level	>120 completed calls per agent and 10% successful calls (in lead generation campaign daily)

4.2.4 Percentage of calls that fail to connect to Contact Centre due to limited infrastructure provided by Service Provider

Objective	To measure the % of callers that fail to connect to Contact Centre.
Definition	This is measured as % of calls getting rejected at telecom service provider switch directly connected to the Contact Centre due to limited infrastructure provided by the Service Providers or fault in some element of the Contact Centre, averaged over the month.
Data Capture	The Service Providers will carry out daily reconciliation after obtaining report from all connecting BSNL or any other telecom service provider switches and the Contact Centre system. Reconciled figures for all days in a month will be added up to arrive at monthly call failure figure.
Measurement Interval	Daily
Reporting Period	Monthly
Desired level	0.1% (all calls should connect to CC)

4.2.5 Fatal Error:

Component	Explanation of Component
Definition	The percentage of total contacts, wherein an error occurs in delivering Contact Centre specific services which is totally unacceptable, primarily due to the behavior of the Agent, which might lead to total dissatisfaction of caller or misleading the caller due to providing of wrong information.
Requirement	Throughout the uptime of Contact Centre except for scheduled downtime for scheduled maintenance or when the Bank's system is down for whatever reason
Measurement Range	Low = 0%; High = 0.25%
Compliance	< 0.25%
Frequency	Monthly
Calculation Formula	Monthly, by taking <1% of daily activities and scanning for fatal error in each of the documented processes and procedures. The sampling should be divided over the various functional areas. Number of calls where fatal error occurred /sample size = Service Level Attained
Data Sources	Listening to voice calls from the log by the vendor's quality assurance team / Bank's team or / and system report.

4.2.6 Forecast Accuracy

Component	Explanation of Component
Definition	The percent variance between the contacts forecasted and the contacts actually received
Requirement	To have an accurate prediction of the expected workload so as to deliver efficient, consistent service and achieve high levels of customer satisfaction
Measurement Range	Difference between forecasted and actual; (Forecast – Actual)/(Actual)
Compliance	< 5%
Frequency	Reported for every Half hourly interval level and Monthly
Calculation Formula	(Forecast – Actual)/(Actual) for every half hour interval
Data Sources	Workforce management system, Internal reports

4.2.7 Non voice channels

For non-voice channels like emails, web chats, video chats, social media management etc. the following metrics would form the KPIs initially.

Once the process is established and stabilized (within 90 days of going live), working jointly with the Service Provider, SLAs will be established to ensure high customer satisfaction and efficient functioning.

Component	Explanation of Component
Objective	To ensure high levels of customer satisfaction to interactions through various channels
KPI1	Customer satisfaction measured at the end of the contact (measured in %) (either through survey or self-select by the customer)
KPI 2	First Contact Resolution (measured in %)
KPI 3	Average Response Time (measured in seconds for web chat / video chat; Measured in hours for email)
KPI 4	Average Handle Time (measured in seconds)
KPI 5	Call handling efficiency of agents

4.3 Reporting Tool to calculate Performance Parameter

The Service Provider shall generate standard reports including reports to verify KPI & SLA parameters. In addition, they should also be capable of generating customized reports / MIS as per the Bank's requirement. Reports should also be available in web enabled format & should be configurable to be e-mailed to a defined mailing list.

The report format shall be flexible and shall be available either in xls, txt or any other user-friendly structure including graphics depending on the request of the Bank from time to time.

MIS portal access should be provided to Bank's team posted at Contact Centre and Central Monitoring Team or any other location specified by Bank.

Service Provider will provide a relevant tool to calculate performance parameters, the results of which may be vetted by the Bank independently. In case, any inaccuracy is found in the results of the tool for any parameter, the Bank may consider levying maximum penalty for that parameter.

If Service Provider is not able to provide the required MIS for calculation of a specific SLA as per bank's satisfaction, then Bank's will charge the maximum penalty applicable in that SLA till the Service Provider is not able to provide the require MIS.

The Service Provider shall be responsible for deployment of systems that would capture all MIS and data regarding the call center that would be requested by the

Bank. Any new MIS requirements by the Bank shall be carried out and met within 15 days and any exceptions to be mutually agreed.

4.4 Overall Penalty:

While the Vendor will make every attempt to meet all the service levels from the date of going live, to allow for stabilization of processes, the Bank, at its sole discretion, will implement the penalty structure after 3 months of going live.

After the initial base lining of SLAs, the Bank will review the SLAs and at its sole discretion, will establish benchmarks to improve efficiency and performance of the Contact Centre. The Bank, at its sole discretion, may add / reduce / modify the SLAs to be implemented.

The above SLAs are focused on inbound calls. The Bank in consultation with the Vendor, will introduce suitable SLAs for all other contacts being serviced at the Contact Centre.

The overall cap on monthly penalty of all SLAs shall be levied up to a maximum of 20% of monthly bill amount. However, if the maximum penalty limit is reached continuously for 2 billing months, then the penalty for the third month shall be levied at actuals or 25% of the monthly billed amount whichever is lower. To encourage better performance, the cap on monthly penalty shall be restored to 20% of the monthly billing amount if there is improvement in the performance under SLA parameters in the subsequent two months.

The method for calculating penalty shall be as under:

While calculating penalty for the current month, the average penalties levied for the previous 2 months shall be considered and if the average is equal or greater than 20% of monthly bill amount, then the penalty cap shall be increased to 25% of current monthly bill amount and the penalty shall be levied at actuals or 25% of current monthly bill amount whichever is higher.

Penalty and Liquidated Damages:

The Bank will consider the inability of the Respondent to deliver the manpower and other deliverables as per scope of this RFP and proposed Agreement within the specified time limit, as a breach of Contract and would entail the payment of penalty on the part of the Respondent. The penalty and liquidated damages represent an estimate of the loss or damage that the Bank may have suffered due to delay in performance of the obligations (relating to delivery, implementation and Training etc.) by the Respondent.

If the Respondent fails to deliver or perform the Services within the time period(s) specified in subsequent Contract, the Bank shall without prejudice to its other remedies under the Contract deduct from the Contract Price, as penalty, a sum equivalent to 0.5% of the complete contract amount until actual delivery or performance, per week or part thereof.

If the successful bidder fails to complete the due performance as per subsequent Agreement, bank reserves the right to terminate the contract and recover Liquidated Damages 2% of contract value.

Both the above penalty as well as liquidated damages are independent of each other and are applicable separately and concurrently in addition to the termination of the contract if found desirable by the Bank.

The Bank reserves its right to recover these amounts in the mode as it deems fit and proper such as adjusting from any payments to be made by UCO BANK to the bidder etc. without prejudice to its other rights and contentions available under the Law (s) for the time being in force. Any loss caused to the bank owing to non-performance of the selected bidder as per the SLA, or non-compliance of regulatory guidelines, will attract liquidated damages to the extent that the claim is made against the bank. The Bank reserves the right to recover this amount from any dues payable or to accrue to the selected bidder in future in any form.

No outsourcing by vendor

The selected Respondent will undertake to provide the Contact Centre services required in this RFP to the Bank and will not outsource or subcontract any of the core Contact Centre services (like agents, supervision, management oversight, etc.) offered to Bank to any company or to a company fully / partly owned by the Respondent.

Governance Structure

A formal governance structure and engagement model will need to be constituted with representation from Service Provider and Bank's side to review the ongoing performance and operations of the Contact Centre. The frequency of the reviews / meetings, agenda / MIS / dashboards to be shared, representation hierarchy, escalation matrix etc. will need to be formulated and adhered to.

Initially, it is expected that the functioning of the Contact Centre will be comprehensively reviewed more frequently (e.g. once in a month) with the constituted officer's/executives committee in Kolkata. Post first six months of operations, once the operations have stabilized, the performance shall be reviewed once a month with Service Provider at the local Centre level and once a quarter at the apex level in Kolkata. The quarter for this purpose would mean the periods

January – March, April-June, July-September and October-December and quarterly review shall take place in the months of April, July, October and January every year respectively. However, it is possible that at short notice, senior management of the Bank may wish to conduct more frequent reviews for which the Service Provider needs to be constantly ready.

5. **Payment Terms**

The Bidder must accept the payment terms proposed by the Bank. The commercial bid submitted by the vendors must be in conformity with the payment terms proposed by the Bank. Any deviation from the proposed payment terms would not be accepted. The Bank shall have the right to withhold any payment due to the bidder, in case of delays or defaults on the part of the bidder. Such withholding of payment shall not amount to a default on the part of the Bank.

If any of the services as mentioned in the price bid is not taken up by the bank during the course of the assignment, the bank will not pay the cost quoted by the bidder in the price bid against such services.

There shall be no escalation in the prices once the prices are fixed and agreed by the Bank. Also, the payments for each month will be made only after the acceptance /verification of the invoice for that month.

The fees payable by the Bank to Vendor shall be inclusive of all costs but excluding GST. The Bank shall pay the amount due under this RFP and subsequent agreement after deducting any tax deductible at source ("TDS"), as applicable.

The Bank shall pay each undisputed invoice raised in accordance with this RFP and subsequent agreement, within thirty (30) Working Days after its receipt unless otherwise mutually agreed in writing, provided that such invoice is dated after such Fees have become due and payable under this RFP and subsequent agreement.

Any objection / dispute to the amounts invoiced in the bill shall be raised by the Bank within reasonable time from the date of receipt of the invoice. Upon settlement of disputes with respect to any disputed invoice(s), the Bank will make payment within thirty (30) working days of the settlement of such disputes.

All out of pocket expenses, travelling, boarding and lodging expenses for the entire Term of this RFP and subsequent agreement is included in the 'per productive connect minute 'cost and the bidder shall not be entitled to charge any additional costs on account of any items or services or by way of any out of pocket expenses, including travel, boarding and lodging etc.

The invoices for claiming the payment should be submitted along with the following documents:

i. Count of productive connect minute and actually deployed.
ii. Performance report on all SLAs and KPIs and calculation of applicable penalties (if any).
iii. Audit Trail MIS.
iv. Compliance certificate confirming compliance of all regulatory terms and conditions.

   (including but not limited to Minimum wages, working hours, DOT compliance etc.) and details of payment made to the agents. Bank in its sole discretion will put a condition of processing of monthly salary to agents through Bank, which Service provider are required to comply.

   e) Any other documents as applicable, as may be demanded by the Bank to ascertain the genuineness or accuracy of billing.

The vendor will also provide complete break-up of inbound call timings including time spent at IVR so as to facilitate tallying of bills received by Bank from telecom service provider.

Further in relation to payment:

➢ Bank will not pay any advance.
➢ The payments will be released by the Bank at Kolkata or any centre after deducting TDS, Penalty/LD if any. Selected Bidder has to provide necessary Bank Details
Like Account No, branch name etc.

6. **Paying Authority**

The payment will be made by **UCO Bank, Operation & Services Department, Head Office-1, Kolkata.** However, all the payments shall be subject to the performance / delivery of the Services to the satisfaction of the Bank for this purpose.

However, Payment of the Bills would be released, on receipt of advice /confirmation for satisfactory delivery and commissioning, live running and service report etc. after deducting all penalties.

7. **Cancellation of Contract & Realization of Compensation**

The bank reserves the right to cancel the order placed on the selected bidder and realize compensation on the following circumstances:

i. The bidder commits a breach of any of the terms and conditions of the offer or any of the terms and conditions of the Purchase Order / SLA.

ii. The bidder goes into liquidation voluntarily or otherwise.

iii. An attachment is levied or continues to be levied for a period of 7 days upon the effects of the order.

iv. The progress regarding execution of the order accepted made by the vendor is found to be unsatisfactory.

v. If deductions on account of liquidated damages exceed more than 10% of the total order price.

vi. In case the bidder fails to deliver the quantity as stipulated in the delivery schedule, the Bank reserves the right to procure the same or similar materials from alternate sources at the risk, cost and responsibility of the selected bidder.

vii. If the bidder does not perform satisfactorily or delays execution of order, UCO Bank reserves the right to get the balance order executed by another party of its choice by giving 90 days' notice for the same. In this event the bidder is bound to make good the additional expenditure, which UCO Bank may have to incur in executing the balance order. This clause is applicable, if for any reason, the order is cancelled.

viii. UCO Bank reserves the right to recover any dues payable by the bidder from any amount outstanding to the credit of the bidder, including the bills and /or invoking the Bank Guarantee under this purchase order.

ix. Non-compliance of the scope of the job.

x. Repetitive failure of the deployed personnel to perform the job to the satisfaction of the bank.

xi. On the events of data piracy / privacy / system failures / security failures.

8. **Performance Bank Guarantee**

The selected Bidder shall, within a period of fifteen (15) days from the date of Letter of Intent (LOI) have to furnish a Performance Bank Guarantee, format as per **Annexure – D** issued by any scheduled commercial Bank (other than UCO Bank) equivalent to **3% of the Total Cost of Ownership (TCO)** valid for a period of **63 months** (60 months + a claim period of three (3) months) from the date of issuance of Letter of Intent (LOI). However, the selected bidder may have to extend the validity of the Performance Bank Guarantee for further period as required by the Bank.

The Performance Bank Guarantee shall act as a security deposit either in case the selected Bidder is unable to commence the project within the stipulated time or the commencement of the project is delayed inordinately beyond the acceptable levels, the Bank reserves the right to forfeit the same.

Further, the Bank reserves the right to invoke the Performance Bank Guarantee in case the selected Bidder is not able to fulfill any and/or all conditions specified in the document or is unable to complete the project within the stipulated time and such

breach remains uncured within such period as mentioned in the Clauses of Termination/**Order Cancellation**. This is independent of the Liquidated Damages (LD) on delivery and installation.

The selected Bidder shall be responsible for extending the validity date and claim period of the Performance Bank Guarantee as and when it is due on the account of non-completion of the project and warranty period.

In case the Service Level Agreement/Contract is extended, the selected Bidder shall have to submit the Bank Guarantee equivalent to 3% of the project cost/Total Cost of Ownership (TCO) for the extended period along with a claim period of three (3) months.

9. Price Validity

The bidder shall keep the price valid for entire contract period. Under no circumstances, Bank shall bear any increase in the prices.

10. Single Point of Contact

The selected bidder shall appoint a single point of contact, with whom Bank will deal, for any activity pertaining to the requirements of this RFP.

11. Audit

Bank reserves the right to conduct an audit/ ongoing audit of the services provided by Service Provider. Bank at its sole discretion may appoint third party for auditing the activities and operations of entire Services provided by Service provider to the Bank. The Service Provider should allow the Reserve Bank of India (RBI) / any other statutory body or persons authorized by them to access UCO documents, records or transaction or any other information given to, stored or processed by Service Provider within a reasonable time failing which Service Provider will be liable to pay any charges/ penalty levied by RBI / statutory body.

Service Provider should allow the Reserve Bank of India (RBI) / any other statutory body to conduct audits or inspection of its Books and account with regard to Bank documents by one or more RBI officials or employees or other persons duly authorized by RBI.
The following audits will need to be conducted by the Service Provider as per industry standards and results shared with the bank.

1. Information security audit

2. Process audit

3. Vulnerability assessment / Ethical hacking

The bank may decide, on its discretion to additionally conduct these audits or any other itself or through a third party. The audit charges shall be borne by the bidder/ Vendor.

12. Visitorial Rights

The Bank and its authorized representatives, including Reserve Bank of India (RBI) or any other regulator shall have the right to visit any of the Bidder's premises without prior notice to ensure that data provided by the Bank is not misused. The Bidder shall cooperate with the authorized representative/s of the Bank and shall provide all information/ documents required by the Bank.

13. Preliminary Scrutiny

UCO Bank will scrutinize the offers to determine whether they are complete, whether any errors have been made in the offer, whether required technical documentation has been furnished, whether the documents have been properly signed, and whether all the necessary information supported by documentary evidences are submitted as per prescribed method. Offers not meeting the prescribed guidelines and or with incorrect information or not supported by documentary evidence, wherever called for, would summarily be rejected. However, UCO Bank, at its sole discretion, may waive any minor non-conformity or any minor irregularity in an offer. UCO Bank reserves the right for such waivers and this shall be binding on all vendors.

14. Award of Contract

The contract shall be awarded to and the order shall be placed with selected H1 Bidder securing the highest total combined score based on technical evaluation of quality and cost of the bidder. The selected bidder shall submit the acceptance of the order within seven days from the date of receipt of the order. Conditional or qualified acceptance shall be rejected. The effective date for start of provisional contract with the selected Bidder shall be the date of acceptance of the order by the bidder. Bank reserves its right to consider at its sole discretion the late acceptance of the order by selected bidder.

15. Taxes

a. Bidder shall be solely liable for the payment of all taxes, duties, fines, penalties, etc., by whatever name called as may become due and payable under the local, state and/or central laws, rules and/or regulations as may be prevalent and as amended from time to time in relation to the services rendered pursuant to this agreement. The Bank may in its discretion, but without being bound to do so, make payment of Taxes, duties as aforesaid and in the event of such payment, Bank shall be entitled to deduct the payment so made from the payment due to Bidder in respect of Bills.

b. The Bank shall not be liable nor responsible for collection and / or payment of any such taxes, duties, fines, penalties etc., by whatever name called, that are due and payable by bidder, under the local, state and/ or central laws, rules and /or regulations as may be prevalent and as amended from time to time.

c. Nothing contained herein shall prevent the Bank from deducting taxes deductible at source as required by any law/s or regulation/s. Bidder shall be responsible to report any non-receipt of certificate of taxes deducted at source within ninety (90) days of deduction of such taxes at source by the Bank to bidder. The Bank will not issue any duplicate certificate for deduction of taxes at source unless such request is made within ninety (90) days of the closure of the financial year.

d. Bidder shall co-operate fully in the defense of any claim/s by any local, state or union authorities against the Bank with respect to any taxes and/or duties due and payable by bidder and /or individuals assigned by bidder under this agreement. Without limiting the generality of the foregoing bidder shall upon request by The Bank, give to The Bank all documents, evidences in a form satisfactory to The Bank to defend such claim/s. Any claims filed against The Bank, the cost to be borne by the selected bidder.

16. <u>Confidentiality and Secrecy</u>

The RFP document is confidential and is not to be reproduced, transmitted, or made available by the Recipient to any other party. The RFP document is provided to the Recipient on the basis of the undertaking of confidentiality given by the Recipient to Bank. Bank may update or revise the RFP document or any part of it. The Recipient acknowledges that any such revised or amended document is received subject to the same terms and conditions as this original and subject to the same confidentiality undertaking.

The Recipient will not disclose or discuss the contents of the RFP document with any officer, employee, consultant, director, agent, or other person associated or affiliated in any way with Bank or any of its customers, suppliers, or agents without the prior written consent of Bank.

The bidder/selected bidder must undertake that they shall hold in trust any Information received by them under the Contract/Service Level Agreement, and the strictest of confidence shall be maintained in respect of such Information. The bidder has also to agree:
- To maintain and use the Information only for the purposes of the Contract/Agreement and only as permitted by Bank;
- To only make copies as specifically authorized by the prior written consent of Bank and with the same confidential or proprietary notices as may be printed or displayed on the original;

- To restrict access and disclosure of Information to such of their employees, agents, strictly on a "need to know" basis, to maintain confidentiality of the Information disclosed to them in accordance with this Clause, and
- To treat all Information as Confidential Information.
- The selected service provider acknowledges and agrees that all tangible and intangible information obtained, developed or disclosed including all documents, data, papers, statements, any business/customer information, trade secrets and process of the UCO Bank relating to its business practices in connection with the performance of services under this Agreement or otherwise, is deemed by the UCO Bank and shall be considered to be confidential and proprietary information ("Confidential Information"), solely of the UCO Bank and shall not be used/disclosed to anybody in any manner except with the written consent of the UCO Bank.

- The selected service provider shall ensure that the same is not used or permitted to be used in any manner incompatible or inconsistent with that authorized by the UCO Bank. The Confidential Information will be safeguarded and the selected service provider will take all necessary action to protect it against misuse, loss, destruction, alterations or deletions thereof.

- **Conflict of interest:** The Vendor shall disclose to BANK in writing, all actual and potential conflicts of interest that exist, arise or may arise (either for the Vendor or the Bidder's team) in the course of performing the Service(s) as soon as practical after it becomes aware of that conflict.

- **The successful Bidder is required to execute a Non-Disclosure Agreement to the bank as per bank's format before or at the time of execution of the Service Level Agreement**.

17. Force Majeure

Force Majeure is herein defined as any cause, which is beyond the control of the selected bidder or the Bank as the case maybe which they could not foresee or with a reasonable amount of diligence could not have foreseen and which substantially affect the performance, such as:

- Natural phenomenon, including but not limited to floods, droughts, earthquakes, epidemics, pandemic
- Situations, including but not limited to war, declared or undeclared, priorities, quarantines, embargoes,
- Terrorist attacks, public unrest in work area,

Provided either party shall within ten (10) days from the occurrence of such a cause notify the other in writing of such causes. The Selected bidder or the Bank shall not

be liable for delay in performing his / her obligations resulting from any Force Majeure cause as referred to and / or defined above.

18. <u>Completeness of the Project</u>

The project will be deemed as incomplete if the desired objectives of the project as mentioned in Section "Scope of Work" of this document are not achieved.

19. <u>Order Cancellation</u>

The Bank reserves its right to cancel the Order/ Service Level Agreement by giving a written notice of ninety (90) days which will be inclusive of a cure period of thirty-one (31) days before cancellation of the Order/Service Level Agreement, in event of one or more of the following situations, that have not occurred due to reasons solely and directly attributable to the Bank alone:

i. The bidder commits a breach of any of the terms and conditions of the offer or any of the terms and conditions of the Purchase Order / SLA.

ii. Serious discrepancy in the quality of service expected during the implementation, rollout and subsequent maintenance process.

iii. The bidder goes into liquidation voluntarily or otherwise.

iv. An attachment is levied or continues to be levied for a period of 7 days upon the effects of the order.

v. The progress regarding execution of the order accepted made by the vendor is found to be unsatisfactory.

vi. Non-compliance of the scope of the job.

vii. Repetitive failure of the deployed personnel to perform the job to the satisfaction of the bank.

viii. On the events of data piracy / privacy / system failures / security failures.

ix. If deductions on account of liquidated damages exceed more than 10% of the total order price.

In case of cancellation of the Order/Service Level Agreement due to the above stated situations, the following consequences will entail:

I) In case the selected bidder fails to deliver the services as stipulated in the delivery schedule, UCO BANK reserves the right to avail these services from alternate sources at the risk, cost and responsibility of the selected bidder with the capping of 125% of the original quoted cost for such deliverable as per commercial bid.

II) If the bidder does not perform satisfactorily or delays execution of order, UCO Bank reserves the right to get the balance order executed by another party of its choice by giving **31** days' notice for the same. In this event the bidder is bound to make good **with the capping of 125% of the original quoted cost for such**

deliverable as per commercial bid, which UCO Bank may have to incur in executing the balance order. This clause is applicable, if for any reason, the order is cancelled.

III) UCO Bank reserves the right to recover any dues payable by the bidder under the contract from any amount outstanding to the credit of the bidder, including the bills and /or invoking the Bank Guarantee under this purchase order.

IV) In case of cancellation of order, any advance payments **(except payment against ATS)** made by the Bank to the Vendor for implementation of project, would necessarily have to be returned to the Bank, if bidder fail to return such payment within 31 days, then vendor have to be returned amount to the Bank with interest @ 15% per annum , further the Vendor would also be required to compensate the Bank for any direct loss suffered by the Bank due to the cancellation of the contract/purchase order and any additional expenditure to be incurred by the Bank to appoint any other Vendor. This is after repaying the original amount paid.

V) Vendor should be liable under this section if the contract/ purchase order has been cancelled in case sum total of penalties and deliveries exceeds 10% of the TCO.

VI) **In case of order cancellation Bank will notify selected bidder with 90 days' notice period inclusive of 31 days' cure period before cancellation of the Order. However, it is clarified that the notice should specifically contain that the 90 days' period for cancellation is inclusive of cure period of 30 days, if the Vendor fails to cure within 31 days' time the notice for cancellation will became absolute.**

20. <u>Indemnity</u>

In consideration of the Bank having agreed to accept our offer in terms of Request for Proposal No. UCO/DIT/2921/2022-23 Date: 10/03/2023 We the Vendor herein doth hereby agree and undertake that we shall indemnify and keep indemnified the Bank including its respective Directors, Officers and Employees, from and against any claims, demands, actions, proceedings, damages, recoveries, judgements, costs, charges liabilities, losses arising out of all kinds of accidents, destruction, deliberate or otherwise, violation of applicable laws, regulations, guidelines and/or environmental damages, if any, during the contract period or expenses of any nature and kind whatsoever and by whomsoever made in respect of the said Contract and any damage caused from and against all suits and other actions that maybe instituted or preferred against the Bank or which the Bank may have to bear, pay or suffer directly or indirectly due to omission or commission of any act on our part and/or on the part of our employees, representatives, agents and/or associates, sub-contractors in performance of the obligations enumerated under the said Request for Proposal and Service Level Agreement/Contract/Master Service Level Agreement dated _____;

We the Vendor further irrevocably and unconditionally agree and undertake to hold the Bank harmless, indemnify and keep the Bank indemnified from any of its following acts and deeds, irrespective of the value, genuineness or enforceability of the aforesaid Contract/Agreement or insolvency, bankruptcy, reorganisation, dissolution, liquidation or change in ownership of UCO Bank or us or any other circumstance whatsoever which might otherwise constitute a discharge of the Vendor:

a) material breach of any of the terms of the RFP/ SLA or breach of any representation or false representation or inaccurate statement or assurance or covenant or warranty of the service provider under these presents and/or Request for Proposal and Service Level Agreement/Contract/Master Service Level Agreement;

b) infringement of any intellectual property right, patents, trademarks, copyrights or breach of confidentiality obligations etc., including any claims of infringement of any third-party copyright, patents or other intellectual property and/or any third-party claims on the Bank for malfunctioning of the equipment, software or deliverables or usage of any license, or such other statutory infringement in respect of all components provided to fulfil the scope of work under these presents and/or Request for Proposal and Service Level Agreement/Contract/Master Service Level Agreement;

c) for any loss or damages caused to the Bank's premises or property, loss of reputation & loss of life etc., solely attributable due to the acts of the Vendor/Vendor's employees, representatives, agents and/or associates;

d) non-compliance of the Vendor with the applicable laws and/or statutory obligations, if any, in performing its duties as a service provider under the said Request for Proposal and Service Level Agreement/Contract/Master Service Level Agreement;

e) Negligence or gross misconduct attributable to the Vendor, its employees, representatives, agents and/or associates or any liabilities which pose significant risk;

We shall not enter into any settlement, compromise or make any statement (including failure to take appropriate steps) that may be detrimental to the rights, interest and reputation of the Bank (and/or its customers, users and service providers).

All indemnities shall survive notwithstanding the expiry or termination of Service Level Agreement/Contract/Master Service Level Agreement and we shall continue to be liable under the indemnities.

Any notice, request or other communication to be given or made under this indemnity shall be in writing addressed to either Party at the address stated in the aforesaid Agreement/Contract.

We hereby declare that this Indemnity is in addition to the Liquidated Damages as provided in these presents.

21. Publicity

Any publicity by the selected bidder in which the name of the Bank is to be used should be done only with the explicit written permission of the Bank. The Bidder shall not make or allow making a public announcement or media release about any aspect of the Contract unless The Bank first gives the Bidder its prior written consent.

22. Privacy and Security Safeguards

The selected bidder shall not publish or disclose in any manner, without the Bank's prior written consent, the details of any security safeguards designed, developed, or implemented by the selected bidder under this contract or existing at any Bank location. The Selected bidder shall develop procedures and implementation plans to ensure that IT resources leaving the control of the assigned user (such as being reassigned, removed for repair, replaced, or upgraded) are cleared of all Bank Data and sensitive application software. The Selected bidder shall also ensure that all subcontractors who are involved in providing such security safeguards or part of it shall not publish or disclose in any manner, without the Bank's prior written consent, the details of any security safeguards designed, developed, or implemented by the selected bidder under this contract or existing at any Bank location.

23. Notices

Notice or other communications given or required to be given under the contract shall be in writing and shall be hand-delivered with acknowledgement thereof, or transmitted by pre-paid registered post or courier.

Any notice or other communications shall be deemed to have been validly given on date of delivery if hand-delivered & if sent by registered post than on the expiration of seven days from the date of posting.

The purchase order is being sent in duplicate. Please acknowledge the same and return one copy to us duly signed by you in token of having accepted the work order.

24. <u>Signing of Contract</u>

The selected bidder(s) shall be required to enter into a service level agreement (SLA) with UCO Bank, within 15 days of the award of the contract through a Letter of Empanelment/Letter of Intent or within such extended period as may be specified.

The SLA shall be based on the requirements of this RFP, the terms and conditions of purchase order, the letter of acceptance and such other terms and conditions as may be determined by the Bank to be necessary for the proper performance of the work in accordance with the Bid and the acceptance thereof, with terms and conditions contained in a Memorandum of Understanding to be signed at the time of execution of the Form of Contract.

The selected bidder will also sign a Non-Disclosure Agreement with the Bank on a format prescribed by the Bank.

25. <u>Termination for Convenience</u>

The Bank may, by written notice for a period of ninety (90) days sent to the Vendor, terminate the Contract/Service Level Agreement, in whole or in part, at any time for its convenience. The notice of termination shall specify that the termination is for Bank's convenience, the extent to which the performance of work under the said Contract/Service Level Agreement is terminated and the date upon which such termination shall become effective.

26. <u>Termination for Insolvency</u>

The Bank may at any time terminate the Contract by giving written notice **(90 days' notice period)** to the Bidder, if the Bidder becomes bankrupt or otherwise insolvent. In this event, termination will be without compensation to the Bidder, provided that such termination will not prejudice or affect any right of action or remedy, which has accrued or will accrue thereafter to the Bank.

27. <u>Termination for Default</u>

The Bank, without prejudice to any other remedy for breach of Contract, by written notice of default sent to the bidder, may terminate this Contract in whole or in part, if the bidder fails to perform any obligation(s) under the Contract.

28. <u>Consequences of Termination</u>

In the event of termination of the Contract due to any cause whatsoever, (whether consequent to the stipulated term of the Contract or otherwise), UCO Bank shall be entitled to impose any such obligations and conditions and issue any clarifications as may be necessary to ensure an efficient transition and effective business continuity of the Service(s) which the Vendor shall be obliged to comply with and take all

available steps to minimize loss resulting from that termination/breach, and further allow the next successor Vendor to take over the obligations of the erstwhile Vendor in relation to the execution / continued execution of the scope of the Contract.

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

Nothing herein shall restrict the right of UCO Bank to invoke the Performance Bank Guarantee and other guarantees, securities furnished, enforce the Deed of Indemnity and pursue such other rights and/or remedies that may be available to UCO Bank under law or otherwise.

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

29. **Service Level Agreement**

   a. The bidder shall perform its obligations under the service level agreement entered into with the Bank.

   b. If any act or failure by the bidder under the agreement results in failure or inoperability of systems and if the Bank has to take corrective actions to ensure functionality of its property, the Bank reserves the right to impose penalty, which may be equal to the cost it incurs or the loss it suffers for such failures.

   c. If the bidder fails to complete the due performance of the contract in accordance with the specification and conditions of the offer document, the Bank reserves its right either to cancel the order or to recover a suitable amount as deemed reasonable as Penalty for non-performance.

   d. SLA violation will attract penalties as mentioned in the penalty clause.

   e. The bank reserves the right to impose / waive any such penalty.

   f. The purchaser may without prejudice to its right to effect recovery by any other method, deduct the amount of penalty from any money belonging to the bidder in its hands (which includes the purchaser's right to claim such amount against bidder's Bank Guarantee) or which may become due to the Bidder. Any such recovery of penalty shall not in any way relieve the Bidder from any of its

obligations to complete the works/services or from any other obligations and liabilities under the Contract.

g. The selected bidder will also sign a Non-Disclosure Agreement and Service Level Agreement (SLA) with the Bank on a format prescribed by the Bank.

h. The selected bidder(s) shall be required to enter into a service level agreement (SLA) with UCO Bank, within 15 days of the award of the Bid through a Letter of Empanelment or within such extended period as may be specified.

i. The SLA shall be based on the requirements of this RFP, the terms and conditions of purchase order, the letter of acceptance and such other terms and conditions as may be determined by the Bank to be necessary for the proper performance of the work in accordance with the Bid and the acceptance thereof, with terms and conditions contained in a Memorandum of Understanding to be signed at the time of execution of the Form of Contract.

j. There shall be no variation(s) in or modification(s) in the terms of the Contract/ Service Level Agreement save and except by a written mutual consent signed by both the   Parties i.e. the Bank and Vendor. Bank shall have the discretion/liberty to give effect to any amendment, modification etc. in the Contract/Service Level Agreement, if so required by Bank, sequel to any amendment(s)/ modification(s) etc. in the applicable Laws/Statutes including but not limited to amendment(s)/ modification(s) etc. in the existing Guidelines/ Instructions issued/to be issued by any Regulatory Authority.

30. <u>Verification</u>

UCO Bank reserves the right to verify any or all statements made by the vendor in the Bid document and to inspect the vendor's facilities, if necessary, to establish to its satisfaction about the vendor's capacity to perform the job.

31. <u>Compliance with Applicable Laws of India</u>

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

All the employees/operator deployed by the vendor for the digitization activity must comply with government's rules and regulations like minimum wages act, Provident

fund and ESIC facility standard. (Proof of compliance and labour license needs to be submitted along with the quotation).

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

The selected bidder confirms to Bank that it complies with all Central, State, Municipal laws and local laws and rules and regulations and shall undertake to observe, adhere to, abide by, comply with and notify Bank about compliance with all laws in force including Information Technology Act 2000, or as are or as made applicable in future, pertaining to or applicable to them, their business, their employees or their obligations towards them and for all purposes of this Contract, and shall indemnify, keep indemnified, hold harmless, defend and protect Bank and its officers/staff/personnel/representatives/agents from any failure or omission on its part to do so and against all claims or demands of liability and all consequences that may occur or arise for any default or failure on its part to conform or comply with the above and all other statutory obligations arising there from. The Bidder shall promptly and timely obtain all such consents, permissions, approvals, licenses, etc., as may be necessary or required for any of the purposes of this project or for the conduct of their own business under any applicable Law, Government Regulation / Guidelines and shall keep the same valid and in force during the term of the project, and in the event of any failure or omission to do so, shall indemnify, keep indemnified, hold harmless, defend, protect and fully compensate Bank and its employees/officers/staff/personnel/ representatives/agents from and against all claims or demands of liability and all consequences that may occur or arise for any default or failure on its part to conform or comply with the above and all other statutory obligations arising there from and Bank will give notice of any such claim or demand of liability within reasonable time to the Bidder.

32. Dispute Resolution Mechanism

a. The Bidder and The Bank shall endeavour their best to amicably settle all disputes arising out of or in connection with the Contract in the following manner:

  i. The Party raising a dispute shall address to the other Party a notice requesting an amicable settlement of the dispute within seven (7) days of receipt of the notice.

  ii. The matter will be referred for negotiation between Deputy General Manager of the Bank / Purchaser and the Authorised Official of the Bidder. The matter shall then be resolved between them and the agreed course of action

documented within a further period of 15 days.

b. In case any dispute between the Parties, does not settle by negotiation in the manner as mentioned above, the same may be resolved exclusively by arbitration and such dispute may be submitted by either party for arbitration within 20 days of the failure of negotiations. Arbitration shall be held in Kolkata and conducted in accordance with the provisions of Arbitration and Conciliation Act, 1996 or any statutory modification or re-enactment thereof. Each Party to the dispute shall appoint one arbitrator each and the two arbitrators shall jointly appoint the third or the presiding arbitrator.

c. The "Arbitration Notice" should accurately set out the disputes between the parties, the intention of the aggrieved party to refer such disputes to arbitration as provided herein, the name of the person it seeks to appoint as an arbitrator with a request to the other party to appoint its arbitrator within 45 days from receipt of the notice. All notices by one party to the other in connection with the arbitration shall be in writing and be made as provided in this tender document.

d. The arbitrators shall hold their sittings at Kolkata. The arbitration proceedings shall be conducted in English language. Subject to the above, the courts of law at Kolkata alone shall have the jurisdiction in respect of all matters connected with the Contract/Agreement even though other Courts in India may also have similar jurisdictions. The arbitration award shall be final, conclusive and binding upon the Parties and judgment may be entered thereon, upon the application of either party to a court of competent jurisdiction. Each Party shall bear the cost of preparing and presenting its case, and the cost of arbitration, including fees and expenses of the arbitrators, shall be shared equally by the Parties unless the award otherwise provides.

e. The Bidder shall not be entitled to suspend the Service/s or the completion of the job, pending resolution of any dispute between the Parties and shall continue to render the Service/s in accordance with the provisions of the Contract/Agreement notwithstanding the existence of any dispute between the Parties or the subsistence of any arbitration or other proceedings.

33. Arbitration

All dispute or differences whatsoever arising between the selected bidder and the Bank out of or in relation to the construction, meaning and operation, with the selected bidder, or breach thereof shall be settled amicably. If, however, the parties are not able to resolve any dispute or difference aforementioned amicably, the same shall be settled by arbitration in accordance with the Rules of Arbitration of the Indian Council of Arbitration and the award made in pursuance thereof shall be binding on the parties. The Arbitrator / Arbitrators shall give a reasoned award.

Work under the Contract shall be continued by the Selected bidder during the arbitration proceedings unless otherwise directed in writing by the Bank unless the matter is such that the work cannot possibly be continued until the decision of the arbitrator or of the umpire, as the case may be, is obtained and save as those which are otherwise explicitly provided in the Contract, no payment due to payable by the Bank, to the Selected bidder shall be withheld on account of the on-going arbitration proceedings, if any unless it is the subject matter or one of the subject matters thereof. The venue of the arbitration shall be at KOLKATA, INDIA.

34. <u>Applicable Law and Jurisdiction of Court</u>

The Contract with the Selected bidder shall be governed in accordance with the Laws of India for the time being enforced and will be subject to the exclusive jurisdiction of Courts at Kolkata (with the exclusion of all other Courts).

35. <u>Limitation of Liability</u>

i. For breach of any obligation mentioned in this document, subject to point no. (iii), in no event the Vendor shall be liable for damages to the Bank arising under or in connection with this Agreement for an amount exceeding the total project cost/contract value.

ii. The **selected Bidder/Vendor** will ensure Bank's data confidentiality and shall be responsible for liability arising in case of breach of any kind of security and/or leakage of confidential customer/Bank's related information to the extent of **the loss caused to the Bank**.

iii. The limitations set forth in point no. (i) shall not apply with respect to:

a) claims that are the subject of indemnification pursuant to violation **of** Intellectual Property Rights and Ownership.

b) **damages occasioned by the gross negligence or willful misconduct of selected Bidder/Vendor.**

c) damages occasioned by the **selected Bidder/Vendor** for breach of confidentiality obligations.

d) Regulatory or statutory **penalty** imposed by the Government or **any** Regulatory agency or non-compliance of statutory or regulatory guidelines applicable to the **Project**.

iv) **The selected Bidder/Vendor will not be liable for any loss of profits, revenue, contracts or anticipated savings or and consequential or indirect loss or damages however caused.**

"Gross Negligence" means an indifference to, and/or a blatant violation of a legal duty with respect of the rights of others, being a conscious and voluntary disregard of the need to use reasonable care, which is likely to cause foreseeable grave injury or harm to persons, property, or both. Gross negligence involves conduct that is extreme, when compared with ordinary negligence. A mere failure to exercise reasonable care shall not be a gross negligence.

"Willful Misconduct" means any act or failure to act with an intentional disregard of any provision of this RFP/Contract, which a party knew or should have known if it was acting as a reasonable person, which would result in injury, damage to life, personal safety, real property, harmful consequences to the other party, but shall not include any error of judgment or mistake made in good faith.

36. <u>Amendment(s) In the Contract / Service Level Agreement</u>

There shall be no variation(s) in or modification(s) in the terms of the Contract/ Service Level Agreement save and except by a written mutual consent signed by both the   Parties i.e. the Bank and Vendor. Bank shall have the discretion/liberty to give effect to any amendment, modification etc. in the Contract/Service Level Agreement, if so required by Bank, sequel to any amendment(s)/ modification(s) etc. in the applicable Laws/Statutes including but not limited to amendment(s)/ modification(s) etc. in the existing Guidelines/ Instructions issued/to be issued by any Regulatory Authority.

37. <u>Severability</u>

If any provision of this Agreement is held to be illegal, invalid, or unenforceable under any Applicable Law, and if the rights or obligations of the Parties under this Contract/ Service Level Agreement will not be materially and adversely affected thereby (a) such provision will be fully severable; (b) this Contract/Service Level Agreement will be construed and enforced as if such illegal, invalid, or unenforceable provision had never been comprised a part hereof; and (c) the remaining provisions of this Contract/ Service Level Agreement will remain in full force and effect and will not be affected by the illegal, invalid, or unenforceable provision or by its severance here from.

38. <u>Blacklisting</u>

<u>Grounds for Disqualification & Blacklisting</u>

(A) Notwithstanding anything contained in this document, any Bidder/selected Vendor shall be disqualified when –

    i. any Bidder who have been black-listed or otherwise debarred by any Bank/Financial Institution/Central Government/State Government/any Central or State Undertaking or Corporation/Reserve Bank of India or any other Regulatory/Statutory Authority as on date of the publication of this Tender/Procurement;

    ii. any bidder whose Contract/Agreement with any Bank/Financial Institution/Central Government/State Government/any Central or State Undertaking or Corporation/Reserve Bank of India or any other Regulatory/Statutory Authority has been terminated before the expiry of the Contract/Agreement for breach of any terms and conditions at any point of time during the last five years;

    iii. any Bidder whose Earnest Money Deposit and/or Security Deposit have been forfeited by any Bank / Financial Institution/Central Government/ State Government/any Central or State Undertaking or Corporation/ Reserve Bank of India or any other Regulatory/Statutory Authority, during the last five years, for breach of any terms and conditions.

(B) Further disqualification can be imposed by the Bank in accordance with the procedures established, which may include but not limited to the following grounds, either at the stage of Competitive Bidding or at the stage of implementation of the Contract:

Commission of any act of:

    i) submission of a bid, proposal or any other document that is known or should be known by the Bidder to be false, misleading or non- meritorious or to contain false information or concealment of information which will influence the outcome of the eligibility screening/selection process;

    ii) any documented unsolicited attempt by the Bidder to unduly influence the decision making process of the Bank while determining the eligibility screening/selection process in favour of the Bidder;

    iii) unauthorized use of one's name or using the name of another for purpose of bidding;

    iv) breach of the terms of a public contract by a wilful or material failure to perform in accordance with the terms thereof;

v) withdrawal of a bid, or refusal to accept an award, or enter into contract with any Bank/Financial Institution/Central Government/State Government/ any Central or State Undertaking or Corporation/Reserve Bank of India or any other Regulatory Authority without any justifiable cause, after the Bidder had been adjudged as having submitted the lowest calculated Responsive Bid or highest rated Responsive Bid;

vi) refusal or failure to furnish the required performance security within the prescribed time frame;

vii) refusal to clarify or validate the Bid submitted, in writing, within a period of seven (7) calendar days from receipt of the request for clarification if sought by the Bank;

viii) that may tend to defeat the purpose of the competitive bidding, such as but not limited to; an eligible Bidder not purchasing the bid documents or not complying with the requirements during the evaluation of bid or habitually withdrawing from bidding or submitting letter of non-participation for at least three (3) times within a year, except for valid reasons;

ix) lack of integrity or honesty or fraud, bribery, collusion or conspiracy;

x) failure by the Bidder/Vendor, due to solely his fault or negligence, to mobilize and commence the work or perform within the specified time period, as specified in the Tender Document, including but not limited to the Request for Proposal/ Request for Quotation/ Agreement/Letter of Intention/Purchase Order etc.

xi) failure by the Bidder/Vendor to fully and faithfully comply with its contractual obligations without valid cause, or failure to comply with any written lawful instruction of the Bank or its representative(s) pursuant to the implementation of the Contract, which may include but not limited to the following:
  a. Employment of competent technical personal, competent engineers and/or work supervisors;
  b. Provision of warning signs and barricades in accordance with approved plans and specifications and contract provisions;
  c. Stockpiling in proper places of all materials and removal from the project site of waste and excess materials, including broken pavement and excavated debris in accordance with approved plans and specifications and contract provisions;
  d. Deployment of committed equipment, facilities, support staff and manpower; and
  e. Renewal of effectively date of the performance security after its expiry during the tenure of the Contract.

xii) assignment and subcontracting the Contract or any part thereof or substitution of key personnel named in the proposal without prior written approval by the Bank;

xiii) for the procurement of goods, unsatisfactory progress in the delivery of the goods by the manufacturer, supplier or distributor arising from his fault or negligence and/or unsatisfactory or inferior quality of goods, as may be provided in the contract;

xiv) for the procurement of consulting services, poor performance by the consultant of his services arising from his fault or negligence. The poor performance of the Consultant can include and may not be limited to defective design resulting in substantial corrective works in design and/or construction, failure to deliver critical outputs due to consultant's fault or negligence, specifying materials which are inappropriate, substandard, or way above acceptable standards, allowing defective workmanship or works by the contractor being supervised by the consultant etc.

xv) for the procurement of infrastructure projects, poor performance by the contractor or unsatisfactory quality and/or progress of work arising from his fault or negligence as per the existing performance monitoring system of the Bank shall be applied, quality of materials and workmanship not complying with the approved specifications arising from the contractor's fault or negligence, willful or deliberate abandonment or non-performance of the project or contract by the contractor resulting to substantial breach thereof without lawful and/or just cause.

(C) Any parameters described, *supra,* attributable to any Partner/Director shall be construed as disqualification for the Firm/Company, as the case may be.

(D) The Bank will have the discretion to disqualify the Bidder/Vendor and/or initiate the process for blacklisting the Bidder/Vendor and may also entail forfeiture of performance security furnished by the Bidder/Vendor. "

39. Non-Disclosure

By virtue of Contract, as and when it is entered into between the Bank and the bidder, and its implementation thereof, the bidder may have access to the confidential information and data of the Bank and its customers. The bidder will enter into a Non-Disclosure Agreement to maintain the secrecy of Bank's data as per following: -

a. That the bidder will treat the confidential information as confidential and shall not disclose to any third party. The bidder will also agree that its employees, agents, sub-contractors shall maintain confidentiality of the confidential information.

b. That the bidder will agree that it shall neither use, nor reproduce for use in any way, any confidential information of the Bank without consent of the Bank. That the bidder will also agree to protect the confidential information of the Bank with at least the same standard of care and procedures used by them to protect its

own confidential Information of similar importance. Without limitation of the foregoing, the bidder shall use reasonable efforts to advise the Bank immediately in the event that the successful bidder learns or has reason to believe that any person who has had access to confidential information has violated or intends to violate the terms of the Contract to be entered into between the Bank and the bidder, and will reasonably cooperate in seeking injunctive relieve against any such person.

c. That if the bidder hires another person to assist it in the performance of its obligations under the Contract, or assigns any portion of its rights or delegates any portion of its responsibilities or obligations under the Contract to another person, it shall cause its assignee or delegate to be bound to retain the confidentiality of the confidential information in the same manner as the Bidder is bound to maintain the confidentiality. This clause will remain valid even after the termination or expiry of this agreement.

d. That the bidder will strictly maintain the secrecy of Bank's data.

40. Adherence to Data Security

Bidders should ensure Data Security and protection of facilities/application managed by them. The deputed persons should aware about Bank's security policy and have to maintain the utmost secrecy & confidentiality of the Bank's data including process performed at the Bank premises. At any time, if it comes to the notice of the Bank that data has been compromised / disclosed/ misused/misappropriated then Bank would take suitable action as deemed fit and selected bidder would be required to compensate the Bank to the fullest extent of loss incurred by the Bank. Bidder has to agree and provide undertaking not to disclose any Bank information and will maintain confidentiality of Bank information as per policy of the Bank and will sign "Non-Disclosure Agreement" document provided by Bank. The legal and regulatory requirements, including data protection, intellectual property rights, copy right, all the relevant regulations for sub-contracting; including the controls that need to be implemented shall be included in the supplier agreement. All information resources (online/in-person) of the vendors and its partners shall be made accessible to reserve Bank of India as and when sought. Credentials of vendor/third party personnel accessing and managing the bank's critical assets shall be maintained and shall be accordance with Bank's policy. The Bank shall evaluate, assess, approve, review, control and monitor the risks and materiality of vendor/outsourcing activities and bidder shall ensure to support baseline system security configuration standards. The Bank shall also conduct effective due diligence, oversight and management of third-party vendor's/service providers & partners. Vendor criticality assessment shall be conducted for all partners & vendors. Appropriate management and assurance on security risks in outsources and partner arrangements shall be ensured. Bidder has to abide by the data security guideline by consulting executives as defined by the Bank from time to time.

(Tender offer forwarding letter)

To,
Deputy General Manager (DIT)
UCO Bank, Head Office-II
Department of Information Technology
5th Floor, 3 & 4 DD Block, Sector -1
Salt Lake, Kolkata -700064

Dear Sir,

Sub: RFP for Selection of Service Provider for setting up and management of Contact Center Operations on Managed Services Model {E-tendering} vide RFP Ref No.: UCO/DIT/2921/2022-23 Date: 10/03/2023.

With reference to the above RFP, having examined and understood the instructions including all Annexures, terms and conditions forming part of the Bid, we hereby enclose our offer for **RFP for Selection of Service Provider for setting up and management of Contact Center Operations on Managed Services Model {E-tendering} vide RFP Ref No.: UCO/DIT/2921/2022-23 Date: 10/03/2023,** as mentioned in the RFP document forming Technical as well as Commercial Bids being parts of the above referred Bid.

In the event of acceptance of our Technical as well as Commercial Bids by the Bank we undertake to commence **RFP for Selection of Service Provider for setting up and management of Contact Center Operations on Managed Services Model {E-tendering}** as per the terms & conditions of your purchase orders. In the event of our selection by the Bank, we will submit a Performance Guarantee for a sum equivalent **to 3%** of the project cost for a period of **5 years** effective from the month of execution of Service Level Agreement in favour of UCO Bank.

We agree to abide by the terms and conditions of this tender offer till 180 days from the date of commercial bid opening and our offer shall remain binding upon us which may be accepted by the Bank any time before expiry of 180 days.

Until a formal contract is executed, this tender offer, together with the Bank's written acceptance thereof and Bank's notification of award, shall constitute a binding contract between us. We understand that the Bank is not bound to accept the lowest or any offer the Bank may receive

We enclose the following Demand draft(s)/Bank Guarantee:

1. DD No. Dated for Rs. ------------------/- (Rupees ------------ Only) as Cost of RFP Document &
2. BG No _____ Dated _____ for Rs 20,00,000/- (Rupees Twenty Lakh Only) as EMD.

Signature: (In the Capacity of)
Duly authorized to sign the tender offer for and on behalf of

(General Details of the Bidder)

A. Profile of Bidder
1. Name of bidder:
2. Location
   Regd. Office:
   Controlling Office:
3. Constitution
4. Date of incorporation & date of commencement of business:
5. Shareholding pattern:
6. Major change in Management in last three years:
7. Names of Banker /s:

B. Financial Position of Bidder for the last three financial years

	2019-20	**2020-21**	**2021-22**
Net Worth			
Turnover			
Net Profit (Profit After Tax)			

N.B. Enclose copies of Audited Balance Sheets along with enclosures

C. Proposed Service details in brief
➢ **Description of service :**
➢ **Details of similar service provided to banks in India specifying the number of Banks and branches**

- o **In PSU banks**
- o **In non-PSU banks**

Details of Experience in implementation of similar orders

Sl. No.	Name of Organization	Description of application	Period during which installed (last 5 Years)	
			From	**To**

N.B. Enclose copies of Purchase Orders as references.

Place: **AUTHORISED SIGNATORY**

Date: **Name:**
                                                        Designation:

Earnest Money Deposit Form

To,
Deputy General Manager (DIT)
UCO Bank, Head Office-II
Department of Information Technology
5th Floor, 3&4, DD Block, Sector-I
Salt Lake, Kolkata - 700064.

Dear Sir,

Ref: RFP for Selection of Service Provider for setting up and management of Contact Center Operations on Managed Services Model {E-tendering}

In response to your invitation to respond to your **RFP for Selection of Service Provider for setting up and management of Contact Center Operations on Managed Services Model {E-tendering}**, M/s _____ having their registered office at _____(hereinafter called the 'Vendor') wish to respond to the said Request for Proposal (RFP) for self and other associated vendors and submit the proposal for **Selection of Service Provider for setting up and management of Contact Center Operations on Managed Services Model {E-tendering}** and to provide related services as listed in the RFP document.

Whereas the 'Vendor' has submitted the proposal in response to RFP, we, the _____Bank having our Head office _____hereby irrevocably guarantee an amount of ` _____/- (Rupees _____ only) as EMD as required to be submitted by the 'Vendor' as a condition for participation in the said process of RFP.

If the Vendor withdraws his proposal during the period of the proposal validity;

Or

If the Vendor, having been notified of the acceptance of its proposal by the Bank during the period of the validity of the proposal fails or refuses to enter into the contract in accordance with the Terms and Conditions of the RFP or the terms and conditions mutually agreed subsequently.

We undertake to pay immediately, on demand to UCO Bank, the said amount of Rupees _____ without any reservation, protest, demur, or recourse. The said guarantee is liable to be invoked / enforced on the happening of the contingencies as mentioned above and also in the RFP document and we shall pay the amount on any Demand made by UCO Bank which shall be conclusive

and binding on us irrespective of any dispute or difference raised by the vendor.

Notwithstanding anything contained herein:

1. Our liability under this Bank guarantee shall not exceed ` _____ (Rupees _____ only).

2. This Bank guarantee will be valid up to ___; and

3. We are liable to pay the guarantee amount or any part thereof under this Bank guarantee only upon service of a written claim or demand by you on or before_____.

In witness whereof the Bank, through the authorized officer has sets its hand and stamp on this day of_____ at _____.

Yours faithfully,

For and on behalf of

_____ Bank

Authorised official

(NB: This guarantee will require stamp duty as applicable and shall be signed by the official whose signature and authority shall be verified. The signatory shall affix his signature, name and designation).

PROFORMA FOR PERFORMANCE BANK GUARANTEE
(To be stamped in accordance with the stamp act)

1. In consideration of UCO BANK, a body corporate constituted under the Banking Companies (Acquisition & Transfer of Undertaking) Act, 1970, having its head office at 10 BIPLABI TRILOKYA MAHARAJ SARANI (BRABOURNE ROAD),Kolkata-700001 (hereinafter called "UCO BANK") having agreed to exempt **M/s**_____, a Company incorporated under the Companies Act, 1956 having its registered office at (Address of the selected bidder company) (hereinafter called "the said SELECTED BIDDER") from the demand, under the terms and conditions of UCO BANK's purchase order/ Letter of Intent bearing no. ….dated………………… issued to the Selected bidder and an Agreement to be made between UCO Bank and the Selected bidder for a period of ……………… In pursuance of Request For Proposal no……………….dated……………… , as modified, (hereinafter called "the said Agreement"), of security deposit for the due fulfillment by the said SELECTED BIDDER of the Terms and conditions contained in the said Agreement, on production of a Bank Guarantee for Rs……………………(Rupees…………………………………Only).We,…………………………………..[indicate the name of the bank ISSUING THE BANK GUARANTEE] (hereinafter referred to as "the Bank") at the request of …………………………………….. [SELECTED BIDDER] do hereby undertake to pay to UCO BANK an amount not exceeding Rs……………..against any loss or damage caused to or suffered or would be caused to or suffered by UCO BANK by reason of any breach by the said SELECTED BIDDER of any of the terms or conditions contained in the said Agreement.

2. We …………………………………………………. [indicate the name of the bank ISSUING THE BANK GUARANTEE] do hereby undertake to pay the amounts due and payable under this guarantee without any demur, merely on a demand from UCO BANK stating that the amount claimed is due by way of loss or damage caused to or breach by the said SELECTED BIDDER of any of the terms or conditions contained in the said Agreement or by reason of the SELECTED BIDDER'S failure to perform the said Agreement. Any such demand made on the Bank shall be conclusive as regards the amount due and payable by the Bank under this guarantee. However, our liability under this guarantee shall be restricted to an amount not exceeding Rs..…………………………

3. We undertake to pay to UCO BANK any money so demanded notwithstanding any dispute or disputes raised by the SELECTED BIDDER in any suit or proceeding pending before any court or Tribunal relating thereto our liability under this present being absolute and unequivocal. The payment as made by us under this bond shall be a valid discharge of our liability for payment there under and the SELECTED

BIDDER for payment there under and the SELECTED BIDDER shall have no claim against us for making such payment.

4. We, ……………………………[indicate the name of the Bank ISSUING THE GUARANTEE] further agree that the guarantee herein contained shall remain in full force and effect during the period that would be taken for the performance of the said Agreement and that it shall continue to be enforceable till all the dues of BANK under or by virtue of the said Agreement have been fully paid and its claims satisfied or discharged or till UCO BANK certifies that the terms and conditions of the said Agreement have been fully and properly carried out by the said SELECTED BIDDER and accordingly discharged this guarantee. Unless a demand or claim under this guarantee is made on us in writing on or before …………………………..(Expiry of claim period), we shall be discharged from all liabilities under this guarantee thereafter.

5. We ……………………………………… [indicate the name of Bank ISSUING THE GUARANTEE] further agree with UCO BANK that UCO BANK shall have the fullest liberty without our consent and without affecting in any manner our obligations hereunder to vary any of the terms and conditions of the said Agreement or to extend time of performance by the said SELECTED BIDDER from time or to postpone for any time, or from time to time any of the powers exercisable by UCO BANK against the said SELECTED BIDDER and to forebear or enforce any of the terms and conditions relating to the said agreement and we shall not be relieved from our liability by reason of any variation, or extension being granted to the said SELECTED BIDDER or for any forbearance, act or omission on the part of UCO BANK of any indulgence by UCO BANK to the said SELECTED BIDDER or by any such matter or thing whatsoever which under the law relating to sureties would, but for this provision, have effect of so relieving us.

6. This guarantee will not be discharged due to the change in the constitution of the Bank or the SELECTED BIDDER.

7. We, ……………………………………… [indicate the name of Bank ISSUING THE GUARANEE] lastly undertake not to revoke this guarantee during its currency except with the previous consent of UCO BANK in writing.

Notwithstanding anything contained herein:

a. Our liability under this Bank Guarantee shall not exceed Rs…….. (Rupees…………………………………………) Only.
b. This Bank Guarantee shall be valid upto ……………………………………and
c. We are liable to pay the guaranteed amount or any part thereof under this Bank Guarantee only and only if you serve upon us a written claim or demand on or before ……………………………………………(date of expiry of Guarantee including claim period).

8. Dated the …………………. day of ……… for ………….. [indicate the name of Bank]

Yours' faithfully,

For and on behalf of

_____ Bank

Authorized Official

NOTE:

1. Selected bidder should ensure that the seal and CODE No. of the signatory is put by the bankers, before submission of the bank guarantee.
2. Bidder guarantee issued by banks located in India shall be on a Non-Judicial Stamp Paper of requisite value as applicable to the place of execution.

UNDERTAKING FOR NON-BLACKLISTING / NON-DEBARMENT OF THE BIDDER

To Be Stamped As A Declaration & Duly Attested By A Notary

Sub: RFP for Selection of Service Provider for setting up and management of Contact Center Operations on Managed Services Model {E-tendering}

1) I/We, Proprietor/Partner(s)/Director(s) of M/s........................ hereby confirm that I/We have read and understood the eligibility criteria and fulfill the same.

2) I/We further confirm that all the information furnished by me/us, as per the requirement of the Bank, have been included in our bid.

3) I/We further hereby undertake and agree to abide by all terms and conditions and guidelines stipulated by the Bank. We understand that any deviation may result in disqualification of our bid.

4) *I/We further hereby declare that I/We have not been black-listed or otherwise debarred by any Bank/Financial Institution/Central Government/ State Government/any Central or State Undertaking or Corporation/ Reserve Bank of India or any other Regulatory Authority or any other Statutory Authority as on date of the publication of this Tender/Procurement.

(OR)

I/We further hereby declare that the Proprietorship Concern/Partnership Firm/Company/........ (if any other entity) namely M/s .... was blacklisted/debarred by....................................(Name of the Authority who blacklisted/debarred) from taking part in their Tender/Procurement for a period of ....years w.e.f. ....to...................... The period is subsisting/over on.................and now I/We is/are entitled to take part in Tender/Procurement.

5) I/We declare that no proceedings/inquiries/investigations have commenced/pending against me/us by any Statutory Authority/Regulatory Agency/Investigating Agency which may result in liquidation of company/ firm/proprietorship concern and/or may act as deterrent on the continuity of business and/or may hamper in providing the said services, as envisaged in this document.

6) I/We further hereby declare that no legal action is pending against me/us for any cause in any legal jurisdiction.

7) I/We undertake that adequate number of resources, if required by the Bank, will be deployed for the project to complete the assignment within the stipulated time.

*STRIKE OUT WHICH IS INAPPLICABLE

(Deviation to the above if any, the Bidder must provide details of such action(s))

Signature (1) .... (2) ....

(duly authorized to sign)

Name:......................................

Capacity in which as executed:..............................

Name & registered address of the Bidder:...................

Seal of the Bidder to be affixed

Undertaking to abide by all by-laws / rules / regulations

To,

The Deputy General Manager (DIT)
UCO Bank, Head Office – II
Department of Information Technology
5th Floor, 3 & 4 DD Block, Sector – 1
Salt Lake, Kolkata – 700064.

Sub: **Declaration-Cum-Undertaking regarding compliance with all statutory requirements**

In consideration of UCO Bank, a body corporate, constituted under Banking Companies (Acquisition & Transfer of Undertakings) Act, 1970 as amended from time to time having its Head Office at 10, Biplabi Trailokya Maharaj Sarani, Kolkata-700001 (hereinafter referred to as "Bank" which expression shall include its successors and assigns), we, M/s……………….., having its Registered Office at………………………., do hereby, having examined the RFP including all Annexure, confirm and agree to comply with all Laws, Rules, Regulations, By-Laws, Guidelines, Notifications etc.

We hereby undertake and agree to abide by all the terms and conditions stipulated by the Bank in the RFP Ref No **UCO/DIT/2921/2022-23 Date: 10/03/2023** including all annexure, addendum, corrigendum and amendments, if any. We certify that the services offered shall be in conformity with the terms & conditions and Scope of Work stipulated in the annexures of the said RFP.

We do also hereby irrevocably and unconditionally agree and undertake to save and keep the Bank, including its respective directors, officers, and employees and keep them harmless from and against any claim, demand, losses, liabilities or expenses of any nature and kind whatsoever and any damage caused from and against all suits and other actions that may be instituted taken or preferred against the Bank by whomsoever and all losses, damages, costs, charges and expenses arising out of non-compliance with or non-adherence to any statutory/regulatory requirements and/or any other law for the time being in force.

We also confirm that payment to the engaged employees shall be made in consonance with the Minimum Wages Act in vogue and their duty hours will also be as per applicable labour laws of country.

Dated this _____ day of _____, 2023.

Place:
For M/s. ……………………………

[Seal and Signature(s) of the Authorized Signatory (s)]

Undertaking Letter on the vendor's letterhead for Central Minimum Wages Act & Labour Laws.

To,
Deputy General Manager (DIT)
UCO Bank, Head Office-II
Department of Information Technology
5th Floor, 3&4, DD Block, Sector-I
Salt Lake, Kolkata -700064

Sir,

Sub: Confirmation for Government Rules relating to Minimum Wages:

Ref: RFP for Selection of Service Provider for setting up and management of Contact Center Operations on Managed Services Model {E-tendering} (RFP Ref No.: UCO/DIT/2921/2022-23 Date: 10/03/2023)

Further to our proposal dated ……………………….. in response to the Request for Proposal (Bank's tender No………………………………………………………………… herein referred to as RFP) issued by Bank, we hereby covenant, warranty and confirm as follows:

In this regard we confirm that the employees engaged by our Company to carryout the services in your bank for the above said contract are paid minimum wages / salaries as stipulated in the Government (Central / State) Minimum Wages / Salaries act in force. All the employees/operator deployed by the selected bidder for the digitization activity must comply with government's rules and regulations like minimum wages act, Provident Fund and ESIC facility standard. We also indemnify the Bank against any action / losses / damages that arise due to action initiated by Commissioner of Labour for non-compliance to the above criteria.

We further authorize the Bank to deduct from the amount payable to the Company under the contract or any other contract of the Company with the Bank if a penalty is imposed by Labour Commissioner towards non-compliance to the "Minimum Wages / Salary stipulated by government in the Act by your company.

(Proof of compliance and labour license needs to be submitted along with the quotation)

Yours faithfully,

Authorized Signatory
Designation
Bidder's corporate name
Place:
Date:

Undertaking Letter on the vendor's letterhead for GST Law

To,

Deputy General Manager (DIT)
UCO Bank, Head Office – II
Department of Information Technology,
5th Floor, 3 & 4 DD Block, Sector – 1
Salt Lake, Kolkata – 700064.

Dear Sir,

Sub: RFP for Selection of Service Provider for setting up and management of Contact Center Operations on Managed Services Model {E-tendering}

Further to our proposal dated ………………………………, in response to the Request for Proposal (Bank's tender No. …………………………………. hereinafter referred to as "RFP") issued by Bank, we hereby covenant, warrant and confirm as follows:

We, the bidder M/s …………………………., hereby agree to comply with all applicable GST Laws including GST Acts, Rules, Regulations, Procedures, Circulars & Instructions thereunder applicable in India from time to time and to ensure that such compliance is done.

Yours faithfully,

For……………………………..
Designation:
(Signature and seal of authorized person)

Bidder's corporate name:
Place:
Date

Undertaking for Price Validity & Acceptance of all terms & conditions of RFP

To,

Deputy General Manager (DIT)
UCO Bank, Head Office – II
Department of Information Technology,
5th Floor, 3 & 4 DD Block, Sector – 1
Salt Lake, Kolkata – 700064.

Dear Sir,

Sub: RFP for Selection of Service Provider for setting up and management of Contact Center Operations on Managed Services Model {E-tendering}

We understand that Bank is not bound to accept the lowest or any bid received and Bank may reject all or any bid. We shall keep the price valid for the entire contract period from the date of issuance of the first Work order.

If our bid is accepted, we are responsible for the due performance as per the scope of work and terms & conditions as per mentioned in RFP.

It is certified that the information furnished here in and as per the document submitted is true and accurate and nothing has been concealed or tampered with.

We have gone through all the conditions of bid and are liable to any punitive action for furnishing false information / documents.

Yours faithfully,

For…………………………..

(Signature and seal of authorized person)

Place:
Date:

Undertaking for No Deviation

To,

Deputy General Manager (DIT)
UCO Bank, Head Office – II
Department of Information Technology,
5th Floor, 3 & 4 DD Block, Sector – 1
Salt Lake, Kolkata – 700064.

Dear Sir,

Sub: RFP for Selection of Service Provider for setting up and management of Contact Center Operations on Managed Services Model {E-tendering}

Further to our proposal dated …………………………., in response to the Request for Proposal (Bank's tender No. ……………………………. hereinafter referred to as **"RFP"**) issued by Bank, we hereby covenant, warrant and confirm as follows:

We hereby agree to comply with all the terms and conditions / stipulations as contained in the RFP and the related addendums and other documents including the changes made to the original tender documents if any, issued by the Bank. The Bank is not bound by any other extraneous matters or deviations, even if mentioned by us elsewhere either in our proposal or any subsequent deviations sought by us, whether orally or in writing, and the Bank's decision not to accept any such extraneous conditions and deviations will be final and binding on us.

We undertake to execute Non-disclosure Agreement & provide Performance Bank Guarantee as per the annexure enclosed in the RFP, in case of emergence as a successful bidder.

Yours faithfully,

For…………………………..

Designation:

(Signature and seal of authorized person)

Bidder's corporate name:

Place:

Date:

Certificate from Chartered Accountant (signed & stamped) showing company's financial position in last 3 years (annual turnover, profit / loss, net worth etc.) Amount in Rs.

Particulars	2019-20 (Audited)	2020-21 (Audited)	2021-22 (Audited)
Net Worth			
Turnover			
Gross Profit			
Net Profit (Profit After Tax)			

Format of Pre-Bid Queries to be submitted by the Bidder(s)

To be e-mailed in .doc format

Name of the Bidder:

Name of the Contact Person of the Bidder:

Contact Number of the Contact Person:

Email id of the Contact Person:

Sl. No	RFP Page No.	RFP Clause No.	Original RFP Clause	Subject/Description	Query sought/Suggestions of the Bidder

INTEGRITY PACT
(To be stamped as per the Stamp Law of the Respective State)

1. Whereas UCO Bank having its registered office at UCO BANK, a body corporate constituted under The Banking companies (Acquisition & Transfer Act of 1970), as amended by The Banking Laws (Amendment) Act, 1985, having its Head Office at 10, Biplabi Trailokya Maharaj Sarani , Kolkata-700001 acting through its Department of IT, represented by Authorized Signatory hereinafter referred to as the Buyer and the first party, proposes for **Selection of Service Provider for setting up and management of Contact Center Operations on Managed Services Model {E-tendering}** hereinafter referred to as Stores and / or Services.   And **M/s_____ having its registered office at_____ represented by_____ Authorized signatory,** (which term, unless expressly indicated by the contract, shall be deemed to include its successors and its assignee), hereinafter referred to as the bidder/seller and the second party, is willing to offer/has offered the Stores and / or Services.

2. Whereas the Bidder/Seller is a private company/public company/ /partnership/registered export agency, constituted in accordance with the relevant law in the matter and the BUYER is a Public Sector Undertaking and registered under Companies Act 1956. Buyer and Bidder/Seller shall hereinafter be individually referred to as ─Party or collectively as the ─parties, as the context may require.

3. Preamble

Buyer has called for tenders under laid down organizational procedures intending to enter into contract /s for **Selection of Service Provider for setting up and management of Contact Center Operations on Managed Services Model {E-tendering}** and the Bidder /Seller is one amongst several bidders /Proprietary Vendor /Customer Nominated Source/Licensor who has indicated a desire to bid/supply in such tendering process. The Buyer values and takes primary responsibility for values full compliance with all relevant laws of the land, rules, regulations, economic use of resources and of fairness / transparency in its relations with its Bidder (s) and / or Seller(s).

In order to achieve these goals, the Buyer will appoint Independent External Monitor(s) (IEMs) in consultation with Central Vigilance Commission, who will monitor the tender process and the execution of the contract for compliance with the principles mentioned above.

4. Commitments of the Buyer

4.1 The Buyer commits itself to take all measures necessary to prevent corruption and fraudulent practices and to observe the following principles:-

(i) No employee of the Buyer, personally or through family members, will in connection with the tender, or the execution of a contract demand, take a promise for or accept, for self or third person, any material or immaterial benefit which the person is not legally entitled to.

(ii) The Buyer will during the tender process treat all Bidder(s) /Seller(s) with equity and reason. The Buyer will in particular, before and during the tender process, provide to all Bidder (s) /Seller(s) the same information and will not provide to any Bidders(s) /Seller(s) confidential /additional information through which the Bidder(s) / Seller(s) could obtain an advantage in relation to the process or the contract execution.

(iii) The Buyer will exclude from the process all known prejudiced persons.

4.2 If the Buyer obtains information on the conduct of any of its employees which is a criminal offence under the Indian Legislation Prevention of Corruption Act 1988 as amended from time to time or if there be a substantive suspicion in this regard, the Buyer will inform to its Chief Vigilance Officer and in addition can initiate disciplinary action.

5. Commitments of the Bidder(s) /Seller(s):

5.1 The Bidder(s)/ Seller(s) commit itself to take necessary measures to prevent corruption. He commits himself to observe the following principles during his participation in the tender process and during the contract execution.

(i) The Bidder(s) /Seller(s) will not directly or through any other persons or firm, offer promise or give to any of the Buyer's employees involved in the tender process or the execution of the contract or to any third person any material or other benefit which he / she is not legally entitled to, in order to obtain in exchange any advantage during the tendering or qualification process or during the execution of the contract.

(ii) The Bidder(s) /Seller(s) will not enter with other Bidders / Sellers into any undisclosed agreement or understanding, whether formal or informal. This applies in particular to prices, specifications, certifications, subsidiary contracts, submission or non-submission of bids or any other actions to restrict competitiveness or to introduce cartelization in the bidding process.

(iii) The bidder(s) /Seller(s) will not commit any offence under the Indian legislation, Prevention of Corruption Act, 1988 as amended from time to time. Further, the Bidder(s) /Seller(s) will not use improperly, for purposes of competition or personal gain, or pass on to others, any information or document provided by

the Buyer as part of the business relationship, regarding plans, technical proposals and business details, including information constrained or transmitted electronically.

(iv) The Bidder(s) /Seller(s) shall ensure compliance of the provisions of this Integrity Pact by its sub-supplier(s) / sub-contractor(s), if any, Further, the Bidder /Seller shall be held responsible for any violation/breach of the provisions by its sub-supplier(s) /Sub-contractor(s).

(v) Foreign bidders to disclose the name and address of agents and representatives in India and Indian Bidders to disclose their foreign principals or associates.

(vi) Bidders not to pass any information provided by the Principal as part of business relationship to others and not to commit any offence under PC/IPC Act.

(vii) Bidders to disclose the payments to be made by them to agents/brokers or any other intermediary.

5.2 The Bidder(s) /Seller(s) shall ensure compliance of the provisions of this Integrity Pact by its sub-supplier(s) / sub-contractor(s), if any, Further, the Bidder /Seller shall be held responsible for any violation /breach of the provisions by its sub-supplier(s) /sub-contractor(s).

5.3 The Bidder(s) /Seller(s) will not instigate third persons to commit offences outlined above or be an accessory to such offences.

5.4 Agents / Agency Commission

The Bidder /Seller confirms and declares to the Buyer that the bidder/Seller is the original manufacturer/authorized distributor / stockiest of original manufacturer or Govt. Sponsored /Designated Export Agencies (applicable in case of countries where domestic laws do not permit direct export by OEMS of the stores and /or Services referred to in this tender / Offer / contract / Purchase Order and has not engaged any individual or firm, whether Indian or Foreign whatsoever, to intercede, facilitate or in any way to recommend to Buyer or any of its functionaries, whether officially or unofficially, to the award of the tender / contract / Purchase order to the Seller/Bidder; nor has any amount been paid, promised or intended to be paid to any such individual or firm in respect of any such intercession, facilitation or recommendation. The Seller / Bidder agrees that if it is established at any time to the satisfaction of the Buyer that the present declaration is in anyway incorrect or if at a later stage it is discovered by the Buyer that the Seller incorrect or if at a later stage it is discovered by the Buyer that the Seller/Bidder has engaged any such individual /firm, and paid or intended to pay any amount, gift, reward, fees, commission or consideration to such person, party, firm or institution, whether before or after the signing of this contract /Purchase order, the Seller /Bidder will be liable to refund that amount to the Buyer. The Seller will also be debarred from participating in any RFP / Tender for new projects / program with Buyer for a minimum period of five years. The

Buyer will also have a right to consider cancellation of the Contract / Purchase order either wholly or in part, without any entitlement of compensation to the Seller /Bidder who shall in such event be liable to refund agents / agency commission payments to the buyer made by the Seller /Bidder along with interest at the rate of 2% per annum above LIBOR (London Inter-Bank Offer Rate) (for foreign vendors) and Base Rate of SBI (State Bank of India) plus 2% (for Indian vendors). The Buyer will also have the right to recover any such amount from any contracts / Purchase order concluded earlier or later with Buyer.

6. Previous Transgression

6.1 The Bidder /Seller declares that no previous transgressions have occurred in the last three years from the date of signing of this Integrity Pact with any other company in any country conforming to the anti-corruption approach or with any other Public Sector Enterprise in India that could justify Bidder 's /Seller 's exclusion from the tender process.

6.2 If the Bidder /Seller makes incorrect statement on this subject, Bidder /Seller can be disqualified from the tender process or the contract, if already awarded, can be terminated for such reason without any liability whatsoever on the Buyer.

7. Company Code of Conduct

Bidders /Sellers are also advised to have a company code of conduct (clearly rejecting the use of bribes and other unethical behavior) and a compliance program for the implementation of the code of conduct throughout the company.

8. Sanctions for Violation

8.1 If the Bidder(s) /Seller(s), before award or during execution has committed a transgression through a violation of Clause 5, above or in any other form such as to put his reliability or credibility in question, the Buyer is entitled to disqualify the Bidder(s) /Seller (s) from the tender process or take action as per the procedure mentioned herein below:

(i) To disqualify the Bidder /Seller with the tender process and exclusion from future contracts.
(ii) To debar the Bidder /Seller from entering into any bid from Buyer for a period of two years.
(iii) To immediately cancel the contract, if already signed /awarded without any liability on the Buyer to compensate the Bidder /Seller for damages, if any. Subject to Clause 5, any lawful payment due to the Bidder/Seller for supplies effected till date of termination would be made in normal course.

(iv) To encash Advance Bank Guarantees / Performance Bonds / Warranty Bonds, etc. which may have been furnished by the Bidder /Seller to the extent of the undelivered Stores and / or Services.

8.2 If the Buyer obtains Knowledge of conduct of Bidder /Seller or of an employee or representative or an associate of Bidder /Seller which constitutes corruption, or if the Buyer has substantive suspicion in this regard, the Buyer will inform to its Chief Vigilance Officer.

9. Compensation for Damages

9.1 If the Buyer has disqualified the Bidder(s) /Seller(s) from the tender process prior to the award according to Clause 8, the Buyer is entitled to demand and recover the damages equivalent to Earnest Money Deposit in case of open tendering.

9.2 If the Buyer has terminated the contract according to Clause 8, or if the Buyer is entitled to terminate the contract according to Clause 8, the Buyer shall be entitled to encash the advance Bank guarantee and performance bond / warranty bond, if furnished by the Bidder / Seller, in order to recover the payments, already made by the Buyer for undelivered Stores and / or Services.

10. Independent External Monitor(s)

10.1 The Buyer has appointed independent External Monitors for this Integrity Pact in consultation with the Central Vigilance Commission (Names and Addresses of the Monitors are given in RFP).

10.2 As soon as the integrity Pact is signed, the Buyer shall provide a copy thereof, along with a brief background of the case to the independent External Monitors.

10.3 The Bidder(s) / Seller(s) if they deem it necessary, May furnish any information as relevant to their bid to the Independent External Monitors.

10.4 If any complaint with regard to violation of the IP is received by the buyer in a procurement case, the buyer shall refer the complaint to the Independent External Monitors for their comments / enquiry.

10.5 If the Independent External Monitors need to peruse the records of the buyer in connection with the complaint sent to them by the buyer, the buyer shall make arrangement for such perusal of records by the independent External Monitors.

10.6 The report of enquiry, if any, made by the Independent External Monitors shall be submitted to MD & CEO, UCO Bank, Head Office at 10, Biplabi Trailokya Maharaj Sarani , Kolkata-700001 within 2 weeks, for a final and appropriate decision in the matter keeping in view the provision of this Integrity Pact.

10.7 The word "Monitor" would include both singular and plural.

11. Law and Place of Jurisdiction

This Integrity Pact is subject to Indian Laws, and exclusive Jurisdiction of Courts at Kolkata, India.

12. Other Legal Actions

The actions stipulated in this Integrity Pact are without prejudice to any other legal action that may follow in accordance with the provision of the extant law in force relating to any civil or criminal proceedings.

13. Integrity Pact Duration

13.1 This Integrity Pact begins when both parties have legally signed it. It expires of order / finalization of contract.

13.2 If any claim is made/ lodged during this time, the same shall be binding and continue to be valid despite the lapse of this Integrity Pact as specified above, unless it is discharged / determined by MD & CEO, UCO Bank.

13.3 Should one or several provisions of this Integrity Pact turn out to be invalid, the reminder of this Integrity Pact remains valid. In this case, the parties will strive to come to an agreement to their original intentions.

14 Other Provisions

14.1 Changes and supplements need to be made in writing. Side agreements have not been made.

14.2 The Bidders (s)/ Sellers (s) signing this IP shall not initiate any Legal action or approach any court of law during the examination of any allegations/complaint by IEM and until the IEM delivers its report.

14.3 In view of nature of this Integrity Pact, this Integrity Pact shall not be terminated by any party and will subsist throughout its stated period.

14.4 Nothing contained in this Integrity Pact shall be deemed to assure the bidder / Seller of any success or otherwise in the tendering process.

15. This Integrity Pact is signed with UCO Bank exclusively and hence shall not be treated as precedence for signing of IP with MoD or any other Organization.

16. In the event of any contradiction between the Integrity Pact and its Annexure, the Clause in the Integrity Pact will prevail.

17. The Parties here by sign this Integrity Pact.

BUYER   **BIDDER/SELLER**

Signature: **Signature:**
Authorized Signatory   **Authorized Signatory (*)**
Department of IT

Place:
Date:

Witness:
(Name & Address)

Witness:
(Name & Address)

NON-DISCLOSURE AGREEMENT

(Confirmation of format should be enclosed with technical bid. Agreement to be executed on non-judicial stamp paper of requisite value by the selected bidder only)

This Non-Disclosure Agreement is entered into on this …. day of……..., 2023

BETWEEN

UCO Bank, a body corporate, constituted under the Banking Companies (Acquisition & Transfer of Undertakings) Act, 1970 as amended from time to time having its Head Office at No.10, BTM Sarani, Kolkata-700001 hereinafter referred to as "**the Bank**" (which expression shall unless excluded by or repugnant to the subject or context be deemed to mean and include its assigns, administrators and successors) **of the FIRST PART/ DISCLOSING PARTY**

AND

…………………………………………………………………………………………………… …………………………………………….. (Which expression shall unless excluded by or repugnant to the subject or context be deemed to mean and include its assigns, administrator and successors) of the **SECOND PART/ RECEIVING PARTY**
(Each of Bank and the vendor is sometimes referred to herein as a "*Party*" and together as the "*Parties*").

WHEREAS the Vendor/Receiving Party is inter alia engaged for **Selection of Service Provider for setting up and management of Contact Center Operations on Managed Services Model {E-tendering}** as per the terms and conditions specified in the RFP Ref No.: **UCO/DIT/2921/2022-23 Date: 10/03/2023**. The Vendor/Receiving Party would be the single point of contact for this project.

WHEREAS Bank/Disclosing Party is inter alia engaged in the business of Banking; and

WHEREAS the Parties presently desire to discuss and/or consult with each other's business for the purposes of entering into Agreements for **Selection of Service Provider for setting up and management of Contact Center Operations on Managed Services Model {E-tendering}.**

WHEREAS the Parties recognize that each other's business involves specialized and proprietary knowledge, information, methods, processes, techniques and skills peculiar to their security and growth and that any disclosure of such methods, processes, skills, financial data, or other confidential and proprietary information would substantially injure a Party's business, impair a Party's investments and goodwill, and jeopardize a Party's relationship with a Party's clients and customers; and

WHEREAS in the course of consultation with respect to the potential business venture, the Parties anticipate disclosing to each other certain information of a novel, proprietary, or confidential nature, and desire that such information be subject to all of the terms and conditions set forth herein below;

NOW THEREFORE the Parties hereto, in consideration of the promises and other good and valuable consideration, agree such information shall be treated as follows:

1. Confidential Information. "Confidential Information" shall mean and include any information which relates to the financial and/or business operations of each Party, including but not limited to, specifications, drawings, sketches, models, samples, reports, forecasts, current or historical data, computer programs or documentation and all other technical, financial or business data, information related to each Party's customers, products, processes, financial condition, employees, intellectual property, manufacturing techniques, experimental work, trade secrets.

2. Use of Confidential Information. The Vendor/Receiving Party agrees not to use the Bank/Disclosing Party's confidential Information for any purpose other than for the specific consultation regarding the potential business venture. Any other use of such Confidential Information by the Receiving Party shall be made only upon the prior written consent from an authorized representative of the Disclosing Party which wishes to disclose such information or pursuant to subsequent agreement between the Parties hereto.

3. Restrictions. Subject to the provisions of paragraph 4 below, the Party receiving Confidential Information (the "*Receiving Party*") shall, for contract period of Three (3) years from the date of the last disclosure of Confidential Information made under this Agreement (except for personal customer data which shall remain confidential forever), use the same care and discretion to limit disclosure of such Confidential Information as it uses with similar confidential information of its own and shall not disclose, lecture upon, publish, copy, modify, divulge either directly or indirectly, use(except as permitted above under clause (2) or otherwise transfer the Confidential Information to any other person or entity, including taking reasonable degree of care and steps to:
(a) Restrict disclosure of Confidential Information solely to its concerned employees, agents, advisors, consultants, contractors and /or subcontractors with a need to know and not disclose such proprietary information to any other parties; and

(b) Advise all receiving Party's employees with access to the Confidential Information of the obligation to protect Confidential Information provided hereunder and obtain from agents, advisors, contractors and/or consultants an agreement to be so bound.

(c) Use the Confidential Information provided hereunder only for purposes directly related to the potential business venture.

4. Exclusions. The obligations imposed upon Receiving Party herein shall not apply to information, technical data or know how, whether or not designated as confidential, that:

(a) is already known to the Receiving Party at the time of the disclosure without an obligation of confidentiality;

(b) is or becomes publicly known through no unauthorized act of the Receiving Party;

(c) is rightfully received from a third Party without restriction and without breach of this Agreement;

(d) is independently developed by the Receiving Party without use of the other Party's Confidential Information and is so documented;

(e) is disclosed without similar restrictions to a third party by the Party owning the Confidential Information;

(f) is approved for release by written authorization of the Disclosing Party; or

(g) is required to be disclosed pursuant to any applicable laws or regulations or any order of a court or a governmental body; provided, however, that the Receiving Party shall first have given notice to the Disclosing Party and made a reasonable effort to obtain a protective order requiring that the Confidential Information and/or documents so disclosed be used only for the purposes for which the order was issued.

5. Return of Confidential Information. All Confidential Information and copies and extracts of it shall be promptly returned by the Receiving Party to the Disclosing Party at any time within thirty (30) days of receipt of a written request by the Disclosing Party for the return of such Confidential Information.

6. Ownership of Information. The Receiving Party agrees that all Confidential Information shall remain the exclusive property of the Disclosing Party and its affiliates, successors and assigns.

7. No License Granted. Nothing contained in this Agreement shall be construed as granting or conferring any rights by license or otherwise in any Confidential Information disclosed to the Receiving Party or to any information, discovery or improvement made, conceived, or acquired before or after the date of this Agreement. No disclosure of any Confidential Information hereunder shall be

construed by the Receiving Party to be a public disclosure of such Confidential Information for any purpose whatsoever.

8. Breach. In the event the Receiving Party discloses, disseminates or releases any Confidential Information received from the Disclosing Party, except as provided above, such disclosure, dissemination or release will be deemed a material breach of this Agreement and the Disclosing Party shall have the right to demand prompt return of all Confidential Information previously provided to the Receiving Party and in such case, the Receiving party shall be bound to return all information within 30 days from the date of such demand. The provisions of this paragraph are in addition to any other legal right or remedies, the Disclosing Party may have under the Law for the time being in force.

9. Arbitration and Equitable Relief.

(a) Arbitration. The Parties shall endeavor to settle any dispute/difference arising out of or relating to this Agreement through consultation and negotiation. In the event no settlement can be reached through such negotiation and consultation, the Parties agree that such disputes shall be referred to and finally resolved by arbitration under the provisions of the Arbitration and Conciliation Act, 1996 and the rules made thereunder from time to time. The arbitration shall be held at city of Head Office of member Bank. The language used in the arbitral proceedings shall be English. The arbitration proceeding shall be conducted by a panel of three arbitrators, each party shall appoint his own arbitrator and the two appointed arbitrators shall appoint the third arbitrator who shall act as presiding Arbitrator.

(b) Equitable Remedies. The Parties agree that in event of breach of any of the covenants contained in this Agreement due to negligence/fault/lack of the Receiving Party, the Disclosing party shall have, in addition to any other remedy, the right:
  i) To obtain an injunction from a court of competent jurisdiction restraining such breach or threatened breach; and
  ii) To specific performance of any such provisions of this Agreement. The Parties further agree that no bond or other shall be required in obtaining such equitable relief and the Parties hereby consent to the issuance of such injunction and to the ordering of specific performance.

(c) Legal Expenses: If any action and proceeding is brought for the enforcement of this Agreement, or because of an alleged or actual dispute, breach, default, or misrepresentation in connection with any of the provisions of this Agreement, each Party will bear its own expenses, including the attorney's fees and other costs incurred in such action.

(d) *Indemnification:* The Receiving Party shall indemnify the Bank and hold the Bank harmless against any loss caused to it as a result of the non-performance or improper performance of this Agreement by the Receiving Party, or its servants or agents to perform any aspect of its obligations forming part of the subject matter of this Agreement.

10. Term. This Agreement may be terminated by either Party giving sixty (60) days' prior written notice to the other Party; provided, however, the obligations to protect the Confidential Information in accordance with this Agreement shall survive for a period of three (3) years from the date of the last disclosure of Confidential Information made under this Agreement (except for personal customer data which shall remain confidential forever).

11. No Formal Business Obligations. This Agreement shall not constitute create, give effect to or otherwise imply a joint venture, pooling arrangement, partnership, or formal business organization of any kind, nor shall it constitute, create, give effect to, or otherwise imply an obligation or commitment on the part of either Party to submit a proposal or to perform a contract with the other Party or to refrain from entering into an agreement or negotiation with any other Party. Nothing herein shall be construed as providing for the sharing of profits or loss arising out of the efforts of either or both Parties. Neither Party will be liable for any of the costs associated with the other's efforts in connection with this Agreement. If the Parties hereto decide to enter into any licensing arrangement regarding any Confidential Information or present or future patent claims disclosed hereunder, it shall only be done on the basis of a separate written agreement between them.

12. General Provisions

(a) Governing Law: This Agreement shall be governed by and construed in accordance with the laws of India.

(b) Severability: If one or more of the provisions in this Agreement is deemed void by law, then the remaining provisions shall remain valid and continue in full force and effect.

(c) Successors and Assigns: This Agreement will be binding upon the successors and/or assigns of the Parties, provided however that neither Party shall assign its rights or duties under this Agreement without the prior written consent of the other Party.

(d) Headings: All headings used herein are intended for reference purposes only and shall not affect the interpretation or validity of this Agreement.

(e) Entire Agreement: This Agreement constitutes the entire agreement and understanding of the Parties with respect to the subject matter of this Agreement. Any amendments or modifications of this Agreement shall be in writing and executed by a duly authorized representative of the Parties.

(f)Jurisdiction of Court: All disputes under this Non-Disclosure Agreement are subject to the jurisdiction of Courts at City of Head office of Individual member Bank in India.

(g) Two original sets of Non-Disclosure Agreement are executed and retained by either parties, Bank and _____ *(the selected bidder)*

The Parties, by the signature of their authorized representatives appearing below, acknowledge that they have read and understood each and every term of this Agreement and agree to be bound by its terms and conditions.

For and on behalf of   **For and on behalf of**

....
                                             (the selected bidder)

Signature: _____   Signature: _____

Name: _____   Name: _____

Designation: _____   Designation: _____

Date: _____   Date: _____

Eligibility Criteria Compliance

Sl. No.	Eligibility Criteria	(Proof of documents required / must be submitted)	Compliance (Yes/No)
1	Bidder should be a limited company (Public/Private) registered in India under the Companies Act, 1956 or 2013 and amendments thereafter or Companies registered as MSME Entrepreneur & still categorized as MSME for the last 3 years as on RFP issuance date.	1. Certificate of Incorporation issued by Registrar of Companies along with 2. Copies of Memorandum of Association 3. Copies of Articles of Association 4. Shareholding pattern 5. PAN, TAN, GSTIN Certificate and any other tax related document if applicable is required to be submitted along with the eligibility bid. Registration from DIC, KVIB, NSIC, KVIC, DIHH, UAA or any other body specified by Ministry of MSME.	
2	The Bidder should have a minimum annual turnover of Rs. 35 Crores per year during the last three financial years (i.e. 2019-20, 2020-21 & 2021-22).	Copy of audited balance sheet of the financial years i.e. 2019-20, 2020-21 & 2021-22 should be submitted. Certificate from Chartered Accountant stating Turnover, Net worth and Profit/Loss for last three financial years i.e. 2019-20, 2020-21 & 2021-22 should be submitted.	
3	Bidder should have positive net worth in each of the last three financial years (i.e. 2019-20, 2020-21 & 2021-22)		
4	The bidder should be in the business of Contact Center operations in India for last three years as on RFP publication date.	Copy of letter from client/ Purchase Order/ Agreement with the client to this effect.	

5	The Clientele of the bidder or its wholly owned subsidiary must include at least one Scheduled Commercial Bank (Indian / Foreign Bank, operating in India) with total annual business (Deposits + Advances) exceeding Rs. 1 lakh Crore during the last financial year, i.e. 2021-22 for whom the Service Provider has set up and running a Contact Centre of at least 250 Full Time Equivalents (FTEs). or The bidder should have a operational Contact Centre of at least 750 Full Time Equivalents (FTEs) for a single Indian PSU/Government Organization in India during the last financial year i.e. 2021-22.	Copy of letter from client/ Purchase Order/ Agreement with the client to this effect.	
6	The bidder or its wholly owned subsidiary providing BPO/ Contact Centre services should be operating with an aggregate of at least 2000 Full Time Equivalents (FTEs) for its Contact Centre Voice Operations based in India catering to domestic and/or international clients	Copy of letter from client/ Purchase Order/ Agreement with the client to this effect.	
7	The bidder or its wholly owned subsidiary providing BPO/ Contact Centre services must have registered itself with Department of Telecommunication (DoT) / TRAI.	Copy of DOT/TRAI certificate for locations/ centres.	
8	The bidder should have a minimum annual gross revenue of Rs. 25/- Crore from its Contact Centre operations	Audited Financial Statements (Balance Sheet & Profit & Loss statement) for the FY 2019-20, 2020-21 and 2021-22 along with	

	based in India during each of last three financial years, i.e. FY 2019-20, 2020-21 and 2021-22.	complete auditor's certificate / qualifications.	
9	The proposed solution for Contact Centre must be installed and in running status in any two Scheduled Commercial Banks during last three years as on bid submission date.	Copy of letter from client/ Purchase Order/ Agreement with the client to this effect.	
10	The bidder should have obtained ISO/IEC 27001:2013 or higher	ISO/IEC 27001:2013 certification or higher	
11	Bidder should not have been debarred / black-listed by any Bank or RBI or any other regulatory authority as on date of RFP issuance.	Annexure – E should be submitted.	
12	The bidder should ensure that there are no legal proceedings / inquiries / investigations have been commenced / pending / threatened against service provider by any statutory or regulatory or investigative agencies or any other for which performance under the contract will get adversely affected / may get affected.	Self-declaration to this effect on the company's letterhead should be submitted.	

Note: The Bidder must comply with all above-mentioned criteria. Non-compliance of any of the criteria will entail rejection of the offer summarily. Documentary Evidence for compliance to each of the eligibility criteria must be enclosed along with the bid together with references. Undertaking for subsequent submission of any of the required document will not be entertained under any circumstances. However, UCO Bank reserves the right to seek clarifications on the already submitted documents. Non-compliance of any of the criteria will entail rejection of the offer summarily. Any decision of UCO Bank in this regard shall be final, conclusive and binding upon the service provider.

Eligibility criteria mentioned at Sl. No. 2, 5, 6 and 8 in table above are relaxed for Start-ups subject to their meeting of quality and technical specifications. Bidder to note the followings:

i. "Start-up" company should enclose the valid Certificate of Recognition issued by Department for Promotion of Industry and Internal Trade (DPIIT), (erstwhile Department of Industrial Policy and Promotion), Ministry of Commerce & Industry, Govt. of India with the technical bid.

ii. Bidder who solely on its own, fulfils each eligibility criteria condition as per the RFP terms and conditions and who are having Start-up company status, can claim exemption for eligibility criteria mentioned at Sl. No. 2, 5, 6 and 8 in table above.

iii. If all these conditions are not fulfilled or supporting documents are not submitted with the technical Bid, then all those Bids will be summarily rejected, and no queries will be entertained.

Documentary evidence must be furnished against each of the above criteria along with an index. All documents must be signed by the authorized signatory of the Bidder. Relevant portions, in the documents submitted in pursuance of eligibility criteria, should be highlighted.

Place: **Signature of Bidder:** _____
Date: **Name:** _____
                                                Business Address: _____

Masked Commercial Bid

(Please note that the masked price bid should be exact reflection of the commercial bid except that the **masked price bid should not contain any financial information**)

Sr. No.	Service	Unit	Price in INR (P)	Monthly Indicative Volume (V)	Cost in INR C=P x V
1	Basic Contact Centre services inbound automated (IVR)	Productive connect minute		171909	
2	Basic Contact Centre services inbound agent	Productive connect minute		121300	
3	Basic Contact Centre services inbound agent for Premium segment	Productive connect minute		1213	
4	Basic Contact Centre services outbound automated (Dialer Capabilities)	Productive connect minute		356375	
5	Basic Contact Centre services outbound agent	Productive connect minute		115000	
6	Multi-channel Contact Centre service /Non Voice process – Emails & chat	Per instance (e-mail & chat)		3014	
7	Any other services where per FTE work is required (i.e. FRMS alert review etc.)	Per month (agent for 8 hours * 30 day)		20	
Total Cost of service (T1) = (P1xV1) + (P2xV2) + (P3xV3) + (P4xV4) + (P5xV5)+(P6xV6)+(P7xV7) in figure					
Total Cost of service (T1) = (P1xV1) + (P2xV2) + (P3xV3) + (P4xV4) + (P5xV5)+(P6xV6)+(P7xV7) in words					

Signature of Authorised Signatory   **Date:**
Name:
Designation:
Company's stamp/seal:

Note:-
- Bidders are required to include all cost for the entire project period as bank would not be paying anything extra over above quoted rate.
- Short calls are not chargeable. 1. In case of IVR calls up to 35 second from RMN and calls up to 50 seconds from Non RMN will be treated short calls and 2.

In case of call transferred to Agents up to 30 second will be treated as short call.

Price Composition and Total Cost of Ownership (TCO):

- The price quoted should be in Indian rupees only.

- Volume are indicative (based on previous utilization). This is for the purpose of TCO calculation only, however actual number of calls\ volume will vary as per Bank's requirement & usage. The payment will be released on actual volume basis considering unit cost quoted under respective category.

- Above quoted total monthly cost will be utilized for calculation of techno-commercial evaluation for finalizing G1 vendor.

- Total contract cost for -5- years will be calculated for the purpose of PBG amount calculation on the basis of projected volume of the parameters mentioned in above commercial sheet assuming 15% YoY growth in volume although the actual YoY growth may vary.

- The cost need to include all services and other requirement as mentioned in the RFP.

- All Quoted Commercial Values should comprise of values only upto 2 decimal places. Bank for evaluation purpose will consider values only upto 2 decimal places for all calculations & ignore all figures beyond 2 decimal places.

- For each of the above items provided, bidder is required to provide the cost for every line item where the bidder has considered the cost.

- All the commercial value should be quoted in Indian Rupees & shall be all inclusive of taxes excluding GST. GST will be paid extra as per actuals. The Bidder is expected to provide the GST amount and GST percentage in both the commercial and masked bids (without amounts being submitted in the technical response). There will be no price escalation for during the contract period and any extension thereof. Bid submitted with an adjustable price quotation will be treated as non-responsive and will be rejected.

- If the cost for any line item is indicated as zero then it will be assumed by the Bank that the said item is provided to the Bank without any cost.

- All deliverables to be supplied as per tender requirements provided in the tender.

- The bidder has to make sure all the arithmetical calculations are accurate. Bank will not be held responsible for any incorrect calculations.

- Bank will deduct applicable TDS, if any, as per the law of the land.

- The per connect minute price offered shall be on a fixed price basis and not linked to the any foreign exchange component.

- TCO shall encompass but not be limited to the following:
  - Cost of the Hardware/Software
  - Cost of Manpower
  - Cost of Management
  - Cost of building
  - License fee (Corporate or user specific as defined in RFP) including OS/Data Base/Application licenses
  - Installation, commissioning and integration charges, if any.

- Master Service Agreement/Service Level Agreement (SLA) costs as per applicable stamp duty/other fees for applicable period.
- Any cost towards development of interface and/or customization to meet bank's requirement/communicating with the bank's core banking solution, intermediary server etc. would be included by bidder.
- Cost of system/software up gradation for the entire period of contract.
- Bank will pay only per connect minute cost for the Customer Service Associates, Senior Customer Service Associates, Voice Customer Service Executive and Non-voice Customer Service Executives as per the formula given in the RFP.
- Any other cost expected by bidder for timely and efficient implementation of the project as per business requirement as specified in the RFP shall be included by the bidder in productive connect minute price.
- Cost of integration with our system (APIs etc. for integration with Bank's CBS system Finacle, Middleware etc.)

  Bidder will have to adhere to bank's existing format interface specification. No changes would be accepted on bank's side to maintain compatibility with existing system.
- Transportation and forwarding charges to respective sites in respect of supply of Hardware, furniture, equipment etc.
- Insurance of equipment installed in Bank's DC/DR/Centres
- Installation and commissioning charges, training to agent / bank staff.

- Indicative call volume quoted in commercial template may be referred as baseline for calculation of scalability with a provision of 10-15% YoY growth aggregating up to 50-75% growth during the contract period. Notwithstanding to anything mentioned about projection, it is sole responsibility of the bidder to meet SLA.
- Bidder is expected to calculate the volume based on statistics given in the RFP and prevailing industry standards in the area.

Commercial Bid

(Please note that the masked price bid should be exact reflection of the commercial bid except that the **masked price bid should not contain any financial information**)

Sr. No.	Service	Unit	Price in INR (P)	Monthly Indicative Volume (V)	Cost in INR C=P x V
1	Basic Contact Centre services inbound automated (IVR)	Productive connect minute		171909	
2	Basic Contact Centre services inbound agent	Productive connect minute		121300	
3	Basic Contact Centre services inbound agent for Premium segment	Productive connect minute		1213	
4	Basic Contact Centre services outbound automated (Dialer Capabilities)	Productive connect minute		356375	
5	Basic Contact Centre services outbound agent	Productive connect minute		115000	
6	Multi-channel Contact Centre service /Non Voice process – Emails & chat	Per instance (e-mail & chat)		3014	
7	Any other services where per FTE work is required (i.e. FRMS alert review etc.)	Per month (agent for 8 hours * 30 day)		20	
Total Cost of service (T1) = (P1xV1) + (P2xV2) + (P3xV3) + (P4xV4) + P5xV5) + (P6xV6)+(P7xV7){in figure}					
Total Cost of service (T1) = (P1xV1) + (P2xV2) + (P3xV3) + (P4xV4) + (P5xV5) + (P6xV6)+(P7xV7) {in words}					

Signature of Authorised Signatory   **Date:**
Name:
Designation:
Company's stamp/seal:

Note:-
- Bidders are required to include all cost for the entire project period as bank would not be paying anything extra over above quoted rate.
- Short calls are not chargeable. 1. In case of IVR calls up to 35 second from RMN and calls up to 50 seconds from Non RMN will be treated short calls and 2.

In case of call transferred to Agents up to 30 second will be treated as short call.

Price Composition and Total Cost of Ownership (TCO):

- The price quoted should be in Indian rupees only.

- Volume are indicative (based on previous utilization). This is for the purpose of TCO calculation only, however actual number of calls\ volume will vary as per Bank's requirement & usage. The payment will be released on actual volume basis considering unit cost quoted under respective category.

- Above quoted total monthly cost will be utilized for calculation of techno-commercial evaluation for finalizing G1 vendor.

- Total contract cost for -5- years will be calculated for the purpose of PBG amount calculation on the basis of projected volume of the parameters mentioned in above commercial sheet assuming 15% YoY growth in volume although the actual YoY growth may vary.

- The cost need to include all services and other requirement as mentioned in the RFP.

- All Quoted Commercial Values should comprise of values only upto 2 decimal places. Bank for evaluation purpose will consider values only upto 2 decimal places for all calculations & ignore all figures beyond 2 decimal places.

- For each of the above items provided, bidder is required to provide the cost for every line item where the bidder has considered the cost.

- All the commercial value should be quoted in Indian Rupees & shall be all inclusive of taxes excluding GST. GST will be paid extra as per actuals. The Bidder is expected to provide the GST amount and GST percentage in both the commercial and masked bids (without amounts being submitted in the technical response). There will be no price escalation for during the contract period and any extension thereof. Bid submitted with an adjustable price quotation will be treated as non-responsive and will be rejected.

- If the cost for any line item is indicated as zero then it will be assumed by the Bank that the said item is provided to the Bank without any cost.

- All deliverables to be supplied as per tender requirements provided in the tender.

- The bidder has to make sure all the arithmetical calculations are accurate. Bank will not be held responsible for any incorrect calculations.

- Bank will deduct applicable TDS, if any, as per the law of the land.

- The per connect minute price offered shall be on a fixed price basis and not linked to the any foreign exchange component.

- TCO shall encompass but not be limited to the following:
  - Cost of the Hardware/Software
  - Cost of Manpower
  - Cost of Management
  - Cost of building
  - License fee (Corporate or user specific as defined in RFP) including OS/Data Base/Application licenses
  - Installation, commissioning and integration charges, if any.

- ➢ Master Service Agreement/Service Level Agreement (SLA) costs as per applicable stamp duty/other fees for applicable period.
- ➢ Any cost towards development of interface and/or customization to meet bank's requirement/communicating with the bank's core banking solution, intermediary server etc. would be included by bidder.
- ➢ Cost of system/software up gradation for the entire period of contract.
- ➢ Bank will pay only per connect minute cost for the Customer Service Associates, Senior Customer Service Associates, Voice Customer Service Executive and Non-voice Customer Service Executives as per the formula given in the RFP.
- ➢ Any other cost expected by bidder for timely and efficient implementation of the project as per business requirement as specified in the RFP shall be included by the bidder in productive connect minute price.
- ➢ Cost of integration with our system (APIs etc. for integration with Bank's CBS system Finacle, Middleware etc.)

  Bidder will have to adhere to bank's existing format interface specification. No changes would be accepted on bank's side to maintain compatibility with existing system.
- ➢ Transportation and forwarding charges to respective sites in respect of supply of Hardware, furniture, equipment etc.
- ➢ Insurance of equipment installed in Bank's DC/DR/Centres

- Indicative call volume quoted in commercial template may be referred as baseline for calculation of scalability with a provision of 10-15% YoY growth aggregating up to 50-75% growth during the contract period. Notwithstanding to anything mentioned about projection, it is sole responsibility of the bidder to meet SLA.
- Bidder is expected to calculate the volume based on statistics given in the RFP and prevailing industry standards in the area.

**Particulars required for assessing whether the Respondent Meets Eligibility Criteria
Additional Detail**

No	Particulars	Details		
1	Name of the Company			
2	a. Constitution (whether public/private limited company)			
	b. Whether the company is registered in India(Yes/No)			
3	Date of incorporation (Please attach a copy of Certificate of incorporation of the company) Since when in the business of Contact Centre in India			
4	Address of Registered Office			
5	Contact person • Single point of Contact on regular basis and • Alternate point of contact in case this source is not reachable Please include address, phone numbers and email address			
6	Address for Communication: Pl include • Postal address with pin code • E-mail address • Phone numbers			
7	Name of Directors			
8	Organization structure	Attach separate sheet		
9	a. Registration with DoT /TRAI (Enclose documentary proof) b. ISO/IEC 27001:2013 or higher certifications obtained (Please attach the copy of certificates)			
10	Financial profile	2019-20	2020-21	2021-22
	Gross Revenues			

	Operating profits				
	Net profits				
11	Whether the bidder or its wholly owned subsidiary is providing BPO/Contact Centre services operating with an aggregate of at least 2,000 Full Time Equivalents (FTEs) for its Contact Centre Voice Operations based in India catering to domestic and/or international clients during the last financial year, i.e. 2021-22.	Yes/ No (supporting document like letter from client ,PO, Agreement should (attached to support the capacity)			

12	Details Call Centres owned by the Respondent as below in support of answer to 11 (a) above	Location	No. of seats	No. of FTE	Date of Commencement of Operations

13	The Clientele of the bidder or its wholly owned subsidiary must include at least one reputed Scheduled Commercial Bank (Indian / Foreign Bank, operating in India) with total annual business (Deposits + Advances) exceeding Rs. 1 lakh crores during the last financial year, i.e. 2021-22 for whom the Service Provider has set up and running a Contact Centre of at least 250 FTEs. or The bidder should have a Contact Centre of at least 750 FTEs for a single Indian PSU/Government Organization in India during the last financial year i.e. 2021-22.	Client's Name	No. of FTE	FTE	No. of seats

Signature of Authorized Signatory   Date:
Name:
Designation:
Company's stamp/seal:

Particulars of Technical Criteria

Particulars required for assessing whether the service provider meets Technical Criteria. Based on these parameters Technical score will be provided as per Annexure T

1) TOP MANAGEMENT PROFILE   (Rs. in crores)

Team Profile	Director-1	Director -2	Director -3	Director -4
Name				
Qualifications				
Professional experience				
Banking industry (years)				
Contact Centre / BPO industry as what				
Contact Centre / BPO industry with banking processes as what				
Experience of heading implementation of banking process to any client				
Director in this company since when?				
Directors in other companies				
Name of the Company				
Since when				
Any other special expertise				
Any other, please specify				

2) Service Provider Business Profile & Strategy

2.a) Current Business Profile

Criteria	No of years	No of seats		Break up of business revenues		
		For Inbound process	For Outbound process	FY 19-20	FY 20-21	FY 21-22
Processes						
Banking & Financial Services						

	Financial Services					
	Telecom					
	Retail					
	Travel					
	Ecommerce					
	Any other, specify					
Country-wise						
	India					
	European countries					
	South-east Asian countries					
	Others					
Within India - Territory wise						
	North					
	South					
	East					
	West					
Contact centre channels used (inbound or outbound- please specify)						
	Voice					
	Web Chat					
	SMS, Email, whatsapp					
	Voice assisted IVR					
	Video chat					
	Co-browsing					
	Social media management					
	SMS/Voice/Email blaster services					
	Any other					

2.b) Future Business Strategy

	FY 23-24	FY 24-25	FY 25-26	Reasons
Focus Area - industry				

Focus Area - Inbound processes				
Focus Area - Outbound processes				
Focus Area- Channels serviced				
Focus-Area - Geographical coverage				
Capacity in terms of Number of seats				
Business Revenues				
Acquisitions & Alliances in process				

3) Service Providers Management practices and procedures, currently being followed

3.a) Financial management practices	
Share-holding pattern	
What are your capital funding practices?	
What are your funds flow management practices?	
Who is your primary banker? (Name, branch)	
3.b) Marketing Management practices	
What is your customer creation and retention practices?	
What are the standards set by you on business ethics in terms of customer service deliverables?	
What are your alternate pricing model and strategy?	
What are your customer engagement models?	

3.c) HR policies and practices	
What are your high level recruitment and retention policies?	
Brief note on sources of recruitment	
What are your high level HR development policies and strategies?	
What are your current levels of agent attrition in banking /non-banking, voice / non voice, domestic / international processes?	

3.d) Process & Project management practices	
What are your high level implementation strategies after obtaining a contract in Contact Centre services?	
What is average timeline for implementation of new projects in Contact Centre services?	
What is your success rate in meeting the project objectives in first phase of implementation in Contact Centre services?	

4) Dedicated practice area and core competency

4.a) Dedicated practice area	
What are the geographical areas, you are	

	currently servicing? (countries, within the country states)	
	What is your specific expertise gained in those geographies in terms of cultural expertise, consumer behaviour tracking, etc.	

4.b) Core competency – Processes

		Number of Seats				
	Processes	Voice	Email	Web-chat	Social Media	Any other
	Inbound contact handling – queries, requests, transactions					
	Outbound contact handling – sales					
	Cross sell / Lead generation / Lead closure					
	Outbound contact handling – recovery					
	Inbound cross selling and up selling					
	Outbound tele marketing					
	Follow-up of leads - appointment fixing, product offer,					
	SR processing - Cheque book issue, statement emailing, etc.					
	Post-sales support					
	KYC verification					
	Customer satisfaction survey/ touch point survey, SMS and email survey					
	Customer loyalty programs					
	Market research - tele-interview					
	Any other processes - Pl specify					

5) Respondent's expertise in handling contact centre services in regional languages.

What are the languages you are handling?	Number of seats	Number of Agents & Team Leads	Since when	How do you manage scripting?	Training materials in regional languages?
Language-1					
Language-2					
Language-3					

Language-4					
Give an account on multi-lingual capabilities of your Agents / Team Leads					

6) Conformance with Service Requirements (SLAs) of existing Contact Centre clients Compliance to Service Level Agreements

Give SLA parameters set for you by existing TOP 5 clients in Contact Centre Services, preferably in Banking segment

6.a) Service Level Agreements			Rate of compliance during			
CLIENT – 1 (please specify type of process & sector)		**Benchmarks fixed by client**	**FY 18-19**	**FY 19-20**	**FY 20-21**	**FY 21-22**
SLA-1	Please specify the SLA in this place					
SLA-2	Please specify the SLA in this place					
SLA-3	Please specify the SLA in this place					
SLA-4	Please specify the SLA in this place					
SLA-5	Please specify the SLA in this place					
SLA-6	Please specify the SLA in this place					
SLA-7	Please specify the SLA in this place					
CLIENT – 2		**Benchmarks fixed by client**	**FY 18-19**	**FY 19-20**	**FY 20-21**	**FY 21-22**
SLA-1	Please specify the SLA in this place					
SLA-2	Please specify the SLA in this place					
SLA-3	Please specify the SLA in this place					
SLA-4	Please specify the SLA in this place					

SLA-5	Please specify the SLA in this place					
SLA-6	Please specify the SLA in this place					
SLA-7	Please specify the SLA in this place					
CLIENT – 3		**Benchmarks fixed by client**	**FY 18-19**	**FY 19-20**	**FY 20-21**	**FY 21-22**
SLA-1	Please specify the SLA in this place					
SLA-2	Please specify the SLA in this place					
SLA-3	Please specify the SLA in this place					
SLA-4	Please specify the SLA in this place					
SLA-5	Please specify the SLA in this place					
SLA-6	Please specify the SLA in this place					
SLA-7	Please specify the SLA in this place					
CLIENT – 4		**Benchmarks fixed by client**	**FY 18-19**	**FY 19-20**	**FY 20-21**	**FY 21-22**
SLA-1	Please specify the SLA in this place					
SLA-2	Please specify the SLA in this place					
SLA-3	Please specify the SLA in this place					
SLA-4	Please specify the SLA in this place					
SLA-5	Please specify the SLA in this place					
SLA-6	Please specify the SLA in this place					
SLA-7	Please specify the SLA in this place					
CLIENT – 5		**Benchmarks fixed by client**	**FY 18-19**	**FY 19-20**	**FY 20-21**	**FY 21-22**

SLA-1	Please specify the SLA in this place						
SLA-2	Please specify the SLA in this place						
SLA-3	Please specify the SLA in this place						
SLA-4	Please specify the SLA in this place						
SLA-5	Please specify the SLA in this place						
SLA-6	Please specify the SLA in this place						
SLA-7	Please specify the SLA in this place						

6.b) What are the tools being used by you for measuring the SLA parameters?	
6.c) What are your HR practices, while SLA compliances are deficient?	
6.d) What are your methods of improving the SLA standards?	
6.e) Have you delivered beyond SLAs to your clients? Please share examples	
6.f) Have you had to pay penalties for noncompliance to SLA standards for any of your clients?	

7) Banking Industry Specific Skill Sets

Domestic / Foreign Banking industry processes		Account Team Profile		
	No of seats	Size	Experience	Banking knowledge
Inbound customer care - Query-Response				
Outbound - sales and collections				
Service Request processing expertise				
Basic banking transactions				
Complaints management				

processes				
Market research and survey processes				
Omni channel delivery experience				

8) Specific compliance requirements for a Call Centre

What are the specific Compliance requirements for a banking industry contact centre?	
Out of the above, what are the requirements, you are currently complying with and how?	
Do you feel the Bank will need to comply with any special compliance requirements? If any, what are they?	

9) Site readiness

What are the additional - 2- sites proposed for UCO Bank by your company? Provide location details	
Are these premises owned by your company or rented by your company for how many years?	
Is contact centre infrastructure setup is available at these sites or will be setup after getting this order? How much time will be required for built of complete infrastructure setup?	
Are these sites ISO certified? How much time required for getting sites ISO certified?	

<u>Technical Expertise</u>

10) Technical Expertise - (Hardware / software/ Telecom)
10.a) Information technology for proposal in our Bank

Tools	Name of the tool	Whose? Or Own?	Integration aspects	No of users	Any other
CRM					
Automatic Call Distribution System (ACD)					
Interactive Voice Response (IVR) and Voice					

assisted IVR both					
Computer Telephony Integration (CTI)					
TPIN Generation System					
Dialer					
Voice Screen Contact Logger / Recording system					
Automated Email response					
Web chat / Video chat					
Other non-voice capabilities					
HR Management Systems					
Performance Appraisal systems					
Quality management Tools					
Business Intelligence tools					
Robotics Automation tools					
Management Information System					
Knowledge Management Systems					
Workforce Management Tool					
Learning Management System					
Tools for Integration with CRM, IVRS, CBS					
Automated voice audit through BOT					
Net Promoter Score / Customer Satisfaction tools					
What are your technical expertise in providing transformational contact centre services to a large service sector industry, including indigenous software / hardware / systems developed for providing the services?					
Please share any other software development team capabilities with respect to customization of software to suit Bank's					

needs					
Please share your experience in designing and implementing a large scale integrated CRM, IVR, CTI, Voice Logger etc. in India/ outside India Please share features functionality of CRM implementation done.					
Enable marketing and sales management for outbound calls					
Provide 360-degree customer view and allow customer segmentation					
Provide analytical dashboards for SLAs, KPIs and provide e-mail/ SMS escalations for critical events					
Provide web based access to branches on the different requests placed by our customer					
Provide complete log of all customer interactions through various channels and provide analytics of customer needs to agents					

10.b) Software platforms proposed for our bank

Area of expertise		Experience	
		No of years	Industry
CRM			
Voice, Email and chat BOTS			
Software development team and their capabilities with respect to customisation of software to suit Bank's needs Overall assessment of the technology of the vendor including hardware, software for various processes in the Contact Centre etc.			

Security, backup and data practices used by the Vendor to manage client data	

11) Technical infrastructure Requirements in proposal for our Bank

11.a) Technical Requirements	Number	Configuration Specifications	Suggested Make
Desk tops / PCs /Voice BOT/ headsets-configuration			
Other IT infrastructure for the Agent / team leader workstation			
Software support - CTI,			
Software support - CRM			
Telecom infrastructure (Devices to be used should be able to remove all surrounding noise and should be active noise cancellation enabled) and opt for best upgraded device available in the market time to time.			
Any specific software tools / accelerators required			
Any other			

11.b) Physical infrastructure	
Workstations - dimensions & furniture (prescribed minimum distance between workstations of any -2-agents should be maintained for reduced noise and disturbance)	
Air-conditioning, lighting, rest rooms, lockers,	
Physical security arrangements - CCTV, access control,	
Any other	

12) Security (IT & Data)
12.a) Security initiatives for Personnel

Do you take a Non-disclosure agreement? From whom and how far is enforceable?	
What are your formal disciplinary action procedures in case of security breach	
Explain your employee reference checking process	
Do you conduct training sessions on data security and how?	
Are you adapting ISO 27001:2013 or higher security practices or any other security practices? Please specify.	

12.b) Security initiatives – Data / IT / software

What are the Fire-walls/ Routers/ switches used by you? (in failover active configuration at each DC and DR site)	
What are the measures for security for PCs, and copying devices? (Antivirus and OS patch updating)	
How do you prevent use / installation of unauthorized software? Any tool will be used?	
What are the security measures taken while giving Internet, Email facilities to employees, to ensure data-security? Please share any other security practices followed by you	
If work from home is allowed, what are the additional security measures taken for WFH PC's	

12.c) Security initiatives - Physical infrastructure

What are your Physical security measures? Give an account on Access Card systems, Circuit TV and monitoring, etc.	
How are ensuring security while sub-contracting / outsourcing services to a third-party vendor?	

13) Transition Process

13.a) Entry Transition Process - from Bank/Service provider to Service provider

A quick project plan for implementation of contact centre services – with timelines and activities	
Dependencies at various stages, such as integration with CTI, CRM	
Past track record of transitions with similar scope (migration within stipulated time)	

13.b) Reverse Transition Process - from Service Provider to Bank

Transition time frame and activities	
Data transfer Strategy	
Technology transfer process	
Knowledge transfer process	
People transfer process	
Transfer of licenses / rights acquired for servicing the Bank	
Transfer of systems, applications, software, procedures, policies, etc.,	
Please specify if there is any component of the Contact Centre solution which is needed / being used for running of the Contact Centre which will not be transferred to Bank and why not; Please detail a methodology for the above reverse transition process	

Human Resources
14) Respondent's current Human Resources Management practices
14.a) Recruitment and Retention

Recruitment process and sourcing	
Screening and appointment	
Average time to recruit and train a fresh resource	
Average time to recruit and train an experienced resource	
Annual Attrition (%) for agents	
Annual Attrition (%) for Team leaders	
Measures to prevent / reduce attrition	

14.b) Training, development and career planning

On the job and off the job training, online training, daily automated training in Video/audio mode through BOTs and test	

before login	
Knowledge testing and certification	
Management development programs	
Career development programs	
Training tools used	

14.c) Quality management practices & SLA adherence

Performance appraisal & Qualify assurance	
Measures to improve quality & development methods	
Procedures for dealing with disputes	
Quality Management tools adopted should be automated as well as human based both	

15) Relationship Management (Account Team) for providing services to Bank
Account Team organization & staffing

Team	Name & Position	BPO Experience	Banking BPO Experience	Qualifications	Any Other
Business Domain experts					
Expert 1					
Expert 2					
Technical experts for BPO processes					
Expert 1					
Expert 2					
Operational experts					
Expert 1					
Expert 2					
Account Team Organization structure					
Give an overview into the Respondent's policy towards developing the Account Team					

16) Operational Team - Resourcing for providing services to Bank
16.a) Operational Team Organisation & Staffing

Members	Number	BPO Experience	Banking BPO Experience	Qualifications	Any Other
Agents (please					

provide separately for different skills sets and handling different channels)				
Team Leaders				
Supervisors				
Managers				
Quality Assurance Executives				
Quality Managers				
IT Executives (developers, support, maintenance etc.)				
IT Managers				
Admin Executives				
Admin Managers				
Security teams				
HR Executives				
HR Managers				
Trainers				
Transition Team				
Account Managers				
Other Support Staff & Management (please specify and provide details				

Ratios

Agent - Team leader ratio	
Mangers, supervisors, admin executives	
Quality assurance team to Agent	
HR Team	
Proposed Organization structure	

16.b) Resources Mobilization plans for Operational Team

Sources of human resources	
Recruitment processes / cycle	
Retention plan to re-recruitment strategy	

16.c) Operational Team Development

An overview into the Respondent's policy and practices towards developing the operational team

Training	No of Days		Testing	Benchmarks	Graduation
	By Company	By Bank			
Functional training					
Training on business etiquettes and communication skills					
Managerial skill development programs					
Online training					
Refresher training / new products training					
What are the tools / systems / pedagogy used to ensure training effectiveness?					

16.d) Performance appraisal and monitoring

A quick overview into the performance appraisal methods, practices and procedures planned to be put in place for the operational team dedicated for Bank's services

Performance appraisal	
Methods, procedures and parameters	
Benchmarks / standards / Quality Scores	
Compliance procedures to quality standards	
Reward / punishment mechanisms	

Performance Reporting	
Methods / formats of regular reporting	
Periodicity of reports	
Requirements from Bank to improve the quality	

Technical Evaluation Template

Template for "Stage – B Technical Evaluation – Part 1"

	Parameter	Reference documents of Annexure S	Item Weights (A)	Proposal Score (0-5) 5 = Best (B)	Total Points C=(A*B)/5
I)	**Provider RFP process management capability**		**10**		
1)	Compliance with the RFP process	-	2		
2)	Compliance with the RFP timetable	-	2		
3)	Quality of clarification questions	-	1		
4)	Compliance with provider proposal format	-	1		
5)	Compliance with provider technical specification format	-	1		
6)	Quality of proposal documentation	-	2		
7)	Proposal presentation	-	1		
II)	**Service Provider profile**		**130**		
1)	Service Provider organization overview (financial profile, organization structure)	S1	30		
2)	Service Provider business profile and strategy	S2	20		
3)	Service Provider's Management practices and procedures	S3	20		
4)	Dedicated practice area and core competency	S4	10		
5)	Service Provider's expertise in handling contact centre service as an Omni channel, integrated	S5	50		

	across segments, multi lingual, 360-degree customer view etc.				
III)	**Conformance with Service requirements (SLAs) of existing clients**		**60**		
1)	Compliance to Service Level Agreements	S6	55		
2)	Use of subcontractors		5		
IV)	**Business process expertise, especially in Banking Industry**		**70**		
1)	Banking Industry-specific skill sets	S7	40		
2)	Specific Compliance Requirements for Call Centre	S8	20		
3)	Site readiness	S9	10		
V)	**Technical Expertise**		**250**		
1)	Technical Expertise - (Hardware / software/ Telecom)	S10, S11	150		
2)	Security (IT & Data)	S12	40		
3)	Transition Process	S13a	40		
4)	Reverse transition process	S13b	20		
VI)	**Human Resources**		**130**		
1)	Respondent's current Human Resources Management practices	S14	50		
2)	Relationship Management (Account Team) for the providing services to Bank	S15	50		
3)	Operational Team - Resourcing for the providing services to Bank	S16	30		
Total Part 1 (I+II+III+IV+V+VI+VII)			**650**		

Above Total Part 1 will be converted to 65 Marks.

Sub Total Part 1: Maximum Marks 65

II. Technical Evaluation – Part 2- Vendor Presentations

Parameters	Score
Alignment of the solution being proposed with the requirements of the Bank • Does the bidder display clear understanding of the bank's requirements? – 3 Marks • Does the bidder demonstrate beyond any doubt ability to deliver on all requirements? – 3 Marks • Is the bidder able to provide crisp and clear answers to questions asked with strong content? – 2 Marks • Is the bidder proactive to provide innovative solutions for capabilities required by the bank? – 3 Marks • Does the bidder have experience of performing similar functions in other clients? – 3 Marks • Any exclusions in the reverse transition process mentioned by the bidder? – 1 Mark	15
Sub Total Part 2 Maximum Marks	**15**

III. Technical Evaluation – Part 3- Site Visits –

Parameters	Max Marks	Comments	Marks Obtained
• Successful demonstration of proposed solution, specifically- 0.5 Mark • Technologies used - hardware, software, applications, telecom expertise- 1.5 Mark • Security, backup and data information security / confidentiality practices- 1 Mark • Quality of premises and amenities- 1 Mark • Functioning of different channels-0.5 Mark • Scope of services covered: Inbound calls, Outbound calls, NLP AI based voice Bot IVR, email, web chat, social media management etc.- 0.6 Mark • Ability to provide services across different business lines-	10		

- 0.6 Mark
- Design of IVR flows- 0.6 Mark
- Competence of agents and recruiting- 1 Mark
- Quality management of agents- 1 Mark
- Training facilities and resources- 0.5 Mark
- Monitoring and reporting and adherence of SLAs -0.5 Mark
- Reports produced for client- 0.2 Mark
- Evidence of robust CRM implementation- 0.5 Mark

Subtotal Part 3 Maximum Marks:	10		

IV. Technical Evaluation – Part 4- Reference Checks

Sr. No.	Due Diligence	Max Marks	Comments	Marks Obtained	Para / Section Reference in RFP
1	References — Enterprise wide References — Specific team personnel	10			Details to provide as per **Annexure V**

Sub Total Part 4 - Maximum Marks 10

Vendor Score sheet

	Score
Vendor's Score in Technical Evaluation – I	/65
Vendor's Score in Presentation Evaluation – II	/15
Vendor's Score in Site Visits – III	/10
Vendor's reference checks - IV	/10
Vendor's Combined technical score	/100

<u>Certificate from Bank or Government/PSU Client</u>

Deputy General Manager
Department of Information Technology
5th Floor, 3 & 4 DD Block, Sector -1
Salt Lake, Kolkata-700 064

Dear Sir,

Re: Contact Centre services provided by the _____ **(Name of the Service Provider)**

This is to certify that _____ (name of the Service Provider) has provided Inbound/Outbound Sales/Outbound Recovery/Outbound Support (tick the services provided by Service Provider) through various channels like Voice/Web-Chat/Email/Video Chat/Co-browsing etc. (tick the channels used) in our Bank/ Organization during the period _____.

Contact Centre services provided by M/s........................... in Capex/Opex/Hybrid model is satisfactory and there are no adverse observations as regards to the service rendered by the _____ (Name of the Service Provider).

SIGNATURE

(Name & Designation, seal of the Bank/Organization)

<u>**Reference Details**</u>

	Reference 1	Reference 2
Name of the Bank/Client (with whom the Bank may interact for obtaining references)		
Address of the Bank/Client		
Contact Details (At least two contacts are to be provided for each reference)		
Contact 1 Name:		
Designation:		
Landline no.:		
Cell no.:		
E-mail id:		
Contact 2 Name:		
Designation:		
Landline no.:		
Cell no.:		
E-mail id:		
Ref. no and date of order (certified copy attached)		
Services started from		
Services provided (like banking query, Recovery etc.)		

SIGNATURE
(Name & Designation, seal of the firm)

Location/Respondent's Existing Contact Centre for Site Visit

Sr. No	Name of Client	Address of location (where processes are handled	No. of Seats (please specify) offered at this location	Total No of seats (please specify) provided for the client by the Bidder across all locations	Process being handled (e.g. banking, credit card, telecom sales, recovery,)	Contact Details (Contact person & telephone numbers)
1						
2						
3						

<u>COMPLIANCE CHART</u>

<u>Subject: RFP for Selection of Service Provider for setting up and management of Contact Center Operations on Managed Services Model {E-tendering}</u>

Sl. No.	Particulars	Compliance Status (Yes / No)	Page No. Of the bid document submitted
1.	Are Technical & Commercial bid submitted ?		
2	Is the Technical bid made in conformity with technical bid template?		
3.	Is the Commercial bid made in conformity with Commercial template as **Annexure - Q**?		
4.	Are the Technical & Commercial Bids organized properly?		
5.	Are all the pages numbered properly and signed and stamped.		
6	Is Earnest Money Deposit submitted?		
7.	Duly signed Annexures **A to W** are enclosed.		
8.	Is the softcopies of the response of Technical, Functional and Commercial RFP submitted in separate?		
9.	Are document in support of all eligibility criteria submitted?		
10.	Are your solution complied with all Scope of work.		
11.	Audited Balance Sheet and Profit & Loss Account documents for the last 5 years		
12.	Power of Attorney/Authority letter issued by the competent authority for signing the Bid document on behalf of the company.		

For……………………………..
(Signature and seal of authorized person)