

SI No	RFP PAGE NO.	RFP Clause No	Clause	Queries	Response by Bank
1	3	Section 1	Instruction to bidders - Point 5 - Bid Security (EMD)	Requesting central bank to kindly provide the format for Bank Guarantee. Also, in page no. 134, the bid security declaration is published. Can it be submitted in place of EMD or both EMD (Bank Guarantee) and Bid Security Declaration is to be submitted. Please confirm.	EMD
2	3	Section I	Instrction to Bidders - Bid Security (EMD) - An amount of Rs.1,00,00,000/- (Rs. One Crore Only) in the form of Bank Guarantee issued by an scheduled commercial bank other than Central Bank of India for the entire period of Bid validity plus 3 months or by means of banker's cheque/ Account Payee Demand Draft /RTGS/NEFT in the account no.- 3287810289 of Central Bank of India (IFSC Code – CBIN0283154) with narration Tender ref no CO:PDOD:2022- 23:CS:RFP:01 in favor of “Central Bank Of India” and payable at Mumbai/Navi Mumbai.	The Exemption benefit under the governement of India guidelines is limited to Micro and Small Enterprise however the qualifying criteria for revenue is <= 100 Cr. Which applies to Medium enterprise. Can Medium Enterprises avail this benefit for this RFP?	No Change. RFP Clause will prevail
3	3		Pre–bid Meeting Date & Time and Venue Details	Suggest bank to have virtual prebid meeting hence kindly share the online meeting credential to join the same.	Physical Meeting
4	12	3	In accordance with Government of India guidelines, Micro and Small Enterprises are eligible to get tender documents free of cost and also exempted from payment of earnest money deposit upon submission of valid MSME certificate copy.	As Micro and Small Enterprises are eligible to get tender documents free of cost and also exempted from payment of earnest money deposit, We suggest to consider for Medium Enterprises also to consider in the said clause.	No Change. RFP Clause will prevail

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5	15	1	Scope of Work	What are the key drivers for this Tender? Can you please share the major goals/objectives of this RFP?	Digital Transformation and improved customer service
6	15	1	Scope of Services	Please provide expected hours of operations for each queue along with the working days of each queue (including mandatory day off/holiday list to be followed) - Outbound cannot work 24X7 due to dialing restrictions	Other than government /banking restricted timings for outbound calls, service time for other channels will be 24*7
7	15	1.1	Scope of Work - The bank's preference is to have 2 sites, the primary site in Mumbai/Navi Mumbai and a second site in Hyderabad.	We propose Bangalore Location for a Secondary/BCP site. Please confirm if this can be considered, or is hyderabad definitely required?	No Change. RFP Clause will prevail
8	15	1.1	Location	Will the bank provide MPLS connectivity to both delivery locations (Mumbai & Hyderabad)? Please confirm.	Bank will provide connectivity to Bidder office in Navi Mumbai and Hyderabad
9	15	1.1	Location	Are these services currently inhouse or already outsourced? Which locations are these services being delivered from? What are the major challenges that you are facing with the current setup?	The services are outsourced . Service is from the NaviMumbai office
10	15	1.1	Location	Please provide expected volume/staffing distribution between the proposed contact centers	Please refer to Annexure C

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11	15	1. Scope of Work of Section II: Background	1.1 Location 1.1.1 The selected bidder must be capable to set up and run the ICC for the Bank from at least two locations. 1.1.2 The bank's preference is to have 2 sites, the primary site in Mumbai/Navi Mumbai and a second site in Hyderabad.	Please consider secondary site option as Kolkata and ideally there should be third site aswell. Bangalore can be considered as 3rd site.	No Change. RFP Clause will prevail
12	15	1.1 Locations	1 The selected bidder must be capable to set up and run the ICC for the Bank from at least two locations.	- Can the Technology piece be implemented in the the cloud and only agents will be on-premise? please confirm - Can a part of the technology like VoiceBot/Biometrics/Speech Analytics/Work Force Management be delivered from Cloud with connectivity to Data center? Please confirm	No Cloud
13	15	1.1.2	Location	Its mentioned that the Bank prefers to have 2 locations one in Mumbai/Navi Mumbai another in Hyderabad. Is the Bank open for the bidder to propose 2 new locations apart from the above.	No Change. RFP Clause will prevail

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14	15	1.1.2	The bank's preference is to have 2 sites, the primary site in Mumbai/Navi Mumbai and a second site in Hyderabad.	Need clarification from bank on the following: 1) How will be the connectivity. Whether the DR site has to connect to CBI Mumbai or CBI Hyderabad. 2) In case of connectivity is later, Can we have the site address for CBI Mumbai and Hyderabad sites. 3) Will the Bank do the link provisioning Where will the bidder setup be hosted in CBI premises or Bidder premises.	1. DC is in Navi Mumbai and DR is in Hyderabad 2. Bank will provide connectivity from DC to Bidders site in Mumbai and from Banks DR to Bidders site in Hyderabad
15	15	1.1.2	The bank's preference is to have 2 sites, the primary site in Mumbai/Navi Mumbai and a second site in Hyderabad.	Bank to clarify on - need of DR site near bank DR office at Hyderabad	Bidder to provide 2nd site at Hyderabad
16	15	1.1.2	Location	Can the Bidder suggest alternate sites for setting up of ICC?	No Change. RFP Clause will prevail
17	15	1.1.4	Going ahead Bank may at its sole discretion ask the successful bidder to establish more centres to operate from.	Request bank to specify the expected locations/ centres from where the operations will take place in future. If bank is expecting to operate more centres in future date within contract period then the commercial mentioned in this RFP should not consider it will be revised accordingly.	Commercials will cover 2 sites. In the event the bank asks for additional centers, then bank will mutually discuss and negotiate the commercial

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18	15	1.2.1	Product- Wealth Management	For Insurance related, will the employees and supervisor required to be certified through IRDA or any relavent insurance certification. Similaly for Mutual Funds.	Crtifications will be as per industry standards
19	15	1.2.1 Products	Wealth Management Products such as Demat Accounts, Mutual Funds, Bonds, PPF, Insurance etc.	Please define the scope of the CSAs for these products, will this be just answering queries or would also involve selling?	The scope of CSA will include answering queries and handle servies to sales by dedicated desks
20	15	1.2.1 Product s	Wealth Management Products such as Demat Accounts, Mutual Funds, Bonds, PPF, Insurance etc.	If selling of the products is also in scope then are the CSAs/Sr. CSAs also required to have specific certifications like NISM/IRDA etc. If yes than how many CSAs/Sr. CSAs are required and we understand that bank will reimburse the cost of certifications to bidder. Please confirm	Yes certifications will be required. Commercials to be discussed with successful bidder.
21	15	Location Point 1.1	The bank's preference is to have 2 sites, the primary site in Mumbai/Navi Mumbai and a second site in Hyderabad.	Would central bank of India be flexible to consider Navi Mumbai as Primary and Chennai as Secondary Location.	No Change. RFP Clause will prevail
22	15	Locatio n Point 1.1		Kindly let us know number of workstation to be manned in each of the three shifts i.e. Morning, evening and night. So that transportation and Workstation allocation can be considered accordingly.	Bidder to assess the requirements and provide solution accordingly

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23	15	Scope of work	The bidder will be responsible for the day-to-day operations, including but not limited to, the hiring, training of resources and management of the ICC capabilities, resources and premises	Please provide training duration of Agents	Training will be for a period of 21 days with 7 days of OJT Training
24	15	Section II, Location	1.1.2 The bank's preference is to have 2 sites, the primary site in Mumbai/Navi Mumbai and a second site in Hyderabad.	Please confirm if Central Bank is open for other locations where we will get more availability of regional language agents or wanted to start with Mumbai/New Mumbai and Hyderabad locations.	No Change. RFP Clause will prevail
25	15	Section II: Background	As part of automation and enhancing customer experience, Bank has established one ICC in Mumbai where telephone lines are provided by Bank and all manpower, premises, technical & physical infrastructure (i.e., Servers, PCs, Telephones etc.) were outsourced from Bidder. The ICC serves through Inbound/Outbound calls, IVR and Email channels.	- What is the current Technology Deployed? - Who is the current bidder ((i.e., Servers, PCs, Telephones etc.) maintaining the Contact center operation?	Will be shared with successful bidder
26	16	1.2.2	Services	Its mentioned the agents are supposed to cross sell. Are there any sales incentives programme run by the bank for the said process. Kindly confirm.	No Sales incentives are provided
27	16	1.2.2 Services	Proactive reach out for digital assistance	Please indicate average vols/workload and frequency of the campaigns	Will be shared with successful bidder
28	16	1.2.2 Services	Customer Satisfaction	This refers to CX measurement & management tool (VOC/CSAT/NPS or L1 service QRC? Or both	Refers to Customer satisfaction surveys and feedback support by ICC
29	16	1.2.2 Services	Grievance handling & redressal	Is Warm Transfer Escalation desk part of this line item?	No

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30	16	1.2.3	Languages - The Bidder initially will render ICC services (across all audio enabled channels & written channels) in twelve (12) languages, immediately at launch: English, Hindi, Tamil, Telugu, Malayalam, Kannada, Marathi, Punjabi, Odiya, Bengali, Assamese and Gujarati.	Please provide breakup of lingual HC requirement for each process / Line of Business	Will be shared with successful bidder
31	16	1.2.3	Languages - To support its overseas customers, all services will be initially provided in two languages – Hindi and English	Please provide HC required for International queue	No separate queue for International, however calls should be transferred to the Desk Archetype designated to handle NRI customers
32	16	1.2.3	Languages	Please provide the language wise FTE bifurcation	Will be shared with successful bidder
33	16	1.2.3	Languages	Does the bank mandatorily require support for other languages with IVR, Voice bot and chatbot?	Please refer RFP
34	16	1.2.3	Language	What is the language wise volumes across all voice channels?	Shared in Table 1 and 2
35	16	1.2.3	Languages	Are all given languages required for all the given channels (Voice/Email/Web Chat/Video Banking etc.)	Language will be as defined in RFP shared
36	16	1.2.3	Languages-The bank would expect the Bidder to be able to support the remaining languages as per the eighth schedule of the Indian Constitution, eventually, based on availability or if requested directly by the bank.	Request bank to share the bifurcation of FTE as per Language requirement	Please refer to Table 1 and 2 for current call volumes and bifurcation

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37	16	1.2.3 Language s	The Bidder initially will render ICC services (across all audio enabled channels & written channels) in twelve (12) languages, immediately at launch: English, Hindi, Tamil, Telugu, Malayalam, Kannada, Marathi, Punjabi, Odiya, Bengali, Assamese and Gujarati.	Are all the languages required for Inbound Voice, Outbound Voice, Chatbot, Voice Bot, Speech Analytics ? Please confirm	Languages in scope are the requisite banking languages in RFP
38	16	Section II, 1.2.3.	Languages. English, Hindi, Tamil, Telugu, Malayalam, Kannada, Marathi, Punjabi, Odiya, Bengali, Assamese and Gujarati.	We humbly request the bank to provide the Regional language wise call flow for a standard period of 6 months to 1 year or the number of regional language agents required for better understanding for Inbound, Outbound and other LOBs.	Will be shared with successful bidder
39	16		The Bidder initially will render ICC services (across all audio enabled channels & written channels) in twelve (12) languages, immediately at launch: English, Hindi, Tamil, Telugu, Malayalam, Kannada, Marathi, Punjabi, Odiya, Bengali, Assamese and Gujarati.	We would like to understand the language basis bifurcation of the required number of resources	Pease refer Table B for Inbound call volumes by languages
40	17	1.2.4	Capabilities	Could you please let us know the existing platform which is being used for the following aspects: - Conversational Bots - Webchat and ChatBots - WhatsApp live chat - Social Media - Virtual Sales Coach - RPA	Bank currently uses BOT only for Collections

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41	17	1.2.4	Capabilities	What all languages does the bank need chatbot and voice bot support in? Can we focus on major volume driving languages to begin with?	Please refer RFP
42	17	1.2.4	Capabilities	What all use cases would the bank prefer to be managed only by the human agents, and which use cases we can focus on with chatbot and voice bot?	Bidder to bring in Industry best practices
43	17	1.2.4	Capabilities	Can you please share your existing technology landscape: Knowledge Management Ticketing Learning Management CRMs Other tools?	Bank uses CA's ticketing tool Knowledge management system is available Bank has no CRM
44	17	1.2.4	Capabilities	Are there any inflight transformation initiatives, which will impact the process in scope?	No Inflight projects
45	17	1.2.4	Capabilities	Will there be a separate payment made by Bank for IP transfer or will this have to be considered in the FTE cost?	No separate payment
46	17	1.2.4	Capabilities	Some of these capabilities maybe be sourced by the Bidder from its vendor partners. In such scenario, OEM may not agree to IP transfer of certain products or services. Will this be considered by the Bank?	No Change. RFP Clause will prevail

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47	17	1.2.4	Capabilities	What IP transfer is expected by the Bank under Omni-channel experience? Is Bank expecting transfer of the software platform to the Bank or only the records of all interactions between ICC and Bank's customer?	IVR Scripts/Chatbot FAQ's/ Knowledge Management / CRM customer data/ Calling scripts/Workflows etc
48	17	1.2.4	Capabilities	What is Bank expecting under IP transfer of Knowledge Management? Is it expecting handoverof all knowledge documents created by Bidder while managing ICC or the KM software platform itself?	Transfer of knowledg documents created by Bidder
49	17	1.2.4 Capabilities	Capabilities	Call/voice, Webchat and chatbots, Video Banking, IVR, WhatsApp live chat, Co-Browsing, Social media Email, Conversational bots, Intent recognition, Knowledge management, RPA All these channels will be build on which location? CBol location or bidder location please confirm	Will be built on CBol location. Rackspace to be provided by bank
50	17	1.2.4. Capabilities	1: Proactive, personalized customer engagement	Calls for Data Analytics & Data Scientist resources in identifying targeted customer cohorts and help in decisioning - is this a requirement to be factored? This is also applicable for the Service-to-Sales part	Identifying calls will cohorts 6 Data Scientist resources be factored , from 9am a requirement to be factored? This be maximum of requirement pm
51	18	;	The bidder should integrate chatbot capabilities across the bank's ecosystem of existing/planned applications, websites, etc.	What are the data security and privacy requirements for the chatbot?	Bidder to leverage Industry best practice

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52	18	1.2.4. A	Customer Segmentation	Can you please elaborate more on the capabilities and data sync mechanism possible with Bank's existing CBS / data warehouse (SDR) / calling history or any other platform?	Will be shared with successful bidder
53	18	1.2.4. B.	Channels	Is Bidder ok to provide a cloud telephony solution, please confirm which other option is permitted by bank.	No
54	18	1.2.4. B. Channel s B.1 Call/Voi ce:	The bidder should have the ability to route calls based on factors including but not limited to Data-driven Routing, Agent-level (last agent/relationship based preferred agent), Service level, Agent Capacity, Caller type / Call type, Predictive Routing, Business Priority Routing, Cost Based Routing, Shared Agent by SLA Routing, Proactive Routing, Geography / region.	Please describe the requirement for Predictive Routing and Cost based routing	Will be shared with successful bidder
55	18	1.2.4.B	The bidder should offer omni-channel options for both inbound and outbound operations of the Integrated Customer Care(ICC) with capability to expand channels in the future	Would Central Bank be ok with deployment of the following omni-channel solutions on cloud: - Conversational Bots - Webchat and ChatBots - WhatsApp live chat - Social Media - Virtual Sales Coach - RPA	On Prem solution required

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56	18	1.2.4.B.1	Call/Voice	Please provide Interval / day / weekly / monthly level volume and AHT for Call/Voice (Inbound) (Language Wise) historical and expected for New deal term - calls to be handled by Agent	Please refer to Table 1 and 2 for current call volumes . Current AHT for Inound call is 3.5 minutes, Current AHT for Outbound is 2.5 minutes
57	18	1.2.4.B.1	Call/Voice	Please provide Interval / day / weekly / monthly level volume and AHT for Outbound (Language Wise) historical and expected for New deal term; please include historical connect percentages along with connected and not connected AHT - calls to be handled by Agent	Please refer to Table 1 and 2 for current call volumes . Current AHT for Inound call is 3.5 minutes, Current AHT for Outbound is 2.5 minutes
58	18	1.2.4.B.2	Webchat & Chatbots	It is assumed here that the Bank will provide technical support for implementation of chat / chatbot solution with desired Bank interfaces, please confirm	Bank will provide API/SDK as required
59	18	1.2.4.B.2	Webchats & Chatbots	What are the applications that Bank has plan to introduce in the future?	will be shared with successful bidder
60	18	1.2.4.B.2	Webchats & Chatbots	Are the Bots expected to manage queries in regional languages also? If yes, which languages?	Yes Language prefence is as per RFP
61	18	1.2.4.B.2	WebChat	Please provide Interval / day / weekly / monthly level volume and AHT for Web Chat (Language Wise) historical and expected for New deal term - Chats to be handled by agent	Please refer to Table 1 and 2

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62	18	1.2.4.B2	Webchat & Chatbots	Please list services that the Bank intends to automate via BOT interaction	Customer Service/ Response to queries and other services that can be channelled through the BOT
63	18	B.2	Webchat & Chatbots	Bank to provide SDK / API to integrate in desired applications / website etc, additionally kindly update on the timeline for usage of desired functionality.	Bank will provide API/SDK as required
64	18	B.2	Webchat & Chatbots	What are the expected response times for the chatbot and is there a need for 24/7 availability?	Chatbot should be available 24/7 and provide FAQ responses
65	18	B.2	Webchat & Chatbots	Please confirm how will the chatbot handle user authentication and authorization?	Bidder to propose solution on handling authentication , e.g. in app for mobile banking
66	18	B.2	Webchat & Chatbots	Are there any existing systems or tools that the chatbot needs to integrate with?	Bidder will need to intgerate with Banks systems .e.g CBS
67	18	B.2	Webchat & Chatbots	What kind of data will the chatbot be handling and is there a need for data security and privacy?	Bidders to provide solutions for handling data and ensuring privacy
68	18	B.2	Webchat & Chatbots	In order to ascertain below ask, the required Process flow along with Product & Process document to be made available by Client "Bot should have a pre-defined logic for a self-serve menu – that is offered to customers after greetings etc. Logic to be built by the bidder and later transfer to the Bank"	Will be shared with successful bidder

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69	18	B.2 Webchat & Chatbots	The bidder should integrate chatbot capabilities across the bank's ecosystem of existing/planned applications, websites, etc.	Is there an existing Chatbot (Y / N). If Y, what is the existing Chat Platform	No Chatbot
70	18	B.2 Webchat & Chatbots	The bidder should integrate chatbot capabilities across the bank's ecosystem of existing/planned applications, websites, etc.	What is the expected deployment channel - Chatbot (Website / Mobile App / Social Media). Please confirm	Chatbot will be across website/mobile and social media
71	18	B.2 Webchat & Chatbots	The bidder should integrate chatbot capabilities across the bank's ecosystem of existing/planned applications, websites, etc.	What are the language requirements for the chatbot?	Languages will be as defined in RFP
72	18	B2	Webchat & Chatbots	What's the preferred concurrent chats? Would you appreciate Outbound calling option enabled for the advisors in case of non-responsive interactions on this channel or any non-voice channel mentioned in the list? If yes, WFM sizing to be done accordingly	Yes in case of non -responsive interactions ,outbound calling option should be used
73	19	1.2.4.B.2	Webchats & Chatbots	What is the retention period for storage of these chats?	Bidder should store the data for a period of 90 days at a minimum , post which the data needs to be transferred to the Bank. Stored Data will be transferred on LTO tapes to the Bank
74	19	1.2.4.B.3	Video Banking	What are the channels where Bank is expecting integration of Video Banking facility?	Video Banking support will be for customer support for all customer queries

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75	19	1.2.4.B.3	Video Banking	With reference to the point of customer being able to initiate a real time Video Call for assistance while having an ongoing conversation on another channel, does this Video Call have to be attended to by the same agent (who was handling the ongoing conversation) or can this be picked up by another agent	Video Banking support will be for customer support for all customer queries. Call to be attended by same agent to ensure continuity.
76	19	1.2.4.B.3	Video Banking	Is there any specification from the Bank with regards to the infra to be provided for Video Calling facility?	Bidder to bring in best practices
77	19	1.2.4.B.3	Video Banking	Please provide Interval / day / weekly / monthly level volume and AHT for Video banking (Language Wise) historical and expected for New deal term - Video banking to be handled by agent	Please refer to Table 1 and 2
78	19	1.2.4.B.4	IVR	Please share the current (last 3 years) and expected volume trend (next 5 years). Need Language wise breakup along with the AHT of the same for every expected IVR service	Table 1 and 2 shared for call Inbound and Outbound calls. Bidder to bring in Industry Best Practices
79	19	1.2.4.B.4	IVR	Please share the current IVR call flows	will be shared with successful bidder
80	19	1.2.4.B.4	IVR	What is the quantum of development that the Bank foresees for the IVR on a yearly basis (apart from Speech related)?	Bidder to leverage industry expertise to respond to the query

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81	19	1.2.4.B.4	IVR	What is the expectation of the Bank with regards to transfer of "IVR technologies" to the Bank at the end of contract term?	Bidder to transfer IVR scripts, flows , training and technology to the bank at the end of the contract term
82	19	1.2.4.B.4	IVR	Will the Bank be providing the "IVR technologies" of the current ICC partner to the Bidder?	Bidder to bring in their own IVR technologies
83	19	1.2.4.B.4	IVR	With reference to 5 new Speech related developments to be provided by the Bidder every year, what is the expectation of the Bank - are these new call flows or functionalities that Bank wants to introduce?	New call flows and functionalities as would be required by the Bank
84	19	1.2.4.B.4	IVR	How many speech related call flows or functionalities is the Bank expecting at the time of Go Live?	will be shared with successful bidder
85	19	1.2.4.B3	Video Banking	Please specify the current and planned customer interfaces on which the Bank desires Video banking to be implemented	Customer calls on video should be supported

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86	19	B.2	The chats should be recorded and stored by the bidder for audit, training, and other purposes in compliance with all legal, regulatory norms of government bodies, regulatory agencies under whose purview the Bank's and the Bidder's activities fall under.	Please advise on chat and call retention period. Also separately advise on retention for screen recording	Bidder should store the data for a period of 90 days at a minimum , post which the data needs to be transferred to the Bank. Expected size of storage would be approximately 300 to 350 GB per month. Stored Data will be transferred on LTO tapes to the Bank
87	19	B.2	Webchat & Chatbots	As per the RFP chat should be record and stored on Bidder location, in that case what will be retention period?	Bidder should store the voice data for a period of 90 days at a minimum , post which the data needs to be transferred to the Bank. Expected size of storage for voice would be approximately 300 to 350 GB per month. Stored Data will be transferred on LTO tapes to the Bank
88	19	B.3	Video Banking	Bank to provide Video Banking application along with SDK / API to integrate in desired applications / website etc, additionally kindly update on the timeline for usage of desired functionality.	Bank will provide API/SDK as required

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89	19	B.4	IVR	The IVR developed and deployed by the Bidder shall be built exclusively for the Bank and hosted at the Bank's location. The details on ownership transfer will be outlined in the Bidder's contract. Bidder will propose cloud solution with IVR so please confirm if this solution is ok.	IVR to be deployed at Banks DC
90	19	B.4	IVR	In the first phase, the IVR developed by the Bidder must provide all the services / functionalities being provided by the Bank's existing IVR on day 0. But going forward the bidder must help the bank expand services in discussion with the bank. What are the additional services required from bidder on the IVR please elaborate	Bank expects Bidder to bring in new technologies and learnings from implementations to help improve IVR solution
91	19	B.4	IVR	We presume that IVR flow will be provided by the CBoI "The bidder needs to setup a best-in-class IVR set up with services including but not limited to, multilanguage assistance, predictive dialler, IVR Flow, AI driven Voice IVR, IVR Blast and self-service functions from day 1 of ICC operations for the Bank"	Bank will share current IVR flows . Bidder to support design based on best practices in industry
92	19	B.4	IVR	Please share IVR call volume	Please refer to Table 1 of Corrigendum

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93	19	B.4	IVR	As per the ask - IVR by Bidder, we are assuming CBol will provide complete IVR flow, please confirm. If yes, please share IVR flow.	Bank will provide IVR Flow
94	19	B.4 IVR	Bidder must extend new developments on Speech IVR to Central Bank of India in line with global developments on Speech IVR /AI technologies to continuously enhance the Customer service. (5 new development requests to be provided free of cost, each year)	For ease of business and financials for both the side we recommend to have this priced separately on per man day or per man hour basis. As costing for same at this point of time of the RFP proposal without scope and efforts required will not be justifiable. Bank may ask for a separate quote in the RFP for this.	No Change. RFP Clause will prevail
95	19	B.4 IVR of 1.2.4. B. Channels	The IVR developed and deployed by the Bidder shall be built exclusively for the Bank and hosted at the Bank's location. The details on ownership transfer will be outlined in the Bidder's contract.	Please clarify this since on point 140 of AA General requirements it is mentioned that bidder Should stablish & manage ICC from a primary site in Mumbai & further additional sites as listed under Section II. We we still be required to host the IVRS at Bank premises, if yes than will Bank provide us the server and necessary infra for hosting the IVRS at its premises.	Bank will provide the space to host the required servers of the bidder

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96	19	B.4 IVR	The bidder needs to setup a best-in-class IVR set up with services including but not limited to, multilanguage assistance, predictive dialer, IVR Flow, AI driven Voice IVR, IVR Blast and self-service functions from day 1 of ICC operations for the Bank. The bank may request for more functions to be added, from time to time, at no extra cost to the Bank	Can AI based IVR be delivered from Cloud? Please confirm	No Cloud
97	19	Section II; 1.2.4 B.2	The chats should be recorded and stored by the bidder for audit, training, and other purposes in compliance with all legal, regulatory norms of government bodies, regulatory agencies under whose purview the Bank's and the Bidder's activities fall under.	Please describe the retention method, if any, and retention period for the call recordings.	Bidder should store the data for a period of 90 days at a minimum , post which the data needs to be transferred to the Bank. Expected size of storage would be approximately 300 to 350 GB per month. Stored Data will be transferred on LTO tapes to the Bank

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98	20	B.4 IVR	System should be able to generate audio file in .wav format or as per time-to-time requirement of the Bank without any additional charges; specify special character/character sequences/phrase to insert a natural pause while converting voice using SSML tags for all required languages; handle large and complex speech grammars & recognize spoken input over the phone call and interpret the contextual meaning using Natural Language Understanding (NLU).	Please provide with used case for better clarity	Ability to deploy NLU and system should be able to generate wav files. NLU to understand context
99	20	1.2.4. B. Channels B.4 IVR	call / screen recording	What is call/screen recordings retention period. Is all the call/screen recordings need to be transferred to the bank before purging.	Bidder should store the voice data for a period of 90 days at a minimum, post which the data needs to be transferred to the Bank. Expected size of storage for voice would be approximately 300 to 350 GB per month. Stored Data will be transferred on LTO tapes to the Bank

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100	20	1.2.4. B. Channel s B.4 IVR	call / screen recording	For transferring call/screen recordings bank will provide SFTP or storage?	Bidder should store the voice data for a period of 90 days at a minimum , post which the data needs to be transferred to the Bank. Expected size of storage for voice would be approximately 300 to 350 GB per month. Stored Data will be transferred on LTO tapes to the Bank
101	20	1.2.4.B.4	IVR	Does the Bank have an existing Incident Management system (IMS)? Can this be extended to the Bidder? Else can partner use its existing organizational IMS for this project - will Bank allow this integration?	Bank has an existing ticcking system which can be extended to the bidder
102	20	1.2.4.B.4	IVR	Do IVR Voice calls also need to be recorded and stored? What is the expected retention period for voice calls - IVR and Agent?	storage for 90 days
103	20	1.2.4.B.5	WhatsApp Live Chat	Please share the current (last 3 years) and expected volume trend (next 5 years)	Please refer to table 1 and 2
104	20	1.2.4.B.5	WhatsApp Live Chat	Please provide expected Interval / day / weekly / monthly level volume and AHT for WhatsApp live chat	Please refer to Table 1 and 2
105	20	1.2.4.B5	WhatsApp Live Chat	We assume here that the Bank has requisite WhatsApp accounts, APIs that will be needed to enable Live Chat in ICC CRM. Please confirm and elaborate.	Bank has requiiste Whatsapp accounts, APIs to connect and will provide the same to Bidder as required

SI No	RFP PAGE NO.	RFP Clause No	Clause	Queries	Response by Bank
106	20	B.4	99.9% uptime of the overall speech and IVR solution is required. For every minute of downtime, Bidder should provide online, real time alerts by SMS and email to Bank and its partners for any scheduled downtime, prior approval is to be taken from the Bank or for any unscheduled downtime, real time reporting should be done.	Request bank to reduce uptime requirement to 99.5%	No Change. RFP Clause will prevail
107	20	B.4	Bidder should provide call / screen recording on demand in time bound manner. Any delay will attract penalty as defined in SLA clauses 4 of Scope of work. Actual usage of IVR and corresponding reports need to be shared with the Bank, based on the bank's ad-hoc requests or defined cadence.	We presume that the Call / Screen recordings would be retained only for 90 Days as standard ICC practice	Call recording should be maintained for 90 days as standard ICC practice, post which it should be transferred to the bank on tapes
108	20	B.4 IV	99.9% uptime of the overall speech and IVR solution is required.	Telecom(PRI/SIP) and networking service providers(P2P,ILL/MPLS) as standard only assure 99.5% uptime. Since we are dependent on these service providers, requesting the bank to please consider the same.	No Change. RFP Clause will prevail
109	20	B.4 IVR	System must implement: voice authentication, automated speech recognition (ASR), speech analysis, Text to speech (TTS) and bio-metric authentication on existing and future IVR platforms for the ICC with no additional cost in a time bound manner as desired by the bank or defined by a regulator.	Request to confirm, In what all languages are the following needed with percentage also: '- voice authentication, - automated speech recognition (ASR), - speech analysis, - Text to speech (TTS) and - bio-metric authentication	Languages in scope are the requisite banking languages in RFP

SI No	RFP PAGE NO.	RFP Clause No	Clause	Queries	Response by Bank
110	20	B.4 IVR	System must implement: voice authentication, automated speech recognition (ASR), speech analysis, Text to speech (TTS) and bio-metric authentication on existing and future IVR platforms for the ICC with no additional cost in a time bound manner as desired by the bank or defined by a regulator.	Can ASR/TTS be delivered from Cloud ? Please confirm	No Cloud
111	20	B.4 IVR	System should be able to generate audio file in .wav format or as per time-to-time requirement of the Bank without any additional charges; specify special character/character sequences/phrase to insert a natural pause while converting voice using SSML tags for all required languages; handle large and complex speech grammars & recognize spoken input over the phone call and interpret the contextual meaning using Natural Language Understanding (NLU).	Can this service be delivered from Cloud? Please confirm	No Cloud

SI No	RFP PAGE NO.	RFP Clause No	Clause	Queries	Response by Bank
112	20	B.4 IVR of 1.2.4. B. Channel s	System must implement: voice authentication, automated speech recognition (ASR), speech analysis, Text to speech (TTS) and bio-metric authentication on existing and future IVR platforms for the ICC with no additional cost in a time bound manner as desired by the bank or defined by a regulator.		Please read the clause as " System must implement: voice authentication, automated speech recognition (ASR), speech analysis, Text to speech (TTS) on existing and future IVR platforms for the ICC with no additional cost in a time bound manner as desired by the bank or defined by a regulator.
113	20	B.5	WhatsApp Live Chat	Bank to provide WhatsApp application along with SDK / API to integrate in desired applications / website etc, additionally kindly update on the timeline for usage of desired functionality.	Bank has requiiste Whatsapp accounts, APIs to connect and will provide the same to Bidder as required
114	20	B.5	The bidder should be able to service CBol customers over WhatsApp channel through bots & live-chat(agent led) capability	Bank to clarify on - WhatsApp Business API to be provided by bank? Or to be provided by bidder for the bank ?	Bank will provide Whatsapp API as required
115	20	B.5	The bidder should be able to service CBol customers over WhatsApp channel through bots & live-chat(agent led) capability	Does Central Bank already has WhatsApp Business API, or would bidder has to provide the same	Bank will provide Whatsapp API as required

SI No	RFP PAGE NO.	RFP Clause No	Clause	Queries	Response by Bank
116	20	B.5 WhatsA pp Live Chat	The bidder should provide capability to handle inbound requests as well as send outbound chats for promotional, informational, and any other purposes. The system needs to handle English, Hindi and other Indian vernacular languages (agreed in advance with the Bank)	WhatsApp API to be provided by Bank or Service provider to arrange in name of Bank	Bank will provide the requisite WhatsApp API for integration
117	20	Section II; 1.2.4 B.4	Bidder should provide call / screen recording on demand in time bound manner. Any delay will attract penalty as defined in SLA clauses 4 of Scope of work. Actual usage of IVR and corresponding reports need to be shared with the Bank, based on the bank's ad-hoc requests or defined cadence.	The clause states that call recording should be produced on demand and delays will attract penalty. Request to provide minimum turn around period for the same and also, cap the penalty for delay in this obligation.	Call recording should be produced within 24 hours of the request. Penalty capped at 0.5% of the monthly billing
118	20		System must implement: voice authentication, automated speech recognition (ASR), speech analysis, Text to speech (TTS) and bio-metric authentication on existing and future IVR platforms for the ICC	We understand that Hindi, English and Hinglish (talking language mixing Hindi and English) are fine to do voice authentication, automated speech recognition, speech analytics, Text to speech and bio-metric authentication. Please confirm. Or else, we need to consider other regional languages also.	Regional Languages will be needed
119	20		The bidder should be able to service CBol customers over WhatsApp channel through bots & live-chat(agent led) capability	Will Bank provide the WhatsApp Business API or should we procure on behalf of the Bank,	Yes Bank will provide WhatsApp API for integration.

SI No	RFP PAGE NO.	RFP Clause No	Clause	Queries	Response by Bank
120	20		System must implement: voice authentication, automated speech recognition (ASR), speech analysis, Text to speech (TTS) and bio-metric authentication on existing and future IVR platforms for the ICC with no additional cost in a time bound manner as desired by the bank or defined by a regulator	Is Voice authentication required as part of the solution? Active, Passive or both? And what will be the total umber of voice prints/ number of customers	Both Active and Passive Voice Authentication is required. Bank has a total base of over 8.5 crores
121	21	1.2.4.B.5	WhatsApp Live Chat	What is the language expectation of the Bank apart from English and Hindi?	Languages in scope are the requisite banking languages in RFP
122	21	1.2.4.B.5	WhatsApp Live Chat	What is the sort of evidence the Bank is expecting while sharing market studies? Will these market studies be restricted only to Domestich Banking industry?	Market study is for Domestic Banking
123	21	1.2.4.B.6	Co-browsing	Please share the current (last 3 years) and expected volume trend (next 5 years)	will be shared with successful bidder
124	21	1.2.4.B.6	Co-browsing	What are the channels where Bank is expecting integration of Video Bankig facility?	Video Banking support will be for customer support for all customer queries
125	21	1.2.4.B.6	Co-Browsing	Please provide expected Interval / day / weekly / monthly level volume and AHT for Co-Browsing	Please refer to Table 1 and 2
126	21	1.2.4.B.7	Social Media servicing	Is there any existng vendor who is managing the social media presence of the Bank? What are the Social Media platforms that the Bank wants Bidder to monitor?	Bank has an existing vendor that monitors social media presence of the bank. Social Media platforms monitored include Facebook, Instagram , Twitter etc.

SI No	RFP PAGE NO.	RFP Clause No	Clause	Queries	Response by Bank
127	21	1.2.4.B.7	Social Media servicing	Please share the current (last 3 years) and expected volume trend (next 5 years)	Please refer to table 1 and 2 for agent requirements
128	21	1.2.4.B.7	Social Media servicing	What is the language expectation of the Bank apart from English and Hindi?	Languages in scope are the requisite banking languages in RFP
129	21	1.2.4.B.7	Social Media servicing	Please provide Interval / day / weekly / monthly level volume and AHT for Social Media (Language Wise) historical and expected for New deal term - to be handled by agent	Please refer to Table 1 and 2
130	21	1.2.4.B6	Co-browsing	Please elaborate "The bidder should ensure integration of the co-browsing functionality with the bank's various applications and technologies.". Please help with the scope and requirement.	Co-Browsing technology required to support customers that need help with accessing online internet banking etc. support
131	21	1.2.4.B7	Social Media servicing	Please specify the social media platforms in scope of this project.	Channels for Social Media include Facebook/Instagram/Twitter/WhatsApp etc
132	21	1.2.4.B7	Social Media servicing	Will the Bank allow service provider application direct access of Social Media pages for 'intent & segmentation engine' to download data and perform segmentation ? OR Bank will provide this data as offline input for the engine ?	To be designed in conjunction with successful bidder

SI No	RFP PAGE NO.	RFP Clause No	Clause	Queries	Response by Bank
133	21	1.2.4.B7	Social Media servicing	It is our understanding that internet & segmentation engine will analyze the posts on social media pages and create cases of Agent to respond via social media or other communication channels, please confirm else suggest.	To be designed in conjunction with successful bidder
134	21	1.2.4.B7	Social Media servicing	"The bidder should ensure moderation of conversation and content on all platforms, in accordance with CBol's norms and policies and on request of the Bank". Is the above to be performed as a quality audit function OR the Bank desires the application to pro-actively monitor enforce compliance	Bank desires pro-active monitoring
135	21	1.2.4.B7	Social Media servicing	"The bidder must proactively monitor online conversation specific to CBol on other pages/forums and revert effectively to these and they must also raise any critical concerns to the Bank over the appropriate channels." Is the Bank looking for automation to raise the required alerts ?	Bank desires pro-active monitoring
136	21	B.7	Social media	If we need to use existing social media platforms then what are all prerequisites from infra and software perspective ?	Integration with Banks Social Media solutions will be available via API integration

SI No	RFP PAGE NO.	RFP Clause No	Clause	Queries	Response by Bank
137	21	B.7	Social Media servicing: The bidder should help create and maintain a social media presence for the bank, across all major social media platforms for CBol	Bank to provide SEO application along with SDK / API to integrate in desired applications / website etc, additionally kindly update on the timeline for usage of desired functionality.	Bank will provide SDK/API as required
138	21	B.7	Social Media servicing	As per RFP Bidder have to develop social media servicing platform for CBol in that case what will be the integration channels required? As well as share use cases to develop platform for CBol	Channels for Social Media include Facebook/Instagram/Twitter/WhatsApp etc
139	22	1.2.4.B.7	Social Media servicing	What is the expected retention period for Social Media interactions?	Bidder should store the data for a period of 90 days at a minimum , post which the data needs to be transferred to the Bank. Stored Data will be transferred on LTO tapes to the Bank
140	22	1.2.4.B.8	Email	Please share the current (last 3 years) and expected volume trend (next 5 years)	Currently 70 to 80 emails/day . Expected to grow year on year
141	22	1.2.4.B.8	Email	Please provide Interval / day / weekly / monthly level volume and AHT for Email (Language Wise) historical and expected for New deal term - to be handled by agent	Please refer to Table 1 and 2
142	22	1.2.4.C.1	Conversational Bots	Please share the current (last 3 years) and expected volume trend (next 5 years)	Bank does not use Bots currently

SI No	RFP PAGE NO.	RFP Clause No	Clause	Queries	Response by Bank
143	22	1.2.4.C.1	Conversational Bots	What is the language expectation of the Bank apart from English and Hindi?	Languages in scope are the requisite banking languages in RFP
144	22	1.2.4.C.1	Conversational Bots	What is the expectation of the Bank with regards to transfer of "technology" to the Bank at the end of contract term?	Bank expects bidder to transfer technology specifically built for the bank .e.g IVR Flows/Scripts , Bot Scripts, FAQ's, Knowledge Management Systems , Speech analytics case study , Intent Recognition engine and analytics , RPA Processes ,etc. Any technology customised and built for the Bank.
145	22	AI & ML Analytics Powered Decisioning	AI & ML Analytics Powered Decisioning	Would request to help with used case for better clarity	Bidders to provide solutions to empower frontline agents with automated decisioning e.g. Recommendation engine for charges reversal, Service to sale assistant

SI No	RFP PAGE NO.	RFP Clause No	Clause	Queries	Response by Bank
146	22	AI & ML Analytic s Powere d Decisio ning C1	Conversational bots	All these necessitates integration with the Bank's data, information & communication systems. Would the Bank provide necessary access & controls to data flow e.g. custom APIs, data lakes/warehouse	Bidder will get requisite access and APIs for inetgration
147	22	B.8	B.8 Email (Entire Clause)	Bank to clarify - Email ids will be created where? Does bidder have to provide the email setup and how the domain will integrate?	Bank will provide access to email domain
148	22	B.8	Email	Our understanding is that Bidder will have to provide Email platform to CBol or CBol will extend their email platform? please confirm	Bank will provide access to email domain for a set of call center agents to access and respond to customer complaints/feedback

SI No	RFP PAGE NO.	RFP Clause No	Clause	Queries	Response by Bank
149	22	C.1	Conversational bots	As per RFP Voice BOT requirement, pls share below information: What are the use cases for voice BOT & Chat BOT ? Expected calls to be made ? Dialling window ? What are the languages in scope ? How exceptions are to be handled ? What data/ information to be captured ? Any specific reporting formats ? Do we need to consider live agent support ? How dialling data will be provided ? Are there any integration requirements with third party application/ systems? if yes, number of API calls to be made?	1.Voice BOTs & Chat BOTs need to respond to customer queries, service requests for banking services etc. 2.Languages in scope are the requisite banking languages in RFP 3.Live agent support required for calls that will get transferred 4. Intgerations will be through API 5. Number of APIS will be shared with successful bidder
150	22	C.1 Conversational bots	The solution must include voice bots for automated outbound call campaigns.	- In What all languages is the Voice BOT needed? Please confirm - Can this service be delivered from cloud? Please confirm	Languages in scope are the requisite banking languages in RFP
151	22	C.1 Conversational bots	The solution must include voice bots for automated outbound call campaigns.	Is there an existing Voicebot (Y / N) If Y, what is the existing Platform	No Voice Bot
152	22	C.2 Intent Recognition	Intent Recognition	Would cloud based solutions with necessary industry & standard controls and compliance work or the Bank is explicitly looking at an on-prem solutions?	No Cloud

SI No	RFP PAGE NO.	RFP Clause No	Clause	Queries	Response by Bank
153	23	1.2.4.C.2	Intent Recognition	What is the sort of evidence the Bank is expecting while sharing market studies? Will these market studies be restricted only to Domestich Banking industry?	Market study is for Domestic Banking
154	23	1.2.4.C.2	Intent Recognition	What is the expectation of the Bank with regards to transfer of "technology/ IP" to the Bank at the end of contract term?	Bidder to transfer Intent Recognition Engine with the Knowledge base to the bank at the end of the contract term
155	23	1.2.4.C.3	Speech Analytics	Does the transcript of the audio calls need to be retained? What is the retention period?	Bidder should store the data for a period of 90 days at a minimum , post which the data needs to be transferred to the Bank. Stored Data will be transferred on LTO tapes to the Bank

SI No	RFP PAGE NO.	RFP Clause No	Clause	Queries	Response by Bank
156	23	1.2.4.C.4	Sentiment Analytics	What is the sort of outcomes expected by Bank through deployment of Sentiment Analytics?	The should should analyze conversations over voice, video, and chat-based channels to determine the emotional tone of the customers during different phases of the interaction. •The system would use oral cues, tone and pace to provide comprehensive emotional analysis and follow-up action prompts; it must also be able to factor this into the calculation of a customer satisfaction score (shared by the Bidder with the bank at the lowest granularity of each call) •The system should be able
157	23	1.2.4.C2	Intent Recognition	It is our understanding that Intent Recognition engine will analyze a customers interactions across channels each time a new interaction is added to the account as a backend process and will provide necessary inputs to Agent for the next interaction. There will be no real time analytics of the conversation. Please confirm	Bank is looking for real time analytics

SI No	RFP PAGE NO.	RFP Clause No	Clause	Queries	Response by Bank
158	23	C.3	Speech Analytics	What will be the volume of data (recordings) /year to be analysed?	Bidder to bring in industry best practices
159	23	C.3	Speech Analytics	Post-facto analysis on customer-agent conversations – Is this for specific team or across all outbound calls	Inbound calls to begin with
160	23	C.3 & C.4	Speech Analytics & Sentiment Analytics	Is it near real time or history data analysis?	Real time sentiment analytics
161	23	C.3 Speech Analytics	The system should have speech analytics capabilities to record conversations and analyze conversations for actionable insights based on their interactions across channels, in a real-time basis	Requesting bank to please elaborate on "real-time basis" as to what is the expectation of the bank. We understand that the rest analytics and analysis can run later as real-time would involve lot of efforts and a parallel set of agents (CSA/Sr.CSA) positioned just to action this and may incur huge costs	Real time analytics is the requirement. This will be detailed with selected provider
162	23	C.3 Speech Analytics	The system should have speech analytics capabilities to record conversations and analyze conversations for actionable insights based on their interactions across channels, in a real-time basis	For what fraction of calls and for which languages is the speech Analytics needed? Please confirm	Languages in scope are the requisite banking languages in RFP. Calls to be covered will be discussed with successful bidder
163	23	C.5	Knowledge Management System	Is there possibility of Transitioning the existing Knowledge Management System in use from current vendor or relative content thereof?	Bank will help to transition existing knowledge management system as required
164	23	C.5	Knowledge Management System	Will the content will be provided by Bank for Knowledge management tool?	Bidder to build content. Bank will share content as required

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165	23	C.5	Knowledge Management System	If the bidder need to create the content for Knowledge Management than what will be the source, will it be circular or website or any other channel?	Bank will provide circulars
166	24	1.2.4. D. Core Tech & Data	The Bank would provide telephone lines to the bidder for telephony setup,	We understand that the Bank will provide PRI/SIP line at the ICC. Please confirm if our understanding is correct.	Bidder understanding is correct
167	24	1.2.4. D. Core Tech & Data	The Bank would provide telephone lines to the bidder for telephony setup,	- Will the Bank Provide SIP circuits or PRI? Please confirm - Will Bank provide the telephony lines at the two data centres? Please confirm	Bank will provide connectvity to Bidder location at Navi Mumbai and Hyderabad
168	24	1.2.4.C. 5	Knowledge Management	What is the expectation of the Bank with regards to use of the ICC KM by other channels of the Bank?	ICC KM should be available to the bank for any internal training requirements and analyses of customer inteactions
169	24	1.2.4.C.5	Knowledge Management	What is the expectation of the Bank with regards to transfer of "technology/ IP" to the Bank at the end of contract term?	Bidder to transfer Knowledge Management created for the Bank with the Bank

SI No	RFP PAGE NO.	RFP Clause No	Clause	Queries	Response by Bank
170	24	1.2.4.C.6	Virtual Sales Coach	Is the Bank expecting the Bidder to also do Data modelling to determine the "Next Best Product" or will the data modelling be providing the Bank which Bidder has to integrate / display in ICC environment?	•Bidder should Suggest 'Next best product' for sales through ICC based on analytical models evaluating real-time conversation .From time to time Bank will also provide data modelling to the bidder which will need to be integrated to ICC
171	24	1.2.4.C.6	Virtual Sales Coach	If Answer to Q.41 is thayt Bidder has to provide Data Modelling support to the Bank, what is the size of the Bank's customer base? For how many produts does the Bank need this support and what is the periodicity in which the product preference list has to be refreshed?	Will be shared with successful bidder
172	24	1.2.4.C.6	Virtual Sales Coach	Will the Bank bw prpvding the details of the Bank's competitors, as the Bidder may not be privy to this information	Will be shared with successful bidder as required
173	24	1.2.4.D.1	Core Tech & Data	Will the Bank be provding PRI or SIP trunk lines for the ICC?	Bank will provide connectvity to Bidder location at Navi Mumbai and Hyderabad
174	24	1.2.4.D.1	Core Tech & Data	How many PRI / SIP trunks will be provided by the Bank?	Bank will provide connectvity to Bidder location at Navi Mumbai and Hyderabad

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175	24	1.2.4.D.1	Core Tech & Data	Multiple functionalites requested by the Bank will require internet connectivity, will this be provided by the Bank?	Bank does not envisage internet connectiviy. Bank will provide connectivity to Bidder site at Navi Mumbai and Hyderabad
176	24	1.2.4.D.1	Core Tech & Data	There would be requirement of MPLS links and P2P links for setting up ICC. Will this be provided by the Bank?	Bank will provide connectvity to Bidder location at Navi Mumbai and Hyderabad
177	25	1.2.4.C5	Knowledge Management System	Please provide us an approximate number of articles that will constitute the knowledgebase	Bidder to bring in a knowledgebase of banking domain services , based on previous engagements
178	25	1.2.4.C5	Knowledge Management System	We assume the content for Knowledge Management System will be available as editable softcopies.	Bidders understanding is correct
179	25	1.2.4.C5	Knowledge Management System	The Knowledge Management System will be accessed by other internal users of the Bank outside the ICC premises? If yes, then suggest the no. of users and concurrent users	Banks Operations team will need access to the knowledge management system
180	25	1.2.4.D.3	Unified agent desktop	Is it a mandate that acees to all channels be provided through the same desktop application or can there be multiple applications for agents to login to?	Agents will log into multiple applications from a single desktop
181	25	1.2.4.D2	Control Tower	Kindly elaborate the expectation for dashboard and, reporting from ICC systems	To be designed in conjunction with successfuk bidder

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182	25	1.2.4.D3	Unified agent desktop	We assume that bank will need a case management system as part of the unified agent desktop so that Service Requests / Complaints/ Suggestions and Feedback from customers can be recorded and processed using the contact center CRM. Weather cases that are created needs to be pushed with any of the existing 3rd party application or bank provisioned CRM. Please confirm	Bidder should have a ticketing systems/or case management system integrated with their CRM system
183	25	D.4	Dialer Campaign	Will the Bank provide Lead Management Software and the Associated APIs? Please confirm	Bank will provide requiste APIs. Bank is in the process of implementing Lead Management systems. These may be shared as required
184	25	D.4	Dialer Campaign	If Outbound Calls is in scope then, Kindly confirm how do we expect the Outbound calls to be made, dialler or manual calling? If Dialler, then is it predictive or preview?	Predictive Dialler
185	25	D.4	Dialer Campaign	If Outbound Calls to be made via manual dialling or preview dialler then, please share the non-connect AHT to be considered e.g. - 30 secs, 45 secs or etc.	Bidder to assume best practice and provide best practices

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186	26	1.2.4. D	Core Tech & Data	Can you please elaborate more about your existing CRM platform capabilities? Do you have a roadmap identified for implementing the new CRM? What CRM platform is CBI considering on implementing in future?	Bidder to bring in CRM system
187	26	1.2.4.D.5	Integrated CRM	What are the Bank applications to which the CRM needs to be connected / integrated with? What is the type of integration or connectors used - SOAP API, REST API, ISO Webservice, etc	CRM will need to integrate with Banks CBS/ LMS / Lead Management / Internet Banking/ Mobile Banking/ Supply Chain Management Systems /etc. Integration will be through API
188	26	1.2.4.D.5	Integrated CRM	What is the Bank's expectation of CRM hosting issue anticipation capabilities?	The CRM shall be hosted at bank's premises 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.
189	26	1.2.4.D.5	Integrated CRM	How many Branches/ Processing centres/ wings does the Bank anticipate connection is required?	90 Regional Offices , 12 Zonal Offices , 4493 branches spread across India

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190	26	1.2.4.D.6	Robotics Process Automation	in which scenarios does the Bank envisage deployment of RPA in the ICC enviroment?	To drive process automation, routine response to email queries , operations etc.
191	26	1.2.4.D.6	Robotics Process Automation	What is the expectation of the Bank with regards to transfer of "IP" to the Bank at the end of contract term?	Bank expects bidder to transfer technology specifically built for the bank .e.g IVR Flows/Scripts , Bot Scripts, FAQ's, Knowledge Management Systems , Speech analytics case study , Intent Recognition engine and analytics . RPA processes etc. Any technology customised and built for the Bank.
192	26	1.2.4.D5	Integrated CRM	Please share location of Bank's DC and DR ?	DC in Navi Mumbai and DR in Hyderabad
193	26	1.2.4.D5	Integrated CRM	It is assumed here that the Bank will provide required accesses to Service Provider personnel for deploying & maintaining the CRM application	Bank will provide access as required
194	26	1.2.4.D5	Integrated CRM	Please indicate if access will be provided for remote access or Service Provider personnel will have to visit the Bank premises for such activities	No Remote access

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195	26	1.2.4.D5	Integrated CRM	Kindly share the list of expected reports that needs to be provisioned.	Bidder to bring in standard reports. Custom reports to be suggested based on best practice
196	26	D.5	Integrated CRM	Servers for CRM to be hosted on the bank's DC/DR, do we have a mandate to implement a telephony solution in the same premise, or can the bidder propose a cloud solution?	Cloud solution is not allowed.
197	26	D.5	Integrated CRM	Does bank have any existing CRM or any preferred CRM tools to consider	Bank does not have an existing CRM
198	26	D.5	CRM	Will bidder staff at ICC be using Bidder Domain ID credential or Bank Domain ID credential?	Bank currently has no CRM
199	26	D.5	CRM	Will the Banks provide the access of Banks application like Bancs@24 or Other to Bidder? If yes, then whether it will be accessible only on banks domain or it will be extended to Bidders domain?	Bank will provide access to ICC agents for access to applications as required. Bank has no CRM currently

SI No	RFP PAGE NO.	RFP Clause No	Clause	Queries	Response by Bank
200	26	D.5 Integrat ed CRM	The CRM shall be hosted at bank's premises 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.	a) We understand CRM server will be hosted at Bank premise and ACD/Dialler will be hosted at ICC premise. Please confirm if our understanding is correct. b) We also understand that the rack space, internet and electricity will be provided by the Bank for hosting server at Bank premises. c) Please let us know how CRM hosted at Bank premises will be accessed at ICC? Will there be any P2P/MPLS connectivity required for extending the CRM? d) In case MPLS/P2P link is required, please confirm it will be provided by the bank or the service provider? e) Please confirm the preferred mode of connectivity- MPLS/P2P/Internet ? e) In case MPLS/P2P connectivity is required then please let us know the networking equipment to terminate MPLS/P2P links like router, firewall etc required at ICC and Bank DC/DR will be provided	a) The CRM needs to be provided by the bidder . ACD/Dialler will be hosted at ICC Premise b) Bidder understanding is correct

SI No	RFP PAGE NO.	RFP Clause No	Clause	Queries	Response by Bank
201	26	D.5 Integrate d CRM	The Bidder must bring in its own Customer Relationship Management (CRM) initially which needs to be maintained in-house by the Bidder. The bank would have the option to continue using the bidder's CRM or may require the bidder to integrate with a new CRM, If the bank decides to introduce its own CRM.	We request bank to confirm on each of the following points: 1. Which CRM is bank evaluating? 2. By when is bank planning to introduce this CRM, please define a definitive period (month & year), otherwise bank will be at a loss as bidder will factor all the costs (capex & opex) for bidder's CRM into FTE cost for the entire period of the contract and bank will have to pay for it, even after introducing its CRM 3. Alternatively bidder will also have to factor cost for integration with new CRM (to be deployed by bank)	Bidder to bring in its own CRM Once bank brings in its own CRM , bidder will need to transfer data to the bank CRM
202	26	D.6	RPA	Please confirm what data and systems will the RPA solution need to interact with, and do the client have API or other integration capabilities in place?	API integration will be required
203	26	D.6	RPA	Are there any specific tasks / processes to be automated in the customer care process, such as account inquiries or complaint resolution	Bidder to provide possible used cases Automation for Complaint Management
204	26	D.6	RPA	How does your RPA solution integrate with the bank's existing systems, such as its database and customer relationship management software?	Bidder to provide proposed solution
205	26	D.6	RPA	What steps that will be taken to ensure the data privacy and security of sensitive information processed by the RPA solution?	Bidder to provide proposed solution

SI No	RFP PAGE NO.	RFP Clause No	Clause	Queries	Response by Bank
206	26	D.6	RPA	What is the expected volume of users (concurrent / per day) and requests? Will there be any users other than the ICC staff and bank staff in ICC who would be using these facilities?	Question needs clarification
207	26	Section II; 1.2.4 D5	All service requests would be recorded and made seamlessly available to the respective branch / processing centres / wings for processing of such requests through a web-based service request module to be provided by the Bidder.	Please clarify the retention method, if any, and retention period for the recordings.	Bidder should store the data for a period of 90 days at a minimum , post which the data needs to be transferred to the Bank. Expected size of storage would be approximately 300 to 350 GB per month. Stored Data will be transferred on LTO tapes to the Bank
208	27	1.2.4. E. Desk archetypes	Sales campaign	for sales campaign Telemarketing PRI/SIP will be provided?	Bank will provide PRI /SIP

SI No	RFP PAGE NO.	RFP Clause No	Clause	Queries	Response by Bank
209	27	1.2.4.E	Desk archetypes	What are the volumes for each Desk Archetype and the AHT to be considered to complete sizing against the SLA's to be delivered	Table of estimated calls for year 1 for Inbound calls , Outbound email,chat is being shared. Bidder to leverage industry knoweldge for day of the week volume factor for each channel in scope Bidder to leverage industry knoweldge for Desk Archetypes and the AHT for the same
210	27	1.2.4.E	Desk Archetypes	is the requirement to have the different desk archetype available in the same unified desktop application?	Bidder to leverage Industry best practice
211	27	1.2.4.E	Desk Archetypes	What is meant by Live Ops?	Operational support to Bank team
212	27	D.7 Automa tic Call Distribu tion (ACD)	The bidder must ensure that a best-in-class ACD system is available to manage inbound call volumes and optimize response times	Please let us know if we can propose shared Telecom Server infrastructure with logical segregation or dedicated server setup is required.	Dedicated server setup is required
213	27	Section 1.2.4 E	Desk archetypes - Bidder needs to ensure seamless communication with all desk archetypes over all channels, with key focus on customers based overseas.	Please confirm if all the channels including inbound and outbound service to be provided to the overseas customers.	No Outbound calls for overseas customers

SI No	RFP PAGE NO.	RFP Clause No	Clause	Queries	Response by Bank
214	28	1.2.4.F.2	Staff/ People	What is the turn around time for Bank staff to approve hiring of profiles shared with them?	will be shared with successful bidder
215	28	F 2.1	Customer Care Agents will be at two levels (CCA Level) - 6-9 months of experience in Customer Care or telemarketing profiles required	We request you to kindly consider 50%freshers and 50% experienced agents along with 50% graduates and 50% undergraduates for the CSA profile. This will help in availability of larger pool to select from. Please confirm.	No Change. RFP Clause will prevail
216	28	F 2.1	Customer Care Agents will be at two levels (Sr. CCA Level) - 2 years of experience in Customer Care or telemarketing roles (no fresh candidates)	We request you to kindly consider 6 months to 1 year experienced agents as Sr. CSA. Please confirm. We also request you to kindly allow a mixture of Graduates and Undergraduates to be considered for Sr. CSA as we have many undergraduates with experience in the industry. Please confirm.	No Change. RFP Clause will prevail
217	28	F.1 Workforce & Performance Management Systems		Can these services be delivered from Cloud? Please confirm	No CLOUD
218	28	F.2 Staff/People	Customer Care Agents (CCA):	Can we consider Freshers for CCA. If yes, what will be the percentage of freshers and experienced resources?	No Freshers
219	28	F.2 Staff/People	F.2.1 Customer Care Agents will be at two levels:	What is the versant level that should be considered for the agents?	Versant cut off will be 75%

SI No	RFP PAGE NO.	RFP Clause No	Clause	Queries	Response by Bank
220	28	F.2 Staff/Pe ople	F.2.1 Customer Care Agents will be at two levels: Knowledge of banking products and services	Is banking experience mandatory? Please confirm	banking expeirence is required
221	28	F.2.2	Management Requirements	Do we need to consider any other support roles apart from the ones mentioned (like, QA, Trainer, MIS, WFM etc.)	Bidder to bring in best practices
222	29	1.2.4. F	Performance & Workforce Management	Thanks for providing the FTE count for the initial year and post 5 year view. Can you please shed some more light on how the growth in FTE counts is expected? Do you have a Year on Year roadmap on increased FTE requirements?	Year on Year numbers is mentioned in commercial annexure
223	29	1.2.4.F.2	Staff/ People	Can Freshers be hired under CCA profile?	CCA agents :Should have had a minimum of 6 months work expereince
224	29	1.2.4.F.2 .2	Management Requirements	Bank team to share the expected JD for the roles mentioned in the RFP	will be shared with successful bidder
225	29	1.2.4.F.2. 2	Management Requirements	Will hiring of Staff listed under the Management requirements, be subject to Bank approval	Yes Bank will review the management team
226	29	Channel s	1. Voice & IVR (Inbound calls) 2. Chat (Incl. WhatsApp live) & Email 3. Social Media, Video Banking, Co-Browsing 4. Outbound Sales 5. Digital outreach 6. EFRMS (Fraud Management)	We request the bank to kindly confirm the service time or working window expected for these channels.	Other than government /banking restricted timings for calls, service time for other channels will be 24*7

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227	29	F 2.1	Volume	Can you share volume data? If yes, please provide us with the historical call volumes, month over month for a period of around 3-4 years for all the channels in scope. Also, kindly provide the intraday/hourly call arrival data for recent 13-16 weeks.	Will be shared with successful bidder
228	29	F 2.1	FTE	FTE details are provided in the RFP for Year 1 & Year 5. Please provide forecasted volume for years 2, 3 and 4 across the contact channels.	Please refer Commercial Bid format.
229	29	F 2.1	Multiskilling	Can agents be cross skilled across languages and channels? Please share any expectations around this.	Bidders understanding is correct
230	29	F 2.1	Concurrency	Please share the concurrency expected for WebChat.	Presently 5 agents are handling the requirement
231	29	F 2.2	Management Requirements	1. Please confirm the requirements of other support staff like QA, Trainer, MIS Executives, Dialer Manager etc required to support the process. Is there any span expectation from the bank or we can consider these designations as per Industry Standards. 2. Please share the detailed JD for the support positions required or we can consider industry standard for the same. Please confirm.	Consider these designations as per Industry standards.
232	29	F.2.1	CCA Profile (Minimum relevant experience)	Is there a scope of rebadging the advisors & support staff from existing partners?	Bank shall not be involved in such process

SI No	RFP PAGE NO.	RFP Clause No	Clause	Queries	Response by Bank
233	29	F.2.1	Minimum relevant experience for CCA:6-9 months of experience in Customer Care or telemarketing profiles required; Sr CCA:2 years of experience in Customer Care or telemarketing roles (no fresh candidates)	We suggest for the following change in clause as mentioned: Minimum relevant experience for CCA: Fresh candidates in Customer Care or telemarketing profiles required; Sr CCA:1 year of experience in Customer Care or telemarketing roles (no fresh candidates)	No Change. RFP Clause will prevail
234	29	F.2.1	Education for CCA Profile - Mix of graduates & undergraduates (30% undergraduates at max, 12th pass minimum)	We suggest for the following change in clause as mentioned: Mix of graduates & undergraduates (50% undergraduates at max, 12th pass minimum)	No Change. RFP Clause will prevail
235	29	F.2.1	Channels	Bank to clarify on the Channels for DC as well as DR, additionally declare on location / address of DC & DR.	All channels will be at both the locations
236	29	F.2.1	Customer Care Agents will be at two levels	Kindly share weekly or the monthly offered volumes to be considered for sizing of each channel in-scope e.g. Inbound Calls, Outbound, Email, chat and other non-voice process etc. at LOB level in order to cross verify the year 1 FTE required	Table of estimated calls for year 1 for Inbound calls , Outbound email,chat is being shared.
237	29	F.2.1	Customer Care Agents will be at two levels	Kindly share language wise volume split to be considered across the channels & LOBs in-scope	Pease refer Table B for Inbound call volumes by languages

SI No	RFP PAGE NO.	RFP Clause No	Clause	Queries	Response by Bank
238	29	F.2.1	Customer Care Agents will be at two levels	Kindly share the targeted AHT for each channel in scope e.g. Inbound calls, Chat, Email, Backoffice, etc. at LOBs level. For Outbound Calls , kindly share connect AHT bifurcated into Right Party Connect AHT and Non-Right Party Connect AHT.	AHT for email is to provide immediate response ; with a maximum first response time within 2 hours Escalation to concerned department in case of additional information requirement Bidder to bring in best practices for other channels
239	29	F.2.1	Customer Care Agents will be at two levels	Please suggest the chat concurrency i.e. what is the average number of chat can be handled at same time. Also, what is the maximum number of chats possible to be handled at the same time.	Escalation to concerned department in case of additional information requirement
240	29	F.2.1	Customer Care Agents will be at two levels	Kindly share 4 - 6 weeks of daily volume to assess the day of the week volume factor for sizing purpose of Inbound Calls, Email, Chat, Backoffice, etc. at LOB level. Alternatively, please share day of the week volume factor for each channel in-scope at LOB level. E.g. - Mon-15%, Tue-16% & so on.	Table of estimated calls for year 1 for Inbound calls , Outbound email,chat is being shared. Bidder to leverage industry knoweldge for day of the week volume factor for each channel in scope

SI No	RFP PAGE NO.	RFP Clause No	Clause	Queries	Response by Bank
241	29	F.2.1	Customer Care Agents will be at two levels	Can you please share the FTEs, AHT and productivity by queue or work type?	Table of estimated calls for year 1 for
242	29	F.2.1	Customer Care Agents will be at two levels	Could you please share the volume arrival pattern by day of the week and 30 min intervals?	Please refer to table 1 and 2
243	29	F.2.1	Staff/People (Table 2)	Should we consider the personal required as per the table for each LOB	Yes as per RFP
244	29	F.2.1	Staff/People (Table 2)	How should we distribute the annual growth over the 5 years contract term	Please refer to Table 1 and 2 for volumes. Bidder to leverage indutsry knowledge
245	29	F.2.2	Management Requirements	Trainer to agent ratio is usually set at 1:50. Request confirmation on the same	Bidder assumption is correct
246	30	1.2.4.F.2.2	Management Requirements	Can the Bidder decide on the span ratio for other staff deployed at ICC or is there any guideline from the Bank on the same?	Bidder to bring in best practices
247	30	1.2.4.F.2.4	Training	What is the Training duration for the different job roles performed by the Agents in ICC currently?	New Hire Training should cover 21 days of training including 6 days of OJT and 6 days of Performance Guarantee Training PGT. There are periodic refresher training performed every 3 months as required

SI No	RFP PAGE NO.	RFP Clause No	Clause	Queries	Response by Bank
248	30	1.2.4.F.2 .4	Training	Will be the Bank team share the current Training content for New Hire Training or will this have to be developed by the Bidder?	Bank team will share the Banking circulars with the succesful bidder. The Bank team will provide training to the trainer on the bank products
249	30	1.2.4.F.2. 4	Training	We assume that the Bank team will take care of the initial training required for pilot batches at both locations?	Bank team will share the Banking circulars with the succesful bidder. The Bank team will provide training to the trainer on the bank products
250	30	F 2.4	Training	Please confirm the number of days required for training of the staff. If the training days will be billable or not?	New Hire Training should cover 21 days of training including 6 days of OJT and 6 days of Performance Guarantee Training PGT. There are periodic refresher training performed every 3 months as required
251	30	F.2.3 Bank Staff at ICC	The bidder will be required to provide all infrastructure including 5 desks, 1 fully furnished cabin for Bank officials at the ICC Premises	We understand Bank official will use their own Laptop at ICC premise. Let us know if we need to consider Desktops from our end for them.	Bidder understanding is correct

SI No	RFP PAGE NO.	RFP Clause No	Clause	Queries	Response by Bank
252	30	F.2.4	Training	Please confirm the New hire Training duration/days (Classroom Training days & Certification days, OJT if applicable)	New Hire Training should cover 21 days of training including 6 days of OJT and 6 days of Performance Guarantee Training PGT. There are periodic refresher training performed every 3 months as required
253	30	F.2.4	Training	What would be the Certification process for New hires?	Bidder to bring in best practice
254	30	F.2.4	Training	It is assumed that Training modules/ SOPs etc are in place and will be shared by CBI	Bank will share Banking Circulars with the successful bidder on banking products. These can be used for the training
255	30	F.2.4	Training	It is assumed we will follow Train the Trainer methodology, where CBI will train our Trainer	Bank will provide initial training material vide banking circulars. Bidder to create Training material based on the same.
256	30	F.2.4	Training	It is assumed that CBI support will be available for any clarifications during the Training / On the Job Training phase	Bank will support with clarifications

SI No	RFP PAGE NO.	RFP Clause No	Clause	Queries	Response by Bank
257	30	F.2.4	Training	What is the current training and OJT duration for each skill type?	New Hire Training should cover 21 days of training including 6 days of OJT and 6 days of Performance Guarantee Training PGT. There are periodic refresher training performed every 3 months as required
258	30	F.2.4	Training	Is there a Training plan / content different for each skill type?	Bidder should provide training based on Banking support services
259	30	F.2.4	Training	Will the current/existing training content be transferred to the new partner or will the new partner have access to the training content for a certain duration to understand available resources?	Bank will share Banking Circulars with the successful bidder on banking products. These can be used for the training
260	30	F.2.4	Training	Do we need connected systems in the Training environment. If "Yes" then please let us know whether Training environment / room should be equipped with Data & Voice or only Data? Will Dummy CRM and accounts be provided for training requirements?	Training environment should have Data And Voice . Dummy data can be provided. Bidder to bring in the CRM system
261	30	F.2.4	Training	What is the expectation of the bank for assessment conducted by the bidder during new hire training	Will be shared with successful bidder

SI No	RFP PAGE NO.	RFP Clause No	Clause	Queries	Response by Bank
262	30	F.2.4	Training	Please share the TTT approach for process & product related knowledge transfer. Availability of training content, assessments and SOPs applicable for new hire training? What will be duration of training ? What is the certification process ?	Bank team will share the Banking circulars with the succesful bidder. The Bank team will provide training to the trainer on the bank products
263	30	F.2.4	Training	Will we need dedicated trainers for Voice & Non Voice services?	Bidder assumption is correct
264	30	F.2.4	Training	Will the initial training content be provided by Central Bank of India for us to design a training program in consultation with the Bank?	Bank team will share the Banking circulars with the succesful bidder. The Bank team will provide training to the trainer on the bank products
265	30	F.2.4	Training	Will there be a different training approach and timelines for Virtual Training ?	Bidder to provide best practices
266	30	F.2.4	Training	Is there a scope of cross training between voice & non voice customer care agents?	Over the time of the contract bank expects crosskilling. This will be detailed with succesful bidder
267	30	F.2.4	Training	Will there be a OJT program post completion of New Hire Training?	New Hire Training should cover 21 days of training including 6 days of OJT and 6 days of Performance Guarantee Training PGT. There are periodic refresher training performed every 3 months as required

SI No	RFP PAGE NO.	RFP Clause No	Clause	Queries	Response by Bank
268	30	F.2.4	Training	Are there any mandatory trainings from Banks end that need to be completed before the customer care agents start live calling?	New Hire Training should cover 21 days of training including 6 days of OJT and 6 days of Performance Guarantee Training PGT. There are periodic refresher training performed every 3 months as required
269	30	F.2.4	Training	Will the initial content for knowledge management system be provided by the bank? Are calling scripts available currently or will need to be designed?	Bank will share initial content for knowledge management . Calling scripts are available with bank
270	30	F.2.4 Training	Training	Please define the Training duration & OJT duration	New Hire Training should cover 21 days of training including 6 days of OJT and 6 days of Performance Guarantee Training PGT. There are periodic refresher training performed every 3 months as required
271	30	F2.4	F.2.4 Training-The bidder will design the training program for all the employees with consultation from the bank and decide a timeline for the frequency of the training as well. Best in class training pedagogy should be applied to ensure effective training and learning outcomes	- Request bank to provide the training timeline. - Also request to confirm if the training period will be billable to Bank or non billable?	Training will not be billable to bank

SI No	RFP PAGE NO.	RFP Clause No	Clause	Queries	Response by Bank
272	30		Migration - Friction free Transition and Migration of existing history/data/service request/TPIN/Call Recording etc. and ability to retrieve/review/use (of existing ICC operations) in new ICC solution without any additional cost to be borne by the bank.	Why these historical data to be migrated as this cannot be accessed through integration ?	Bank requires these as per call retention and storage of customer interaction over a 5 year period
273	30		The bidder will design the training program for all the employees with consultation from the bank and decide a timeline for the frequency of the training as well. Best in class training pedagogy should be applied to ensure effective training and learning outcomes.	Please confirm the training days - classroom and OJT	New Hire Training should cover 21 days of training including 6 days of OJT and 6 days of Performance Guarantee Training PGT. There are periodic refresher training performed every 3 months as required
274	31	2.6	Assessment & Remedial Action	We request the bank to discuss, calibrate and decide with mutual consent over the weightage & logic behind each parameters (which is mentioned in RFP)for deriving Quality Score as mentioned - The parameters for 'Quality Score' will include time duration for various functions, customer satisfaction scores, number of calls handled, number of leads generated, fatal error etc.	Will be shared with successful bidder

SI No	RFP PAGE NO.	RFP Clause No	Clause	Queries	Response by Bank
275	31	1.2.4.F.2.5	Recruitment	Will a self declared compliance certificate given by the Bidder suffice to the requirement of its meeting the statutory requirements	Background Verification checks as per RBI policy and the evidence for the same to be maintained. This will be reviewed by the Bank team
276	31	1.2.4.F.2.6	Assessment & Remedial Action	In case of an ICC agent not meeting the defined "Quality score", what will be the time given for the agent to improve before s/he is replaced from the project?	Bank will bring in Industry best practice to define time given for the agent to improve before s/he is replaced from the project
277	31	1.2.4.F.2.7	Quality Management	What is the Bank's expectation when stating certified to COPC standards? Is the Bank team expecting all staff to be COPC certified, or can these be done by COPC equivalent internal training?	COPC Standards to be adhered
278	31	1.2.4.F.2.7	Quality Management	Also are the trainings expected to be done before the staff is appointed to manage a certain role in ICC or can this be done post appointment within a mutually agreed timeline	Training to be done before the team is assigned to work on bank project
279	31	F 2.5	Recruitment	We recommend to add local Address verification check also to be obtained along with criminal background verification check while doing new recruitments. Please check and confirm.	Bidder to provide all necessary verification required for recruiting ICC agents and staff

SI No	RFP PAGE NO.	RFP Clause No	Clause	Queries	Response by Bank
280	31	F.2.5	Recruitment - Background Verification checks	Can BGV process run in parallel and agent can go-live on production floor? Or is it a mandate for BGV to be cleared before go-live? (few checks may take more time and may hamper the go-live date if BGV is required before agent hits the floor)	BGV should be submitted within 15 days. However necessary precautions should be taken before onboarding the agent.
281	31	F.2.5	F.2.5 Recruitment: Following few areas are mandatory for Background Verification checks as per RBI policy and for due diligence on the Customer care personnel to be hired: - Character references – business and personal.	Please define the process for Character references – business and personal.	1. Employer reference required for previous employment 2. Character Reference from an eminent personality e.g. Doctor/Gazetted officer etc.
282	31	F.2.7	Quality Management	Can we get a view of the Quality performance scores for the last 12 months?	Will be shared with successful bidder
283	31	F.2.7	Quality Management	Please advise the QA to agent ratio to be considered.	QA:Agent 1:30
284	31	F.2.7	Quality Management	Has the bank already identified the quality parameters for the contact scoring? Can you please provide more details on this?	Will be shared with successful bidder
285	31	F.2.7	Quality Management	Does CBI use a QMS tool? If yes briefly summarize the services offered through tool (audits, feedback, reporting, etc.). If No, how is quality managed currently?	Bidder to leverage industry knoweldge for day of the week volume factor for each channel in scope

SI No	RFP PAGE NO.	RFP Clause No	Clause	Queries	Response by Bank
286	31	F.2.7	Quality Management	Please share your sampling methodology, sample size, audit requirements, frequency and process for calibration	Please follow COPC standards
287	31	F.2.7	Quality Management	Please share available QA reports and the level of granularity (by queue/by agent)	Will be shared with successful bidder
288	31	F.2.7	Quality Management	What would be the linguistic requirement for the QA considering the requirement of multiple languages	QA to support languages as required in RFP
289	31	F.2.7	Quality Management	QA to agent ratio is usually set at 1:30. Request confirmation on the same	Bidder assumption is correct
290	31	F.2.7 Quality Manage ment	The bidder must ensure that the ICC is certified to COPC standards	Also, please confirm if the COPC standards are fine or require COPC certifications are to be done.	COPC Standards
291	32	1.3	Regulatory Compliance	Please share the EASE 5.0 regulations	Will be shared with successful bidder
292	32	1.4	Integration	What is the data warehouse tools in scope to integrate and which method of integration they support.	IBM Datawarehouse
293	32	1.4	Integration	Please specify the connectivity (MPLS/Internet) medium will be provided by Bank at both the sites and data centres? If not then please help with per seat bandwidth to be considered and what type of connectivity is required.	Bank will provide MPLS connectivity to Bidder loaction at Navi Mumbai and Hyderabad
294	32	1.4	Integration	Also share the address of Data centres of the Bank	Will be shared with succesful bidder

SI No	RFP PAGE NO.	RFP Clause No	Clause	Queries	Response by Bank
295	32	1.4	Integration	Does the banking systems given under "Integration" offer API based integration capabilities?	API Integration
296	32	1.4	Integration	For CRM development, is there any requirement to configure any bank application link in CRM till the time Banks API are configured in CRM	Will be discussed with successful bidder as required
297	32	1.4	Integration	For Any creation or deletion of the ID, will bank provide any rights to Vendor Team? Please confirm	For creation of IDs on the Banks systems, bank will define the process with successful bidder
298	32	1.4	Integration	Will the training room have the facility to access the banks application or any training dummy application?	Training room should be similar to ICC agent set up
299	32	1.4 Integrati on	Core Banking System: The Bank presently uses Bancs@24 of M/s TCS Ltd	Will Bank provide the reuired APIs for Integration? Please confirm	Bank will provide requiste APIs
300	32	1.4 Integrati on	ATM Switch: The Bank is presently using Tango Switch	Will Bank provide the reuired APIs for Integration? Please confirm	Bank will provide requiste APIs
301	32	1.4 Integrati on	SMS servers, Email servers, Domain server, FRMS, payment gateway, FI servers, Loan Processing System (LAPS etc), PPF, CRM, e-payment of taxes and Pension package.	Will Bank provide SMS gateway and the relevant APIs? Will Bank provide the APIs for integration with rest of the applications?	Bank will provide APIs for integration
302	33	1.4	Indicative list includes ... SMS servers, Email servers, Domain server, FRMS, payment gateway, FI servers, Loan Processing System (LAPS etc), PPF, CRM, e-payment of taxes and Pension package.	Bank to clarify on - Will all users login to the domain will be provided by the bank?	Domain will be provided by Bank

SI No	RFP PAGE NO.	RFP Clause No	Clause	Queries	Response by Bank
303	33	1.4	In case of any change in the bank's application/software/capability, it would be the responsibility of the Bidder to integrate the ICC with the bank's application/software/capability with no extra cost.	The intergartion with the bank's application / software / capability will be at no extra cost before sign-off based on the scope mentioned in RFP.	Please refer to RFP Clause
304	33	1.4	Integration	We believe that SMS servers, Email servers, Domain server, FRMS, payment gateway, FI servers, Loan Processing System (LAPS etc.), PPF, CRM, e-payment of taxes and Pension package will provided by CBol? Please confirm	Bank will provide access to email domain , and other systems of the bank Bidder to provide CRM
305	33	1.4	Integration	We assume that the Bank will provide all existing data of its existing ICC setup in a readable format as agreed by the Bidder with the Bank	Bank will facilitate discussion with existing ICC vendor. Data format will be discussed with successful bidder
306	33	1.4	Integration	Does the Bank have its own existing Lead Management System which the Bidder will have to integrate with and use at ICC or does the Bank expect Bidder to develop new LMS system for use acorss the Bank's environment?	Bank has Lead Management Systems that will need to be integrated
307	33	1.5	Workstation requirements	Is there any specific requirement of hardware (headset, dual monitor. Etc.)/software/application for BAU? Please clarify.	Headset should support noise cancellation .

SI No	RFP PAGE NO.	RFP Clause No	Clause	Queries	Response by Bank
308	33	1.4 Integrati on	Bank's other applications or partner applications or new/updated applications introduced by Bank during the contract period.		Bidder will access banks applications vide network link provided by the bank
309	33	1.4 Integrati on	Migration of existing history/data/service request/TPIN/Call Recording etc. and ability to retrieve/review/use (of existing ICC operations) in new ICC solution	Please let us know the existing system platform name and also the size of existing data and call recording which needs to be transferred to new system	Will be shared with successful bidder
310	33		SMS servers, Email servers, Domain server, FRMS, payment gateway, FI servers, Loan Processing System (LAPS etc), PPF, CRM, e-payment of taxes and Pension package.	Please confirm if all users will login to vendor' domain or the domain will be provided by the bank?	All user will login in to Bank domain
311	34	1.5	Incident Management Help-desk	Bank to clarify on - whether it is required for IT incidents management.	No requirement for IT Incidents
312	34	1.6	The bidder should conduct threat and vulnerability assessment, risk analysis and business impact analysis to ensure risk mitigation	It is recommended that Bank carries out the VA assessment as per Bank's policy and provide the report which bidder will remediate the points. Same is the recommendation for AV, Domain integration.	Bidder should do the VA for their environment, including the network and systems that are supported for the Bank Bank will do the VA for systems hosted in Banks DC and DR locations
313	34	1.6	Disaster Recovery and business continuity plan	Please suggest the % of redundancy to be maintained of seats/HC?	Please read RFP clause for details. Seats as per Annexure C across 2 sites

SI No	RFP PAGE NO.	RFP Clause No	Clause	Queries	Response by Bank
314	34	1.6	Disaster Recovery	is the Bank expecting DR site to have 100% operational capability or can this be mutually discussed and agreed	DR site will function from Hyderabad and will have capacity as described in Annexure C
315	34	1.6	Disaster Recovery	As any one site may not have 100% human resource capability, meeting all service levels may not be possible in a DR scenario. Is this acceptable to the Bank?	DR site to have resources as described in Annexure C
316	34	1.7	Migration of IVR	If IVR flow to be designed then why there is a migration of IVR required Migration of mails - what is period in past needs to be migrated to our system ? What will be the volume ?	Provision incorporated in case required.
317	34	1.7	Phased manner of implementing capabilities	Kindly indicate volume of data that will need to be migrated into service provider CRM as in (1) Period of data to be migrated (2) Approximate number of records (3) Approximate disk space required to store this data	Bank has no CRM in place. Bank currently has over 8.5 crore customers
318	34	1.7 (A)	Critical data among those data that the current vendor may be storing in his Systems/ database may have to be migrated.	Bank to clarify on - Is there any expectation for migrating data from existing system to new helpdesk CRM? if yes than what is the data size and tenure.	Data from current vendor has to be migrated to Bidder CRM. However the bank has no CRM

SI No	RFP PAGE NO.	RFP Clause No	Clause	Queries	Response by Bank
319	34	1.7 Phased manner of impleme nting capabiliti es	Voice (DTMF) (IVR & Agent) – outbound and inbound	What is the existing technology in use? Please confirm	Will be shared with successful bidder
320	34	1.7 Phased manner of implem enting capabili ties	Critical data among those data that the current vendor may be storing in his Systems/ database may have to be migrated.	Does this include call and screen recording data as well? If yes, what Is the technology in use?	Will be shared with successful bidder
321	34	A.	Migration of existing ICC services	As per the RFP clause, will CBol extend their Telephony, Email platform to bidder? Please confirm	Bank will provide network connectivy to Bidders location at Navi Mumbai and Hyderabad. Access will be provided to email doamin
322	34	Disaster Recover y and busines s continui ty plan	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.	Can we have one setup in the Primary Data Centre and another setup at the DR data Center?, Also confirm do we need to setup DC and DR at Bank location or Service Provider delivery location will be fine	Bidder to support bank vide site at Navi Mumbai and Hyderabad.The 2 sites should operate as primary and DR site

SI No	RFP PAGE NO.	RFP Clause No	Clause	Queries	Response by Bank
323	34		Critical data among those data that the current vendor may be storing in his Systems/ database may have to be migrated.	Is there any expectation from migrate data from existing system to new helpdesk CRM? if yes than what is the data size and tenure.	Bank Currently has no CRM .
324	35	1.7 (A)	Tpin Generation	Bank to clarify on - Who will provide the TPIN solution?	Bank will provide TPIN Solution
325	35	1.7.B	Phased manner of implementation	As implementation of new ICC setup will have dependancies on the Bank also, we assume there can be flexibility to the given timelines basis mutual discussion and agreement between Bank and Bidder	Bidder to adhere to timelines . Bank dependancies need to be explicitly outlined in the implementation plan and called out
326	35		Tpin Generation	Will the Bank provide a TPIN solution?	Bank will provide TPIN Solution
327	36	2	Billing Method The Bidder will quote the “Cost per FTE per month”. It means the cost shall be for one FTE for one shift of 8 hours (day or night) for one month. The Bidder might deploy any number of shifts of any duration of hours. However, Bank shall consider the total number of logged in duration of Agents in a month and split the same into shifts of 8 hours duration.	1. We understand that the FTE calculation will be done as per the below calculation. The total login hours for the process per month divided by 182 hours will give the total FTE logins. Please confirm. 2. The number of working days to be considered for an agent in a month, is excluding work off, public and national holidays and entitled leaves which is 182 login hours / month? Please confirm.	Bidder understanding is correct

SI No	RFP PAGE NO.	RFP Clause No	Clause	Queries	Response by Bank
328	36	2	Billing Method	As per Annexure C, commercial construct is on Yearly basis and not basis the Phases defined under Section II, 1.7B	Annexure C defines Implementation cost by phase. The features of Co-Browsing , Whatsapp Live integrations and Video Banking are currently defined to be implemented after 12 months.
329	36	2	Billing Method	While the Annual FTE requirement has been given in Annexure C, will the Bank agree to additional FTE requirements to meet given Service Level/ higher volumes?	Will be discussed with successful bidder as required
330	36	B	Onboarding of ICC capabilities as detailed below.	Should the man-power for each channel be planned as per the phases shared in table on page 37? Please confirm	Manpower requirement defined in RFP
331	37	2	Billing Method	"One shift of 8 hours (day or night)" Kindly share the Hours of Operation (HOOPs) & business Operating days for all the channels in scope i.e. inbound, chat, email outbound, social media, back office, etc. at LOB level.	Other than government /banking restricted timings for outbound calls, service time for other channels will be 24*7
332	37	2	Billing Method	Do Management staff roles defined in Annexure C also have to accounted basis their shift/ login hours, or will this be counted as per Headcount deployed at the site	Bank will use a single consideration for all services, i.e., cost per FTE (Full Time Equivalent) per mont

SI No	RFP PAGE NO.	RFP Clause No	Clause	Queries	Response by Bank
333	37	3.1	Execution timelines - volumes	We assume that 20% FTE requirement will be for tranche 1, cumulative 50% FTE will be for trache 2 and 100% FTE for Year 1 on initiation of tranche 3 - Please validate if this is correct ?	The %ages mentioned are for the Call volumes.
334	37	3.1	Execution timelines - volumes	How many days in advance will we receive forecast? Assuming the forecaast will be per LOB?	This information will be shared with the successful bidder.
335	37	3.1	Execution timelines - volumes	Is the business fine for us as a service provider to onboard part time employees ?	Part time Employees cannot be onboarded
336	37	3.1	Transition Period & Timeline	Please confirm if the bank is ok with a beta period of 3 months.	Please refer to RFP Section II; Clause 4 on service level agreement
337	37	3.1	Transition Period & Timeline	In reference to different Tranche viz. Tranche 1, Tranche 2 & Tranche 3. Please let us know - % migration in each Tranche will cater to which circle/site so that Hiring can accordingly be planned	Please refer to the RFP , Page 36 for Timeline and % . The break up by site is provided in Annexure C
338	37	3.1	Transition Period & Timeline	What the are volumes and languages that need to handled during Transition Tranche phase 1 & 2?	Will be shared with successful bidder
339	38	4	Service Level agreement, Penalties and rewards	Please provide details for the defined SLA period of 6 months to 12 months to understand the rationale behind assigned desired thresholds for each SLA from 4.2 to 4.10	The rationale is based Banks aspiration .

SI No	RFP PAGE NO.	RFP Clause No	Clause	Queries	Response by Bank
340	38	4	Service Level Agreement, ...	We assume that the Grace Period of 90 days will be given whenever there is a new line of business or change in the existing SLAs	Grace Period will be provided if there is a new line of business. Change in SLA will not merit grace period
341	38	4	Service Level Agreement, ...	While setting up the ICC, there will be transactions queries with regards to the SLAs and how will they be treated. Will Bank agree to create a separate document on SLAs post Go Live of Tracnche 2 so that views and definitions suggested by Bank and Bidder are accomodated through mutual discussion	The RFP has a grace period of 9 days for Bidder and Bank to align on SLA
342	38	4	Service Level Agreement, Penalties and Rewards	Please help to share the Service level target for these LOBs (Web Chat /Video Banking/Email/Social media)	Will be shared with successful bidder as required
343	38	4.1	Penalty for Delayed Implementation	As implementation of new ICC setup will have dependancies on the Bank also, we assume there can be flexibility to the given timelines basis mutual discussion and agreement between Bank and Bidder	Bank dependancies should be called out and agreed with Bank during implementation phase discussions and in the proposal. Implementation delays on account of Bak dependancy will need to be establised clearly for penalty
344	39	4.2	Average Handling Time	Requesting the bank to please define the AHT expectation.	AHT for Inbound calls is approx 3.5 minutes AHT for Outbound calls is approx 2.5 minutes

SI No	RFP PAGE NO.	RFP Clause No	Clause	Queries	Response by Bank
345	39	4.2	AHT	Adoption of digital technologies leads to simpler call types moving to digital/ self help platforms. In this case, AHT of existing Voice / Chats will increase over a period of time. Further post initial optimization AHT improvement cannot be shown every quarter	No Change. RFP Clause will prevail
346	39	4.2	AHT	As this a FTE based billing model, AHT of particular call influenced by malafide intention or otherwise does not have impact on billing. We request Bank team to remove this clause	No Change. RFP Clause will prevail
347	39	4.3	SLA	Will Central Bank share rolling volume forecasts? What lead time and how much forecast lock-in will be assured?	Will be shared with successful bidder
348	39	4.3	SLA	We assume SLA waivers will be provided if there is a forecast vs actuals variance, please confirm.	Bank may decide appropriately based on the situation.
349	39	4.3	System Availability - Objective: To ensure that the period in which no customer could have been serviced is not more than 0.1% of the total period.	To ensure that the period in which no customer could have been serviced is not more than 0.5% of the total period.	No Change. RFP Clause will prevail
350	39	4.3	System Availability	There can be multiple reasons for unavailability, all of which may not be in the control of the Bidder. Impact of such non-controllable situations should not be accounted for in this SLA	No Change. RFP Clause will prevail
351	39	4.3	System Availability	Will this SLA be accounted for when no customer can be serviced by Agent at CC or will this be accounted for when any customer is not serviced by Agent at ICC	System availability is when no customer can be serviced by Agent at ICC

SI No	RFP PAGE NO.	RFP Clause No	Clause	Queries	Response by Bank
352	39	4.2 Average Handlin g Time (AHT) or Average Talk Time (ATT)	AHT is defined as the time period from the moment the agent picks up the call, right until the point the conversation closes	Request to confirm the AHT for calls	Current timing for AHT are as follows AHT for Inbound calls is 3.5 minutes AHT for outbound call is 2.5 minutes
353	40	4.4	Call Queue Waiting time	There can be multiple factors which influence the volumes and therefore have a subsequent impact on the serviceability. If given volumes are more than 100% of agreed forecast, then there should be a waiver provided under this SLA	Will be discussed with successful bidder as required
354	40	4.4	Call Queue Waiting time	SLA delivery to be excluded for Penalty calculation for Special Days where normal business operations are impacted like - Central and State elections, Public Holidays where mandatory Holiday has to be given to employees, etc	Will be discussed with successful bidder as required
355	40	4.4	Call Queue Waiting Time	Please help to share the Interval wise volume trends and AHT for last six months to calculate the required agents to meet this KPI	Please refer to Table 1 and 2 shared with corrigendum
356	40	4.5	Call abandonment rate (on ACD)	At what level is that SL/ASA and abandon target is required to be achieved i.e. daily, weekly or monthly?	Target to be achieved on a daily basis and rolled upto a monthly basis

SI No	RFP PAGE NO.	RFP Clause No	Clause	Queries	Response by Bank
357	40	4.5	Call Abandonment rate (on ACD)	As per the Service Level SLA, Bidder has 30 seconds threshold time to answer a customer call. Any call abandoned during this threshold period needs to be excluded from the purview of this SLA	No Change. RFP Clause will prevail
358	40	4.5	Call Abandonment rate (on ACD)	There can be multiple factors which influence the volumes and therefore have a subsequent impact on the serviceability. If given volumes are more than 100% of agreed forecast, then there should be a waiver provided under this SLA	Will be discussed with successful bidder as required
359	40	4.5	Call Abandonment rate (on ACD)	SLA delivery to be excluded for Penalty calculation for Special Days where normal business operations are impacted like - Central and State elections, Public Holidays where mandatory Holiday has to be given to employees, etc	Will be discussed with successful bidder as required
360	40	General	General	Kindly share the turnaround time (TAT) for Email and any other non-live channel in-scope.	AHT for email is to provide immediate response ; with a maximum first response time within 2 hours Escalation to concerned department in case of additional information requirement Bidder to bring in best practices for non-live channel in-scope

SI No	RFP PAGE NO.	RFP Clause No	Clause	Queries	Response by Bank
361	40	General	General	SLA has been shared as 90%/30 please confirm if the same has to be considered for all Front channels else Kindly share SL/ASA and abandon target for Inbound Calls, Chat & any other live channel in-scope.	90% in 30 seconds is expected or inbound calls
362	41	4.6	Call completion in IVR	Requesting to reconsider this under KPI instead of SLAs as call completion in IVR has a high dependency of customer entering his personal account details, hence IVR options has no role in gauging success. Please check and confirm.	No Change. RFP Clause will prevail
363	41	4.6	Call completion in IVR	This is a customer Driven SLA and while we can track this as a target, bidder would have no control on customer Behaviour hence cant agree for a Penalty, but can be looked in as a KPI	No Change in clause RFP terms stand
364	41	4.6	Call Completion on IVR	Bidder has no control on the customer's call to the IVR. Customer can disconnect the call by self or get dropped due to telecom provided issues at any point. We request that this SLA be removed as this is directly not in Bidder's control	No Change. RFP Clause will prevail
365	41	4.7	Call quality score	We audit 8 calls per month for the outliers (Below 85%) and weekly one call for top performers (Above 85%). Please confirm if this approach for audit sampling is ok with you. Please confirm.	Quality sampling process to adhere to COPC standards to be shared with successful bidder

SI No	RFP PAGE NO.	RFP Clause No	Clause	Queries	Response by Bank
366	41	4.7	Call quality score	Is there any pre-defined Quality check-list or scorecard available which needs to be implemented to evaluate the quality performance of the process or we can consider the Conneqt standards.	Quality assessment process to adhere to COPC standards to be shared with successful bidder
367	41	4.7	Call quality score	What would be the sampling target for Call quality audits	5 to 10 % of calls
368	41	4.7	Call Quality Score	Please share the random call sampling and call audit methodology to be followed by the Bank for assessing Call Quality score	Will be shared with successful bidder
369	41	4.7	Call Quality Score	What is meant by maturing of the speech analytics solution?	Will be discussed with successful bidder as required
370	42	4.7	Call quality score	Will there be audits done by bank team for agents	Bidders understanding is correct
371	42	4.7	Call quality score	As call quality scores are not a part of RnP, will it have an impact on claw backs for other metrics	Refer to RFP document
372	42	4.8	Customer feedback score - Data Capture: The ICC needs to ensure that customer feedback request is sent through IVR blast, SMS, e-mail, WhatsApp at the end of the agent interaction after a defined period of time.	We recommend Data Capture towards feedback request through IVR Blast / e-mail at the end of the agent interaction after a defined period of time.	IVR Blast /email at the end of agent interaction after a defined period of time
373	42	4.8	Customer feedback score	Need detailed understanding on C-Sat process and penalty clause	Refer to RFP document

SI No	RFP PAGE NO.	RFP Clause No	Clause	Queries	Response by Bank
374	42	4.8	Customer Feedback score	Customer feedback can be influenced by multiple factors which are not in the Bidder's control. For example: TAT for delivery of a cheque book is 3 days. In this case the role of Contact Centre is only to take the service request correctly. The Bidder is not responsible for the printing or delivery of the Cheque Book to the customer. We suggest that only for cases where there has been an impact on customer feedback due to a direct failure of ICC controlled services should the negative/ low score of the customer be accounted under this SLA	The Bidder will use grace period to define the SLA .
375	42	4.8	Customer Feedback score	Will the customer feedback survey be sent to every customer?	Customer feedback survey will be as per industry standard
376	43	4.1	Overall Penalty - The overall penalty for SLA's shall be levied up to a maximum of 10% of monthly bill amount.	Request bank to modify the clause as - Overall Penalty - The overall penalty for SLA's shall be levied up to a maximum of 5% of monthly bill amount.	No Change. RFP Clause will prevail
377	43	4.1	The overall penalty for SLA's shall be levied up to a maximum of 10% of monthly bill amount. However, if the maximum penalty limit is reached continuously for 4 monthly billing cycles in a row in a financial year, then the cap may be reviewed by the bank and higher penalty of up to 15% may be charged.	We request to CAP the SLA overall penalty shall be levied up to a maximum of 5% of monthly bill amount and cap the higher penalty of up to 10% may be charged.	No Change. RFP Clause will prevail
378	43	4.11	Clawback	What is the definition of the parameter "Percentage of calls attended"?	Will be discussed with successful bidder as required

SI No	RFP PAGE NO.	RFP Clause No	Clause	Queries	Response by Bank
379	43	4.9	First Call Resolution	FCR and C-Sat process overlapping. Hence, need clarity if the same set of customers are surveyed - how will the process work	Will be shared with successful bidder
380	43	4.9	First Call Resolution	As mentioned for point no 94, ICC will not have complete control of the Bank's processes. Hence, only cases where FTR has not been provided due to ICC issues should be considered for Penalty calculation	No Change. RFP Clause will prevail
381	43	4.10 Overall Penalty	The overall penalty for SLA's shall be levied up to a maximum of 10% of monthly bill amount.	We request you to relax this clause to The overall penalty for SLA's shall be levied up to a maximum of 5% of monthly bill amount.	No Change. RFP Clause will prevail
382	45	5.3	Call handling efficiency of agents managing outbound calls:	If Outbound Calls is in scope then, kindly share the connect % bifurcated into Right Party Connect% and Non-Right Party Connect% at LOB level.	Bidder to assume best practice and provide best practices
383	45	5.3	Call handling efficiency of agents managing outbound calls:	Kindly confirm if an Outbound call is connected to a non-right party to be re-attempted until the right party is connected or not be re-attempted.	Bidder to assume best practice and provide best practices
384	45	5.3	Call handling efficiency of agents managing outbound calls:	If Outbound Calls is in scope then, kindly share maximum number of attempts to be made to a non-connected outbound call? Also, please share attempt wise connect % e.g. attempt 1 - 40%, attempt 2 - 30%, etc.	Bidder to refer to COPC standards
385	45	5.4	Fatal Error - Compliance < 0.25%	Request bank to amend the clause as "Fatal Error - Compliance < 1.0%"	No Change. RFP Clause will prevail

SI No	RFP PAGE NO.	RFP Clause No	Clause	Queries	Response by Bank
386	45	5.4	Fatal Error	Target of <0.25% is for Critical to compliance: please share CTC requirements Baselining of targets requested for first 6 months	No Change. RFP Clause will prevail
387	45	5.5	Headcount adherence - Calculation Formula (Forecast – Actual)/(Actual)	Requesting to explicit definition mentioned for "Forecast" bank to declare the volume for the same.	Forecast will be shared with successful bidder
388	47	Section III; 1	The Bidders 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 them from time-to-time, including records and returns as applicable under labour legislations.	Please clarify the retention method, if any, and retention period for the recordings.	All accounting records of bidder to be maintained as per statutory requirements
389	55	5.B	Evaluation	Does Bidder have to make any provision for the Bank's team site visit, like travel arrangements, etc	Travel for site visit for evaluation will be done by Bank as required
390	55	Clause No. 5, Evaluation, Total Technical Score, Para 1.	Total Technical Score The Bank will allot a score to each of the above 4 components (B(I) to B(IV)) individually as per attached evaluation formats. The technical cut off score is 80% for bidders to qualify and reach the next stage of bidding. Bank reserves the right to reduce the technical cut off score at its discretion	Please consider relaxing overall qualification marks for DIIP recognised StartUps India companies to 45%.	No Change. RFP Clause will prevail

SI No	RFP PAGE NO.	RFP Clause No	Clause	Queries	Response by Bank
391	59	Clause 14 of Section III	Bank reserves the right to conduct an audit/ ongoing audit of the services provided by Bidder. The Bank shall be given access to all books, records, and information relevant to the outsourced activity available with the Bidder. Further, requisite audit trails and logs for administrative activities should be retained and accessible to the Bank.	The Bank shall be given access to all books, records, and information relevant to the outsourced activity available with the Bidder of "Bank". We can provide access to all the books and records related to this contract of Bank. Please add the word mas highlighted above.	Bank reserves the right to conduct an audit/ ongoing audit of the services provided by Bidder. The Bank shall be given access to all books, records, and information relevant to the outsourced activity of Bank available with the Bidder ,
392	59	Clause 14 of Section III	Bidder should allow the Reserve Bank of India (RBI) or persons authorized by it to access Bank documents, records or transaction or any other information given to, stored or processed by Bidder within a reasonable time failing which Bidder will be liable to pay any charges/ penalty levied by RBI.	Bidder should allow the Reserve Bank of India (RBI) or persons authorized by it to access Bank documents, records or transaction or any other information given to, stored or processed by Bidder "in relation to this contract of Bank" within a reasonable time failing which Bidder will be liable to pay any charges/ penalty levied by RBI.	as "Bidder should allow the Reserve Bank of India (RBI) or persons authorized by it to access Bank documents, records or transaction or any other information given to, stored or processed by Bidder "in relation to this contract of Bank" within a reasonable time failing which Bidder will be liable to pay any charges/ penalty levied by RBI. Bank reserves the right to conduct an audit/ ongoing audit of the services provided by Bidder. The Bank shall be given access to all books,

SI No	RFP PAGE NO.	RFP Clause No	Clause	Queries	Response by Bank
393	59	Clause 14 of Section III	Bidder should recognize the right of the Reserve Bank to cause an inspection to be made of the Bidder and its books and account by one or more of its officers or employees or other persons. Bidder should allow the Reserve Bank of India (RBI) to conduct audit or inspection of its Books and account with regard to Bank's documents by one or more Bidder should implement "Information Security Policy" of the Bank, as amended from time to time, for its ICC operations without any extra cost to Bank. The copy of IS policy can be obtained on demand. Bank reserves the right to conduct InformationSecurity Audit of ICC operations of the Bidder at periodic intervals. Compliance of guidelines / advisories published by regulators from time to time should be ensured. Any audit requirements to be strictly complied by the	Bidder should recognize the right of the Reserve Bank to cause an inspection to be made of the Bidder and its books and account "of the services provided to Bank under this contract" by one or more of its officers or employees or other persons.	Please read this "Bidder should recognize the right of the Reserve Bank to cause an inspection to be made of the Bidder and its books and account " of the services provided to Bank under this contract "by one or more of its officers or employees or other persons. Bidder should allow the Reserve Bank of India (RBI) to conduct audit or inspection of its Books and account with regard to Bank's documents by one or more Bidder should implement

SI No	RFP PAGE NO.	RFP Clause No	Clause	Queries	Response by Bank
394	59	Section III; 15	Right to Audit - Bidder shall provide the bank with the right to conduct audits on the Bidder whether by its internal or external auditors, or by external specialists appointed to act on its behalf and to obtain copies of any audit or review reports and findings made on the Bidder in conjunction with the services performed for the bank. Bidder should allow the Reserve Bank of India (RBI) or persons authorized by it to access Bank documents, records or transaction or any other information given to, stored or processed by Bidder within a reasonable time failing which Bidder will be liable to pay any charges/ penalty levied by RBI. Bidder should recognize the right of the Reserve Bank to cause an inspection to be made of the Bidder and its books and account by one or more of its officers or employees or other persons.	As a standard process, audits should be conducted only after providing reasonable notice of not less than 5 business days and also, the audit should be conducted once in a year and cost for the same shall be borne by the Bank. Please revise accordingly.	Bank is subjected to multiple audits, including regulatory audits. Strict compliances is required for the same.

SI No	RFP PAGE NO.	RFP Clause No	Clause	Queries	Response by Bank
395	59	Section-3, Clause-15	Right to Audit Bank reserves the right to conduct an audit/ ongoing audit of the services provided by Bidder. The Bank shall be given access to all books, records, and information relevant to the outsourced activity available with the Bidder. Further, requisite audit trails and logs for administrative activities should be retained and accessible to the Bank. Bidder shall provide the bank with the right to conduct audits on the Bidder whether by its internal or external auditors, or by external specialists appointed to act on its behalf and to obtain copies of any audit or review reports and findings made on the Bidder in conjunction with the services performed for the bank	We request the Bank to provide a prior notice of 7 days to conduct an audit.	This will be as per banks protocol for audits
396	59	Section-3, Clause-16	Sub-contracting / Outsourcing The selected Bidder will undertake to provide the ICC services required in this RFP to the Bank and will not outsource or subcontract any or all of the services being offered to Bank to any company or to a company fully / partly owned by the Bidder, except with the prior written consent of the Bank.	We suggest to relax this clause giving service provider the right to subcontract this agreement to any its of subsidiaries, Affiliates or group entities with notice.	No Change. RFP Clause will prevail

SI No	RFP PAGE NO.	RFP Clause No	Clause	Queries	Response by Bank
397	60	20	Limitation of Liability	We request Bank to reconsider The Limitation of Liability to be Total annual aggregate liability for all claims (and not per incident) shall not exceed 12 times the average monthly fees paid by bank.	Overall cap of 10% of TCO
398	60	Clasue 20 of Section III	2) Bidder's liability in case of claims against the Bank resulting from Willful Misconduct or Gross Negligence of Bidder, its employees and Subcontractors or from infringement of patents, trademarks, copyrights or such other Intellectual Property Rights or breach of confidentiality obligations shall be unlimited. Bank shall not be held liable for and is absolved of any responsibility or claim / litigation arising out of the use of any third-party software or modules supplied by Bidder as part of procurement under the RFP.	The laibility should be limited to amount mutually decided or maximum of 10% of previous month billing in which such incident has occurred.	No Change. RFP Clause will prevail
399	60	Section III; 20	Limitation of Liability - the liability for breach of obligations of the Contract is limited to the Total Contract Value however, Bidder's liability in case of claims against the Bank resulting from Willful Misconduct or Gross Negligence of Bidder, its employees and Subcontractors or from infringement of patents, trademarks, copyrights or such other Intellectual Property Rights or breach of confidentiality obligations shall be unlimited.	As a standard, we do not agree to unlimited liability for IP and Confidential Information breach and thus, we request that the same be capped to the Total Contract Value or such amount as is mutually agreed between the parties.	No Change. RFP Clause will prevail

SI No	RFP PAGE NO.	RFP Clause No	Clause	Queries	Response by Bank
400	60	Section III; 20	Under no circumstances CBol shall be liable to the selected Bidder for direct, indirect, incidental, consequential, special or exemplary damages arising from termination of this Agreement, even if CBol has been advised of the possibility of such damages, such as, but not limited to, loss of revenue or anticipated profits or lost business. Subject to any law to the contrary, and to the maximum extent permitted by law neither parties shall be liable to other for any consequential/ incidental, or indirect damages arising out of this agreement.	We do not agree for the Bank to disclaim all its liabilities for direct damages and thus, the Bank shall be liable for direct damages with a limitation to the Total Contract Value. We suggest the changes in the clause to that effect.	No Change. RFP Clause will prevail
401	60	Section-3, Clause-20	Limitation of Liability Bidder's aggregate liability in connection with obligations undertaken as a part of the RFP regardless of the form or nature of the action giving rise to such liability (whether in contract, tort or otherwise), shall be at actual and limited to the Total Contract Value.	We suggest to replace the Bidder's aggregate liability under this Contract shall be at actual and limited to the Total Contract Value with the following stated below: Notwithstanding anything contained in this Agreement, Service Provider's liability to the other party for damages from any cause whatsoever and regardless of the form of action, whether in contract or in tort, including proven negligence, shall be limited to the actual amount billed by Service Provider to customer in the two (2) calendar months prior to the cause of action first arose which are subject to proven.	No Change. RFP Clause will prevail

SI No	RFP PAGE NO.	RFP Clause No	Clause	Queries	Response by Bank
402	60	Section-3, Clause-21	Confidentiality Bidder acknowledges and agrees that all tangible and intangible information obtained, developed or disclosed including all documents, contract, purchase order to be issued, data papers and statements and trade secret of the Bank relating to its business practices and their competitive position in the market place provided to the selected Bidder by the Bank in connection with the performance of obligations of Bidder under the purchase order to be issued, in part or complete shall be considered to be confidential and proprietary information (“Confidential Information”) and shall not be disclosed to any third party/published without the written approval of the Bank.	We request to consider confidentiality clause to be bilateral in nature as and where applicable in the entire transaction	No Change. RFP Clause will prevail
403	62	25	Reverse Transition Under People transfer the point says: Parallel Run: The Bidder agrees that the parallel-run shall/may continue for a period of 3 to 6 Months, post the notice period of three months, during which the Bidder shall adequately supervise the hand-over of the various components of the Bidder ’s functions under this RFP.	During the extended period post notice period when the services are delivered by the bidder as parallel-run, the bidder to be excluded from any terms for penalty/performance clauses and also the payment terms for the services running be continued as per the latest agreed pricing. Please make necessary changes to the clause.	No Change. RFP Clause will prevail

SI No	RFP PAGE NO.	RFP Clause No	Clause	Queries	Response by Bank
404	62	25	Hardware: The Bidder shall ensure that all hardware being used at the ICC to provide services shall be transferred to the Bank / it designee at a mutually agreed rate	Bank to confirm on opting cloud environment.	Cloud solution is not allowed.
405	62	24. Technical Documentation	Hardware: The Bidder shall ensure that all hardware being used at the ICC to provide services shall be transferred to the Bank / it designee at a mutually agreed rate.	We understand that this clause requires to have dedicated server setup for Bank. Please confirm if dedicated set up is required or shared set up with logical segregation is fine for the bank. In that case, the servers will not be shared to the bank post contract period. If we are considering dedicated Servers and associated infra like ACD/Dialler server, logger, router, firewall, Internet link, MPLS link, etc. the commercial impact will be high and would result in high FTE price. Hence, we request the bank to allow considering shared server space with logical segregation.	Dedicated server setup is required
406	63	26	Patent Rights/Intellectual Property Rights: Where software license is granted by the Bidder and ownership remains with the Bidder, the Bank may ask to deposit the Source Code in an ESCROW arrangement	As this RFP is for ICC hence depositing of sourcecode in an ESCROW arrangement is out of the scope defined, hence we suggest to delete the clause.	Source code or designs for any software license e.g. IVR Trees/flows, Knowledge Management Solutions , etc has to be transferred to bank
407	63	27	Liquidated Damages	We request bank to limit liquidated damages only to transition/deployment phase and not for BAU process. As BAU has SLAs and penalties covered for under performance	No Change. RFP Clause will prevail

SI No	RFP PAGE NO.	RFP Clause No	Clause	Queries	Response by Bank
408	63	Section III; 27	Liquidated Damages If the Bidder fails to deliver and perform any or all the services within the stipulated time schedule as specified in this RFP/ Contract, the Bank may, without prejudice to its other remedies under the Contract, and unless otherwise extension of time is agreed upon without the application of Liquidated Damages, deduct from the amount payable, as liquidated damages. Once the maximum deduction is reached, the Bank may consider termination of the Contract. The Penalty and Liquidated Damages as mentioned in this RFP shall be independent to each other and will be levied separately or jointly as the case may be as per discretion of the Bank.	Please clarify the "maximum deduction" as it is not defined in the RFP. Also, we request limitation of the liability for liquidated damages to be capped to 5% or 10% more than the Total Contract Value and not completely unlimited in nature.	The maximum penalty in the entire contract shall be limited to 10% of TCO

SI No	RFP PAGE NO.	RFP Clause No	Clause	Queries	Response by Bank
409	63	Section-3, Clause-27	Liquidated Damages If the Bidder fails to deliver and perform any or all the services within the stipulated time schedule as specified in this RFP/ Contract, the Bank may, without prejudice to its other remedies under the Contract, and unless otherwise extension of time is agreed upon without the application of Liquidated Damages, deduct from the amount payable, as liquidated damages. Once the maximum deduction is reached, the Bank may consider termination of the Contract. The Penalty and Liquidated Damages as mentioned in this RFP shall be independent to each other and will be levied separately or jointly as the case may be as per discretion of the Bank	We request to delete liquidated damages in the entire process as and where mentioned and applicable.	No Change. RFP Clause will prevail
410	66	Clause 32. Force Majeure	If under this clause either party is excused performance of any obligation for a continuous period of 90 days, then the other party may at any time hereafter while such performance continues to be excused, terminate this agreement without liability, by giving notice in writing to the other.	Bank should clear payments towards services till last date of termination of services.	No Change. RFP Clause will prevail

SI No	RFP PAGE NO.	RFP Clause No	Clause	Queries	Response by Bank
411	66	Section III; 31 (ii)	ii. In the event the Bank terminates the Contract in whole or in part for the breaches attributable to the Bidder, the Bank may procure, upon such terms and in such manner as it deems appropriate, Services similar to those undelivered, and the Bidder shall be liable to the Bank for any increase in cost for such similar Services. However, the Bidder shall continue performance of the Contract to the extent not terminated.	We do not agree to a clause of this nature. Request you to please include providing notice to Bidder for such change in service provider and give enough time to remedy the default. Further, in case of such change in service provider, the amount to be paid by Bidder shall be capped to a certain extent keeping the overall fees charged by the Bidder in this case.	Already Incorporated in the relevant Column by the bank that in case of " the breaches attributable to the Bidder " However in addition to bank may take decision to incorporate " a minimum 5/7days/reasonable time given to bidder to rectify.
412	66	Section-3, Clause-32	32. Force Majeure Should either party be prevented from performing any of its obligations under this proposal by reason of any cause beyond its reasonable control, the time for performance shall be extended until the operation or such cause has ceased, provided the party affected gives prompt notice to the other of any such factors or inability to perform, resumes performance as soon as such factors disappear or are circumvented. If under this clause either party is excused performance of any obligation for a continuous period of 90 days, then the other party may at any time hereafter while such performance continues to be excused, terminate this agreement without liability, by giving notice in writing to the other. "Force Majeure Event" means any event due to any cause beyond the reasonable control of the Party, including, without limitation, unavailability of any communication system, sabotage, fire	We request the bank to kindly add "Pandemic" in the definition of Force Majeure and the below clause "In situations like lock down of the Cities / Towns (experienced in Covid 19 periods), or any other similar unforeseen situations, where the Service Provider, in order to restore operations, plan working from home or make special arrangements to service from office, the Customer agrees to bear such additional costs to hire computers, other infrastructure, bear / reimburse additional transport costs etc."	No change. RFP Clause will prevail.

SI No	RFP PAGE NO.	RFP Clause No	Clause	Queries	Response by Bank
413	67	33. Termination for Insolvency	The Bank, by written notice of not less than 90 (ninety) days sent to the Bidder, may terminate the Contract, in whole or in part, at any time for its convenience. The notice of termination shall specify that termination is for the Bank's convenience, the extent to which performance of the Bidder under the Contract is terminated, and the date upon which such termination becomes effective.	Please consider amending this clause as following; The Bank, by written notice of not less than 90 (ninety) days sent to the Bidder post completion of 3 years from date of complete Go Live date of the process, may terminate the Contract, in whole or in part, at any time for its convenience. The notice of termination shall specify that termination is for the Bank's convenience, the extent to which performance of the Bidder under the Contract is terminated, and the date upon which such termination becomes effective.	No Change. RFP Clause will prevail
414	69	Section-3, Clause-41	Indemnity The Bidder agrees fully and effectually to indemnify, defend and hold harmless the Bank and its officers, directors, employees, representatives, agents, and assigns ("Indemnified") at its own expenses against the Losses including loss/ injury to the image/ reputation suffered or incurred by the Bank as a direct result of any negligent or fraudulent act or omission by it and its employees / agents, in breach of any of its obligations contained or referred to in this RFP or proposed Agreement.	We request to consider the Indemnity clause to be mutual for both.	No Change. RFP Clause will prevail

SI No	RFP PAGE NO.	RFP Clause No	Clause	Queries	Response by Bank
415	69	Section-3, Clause-46	Non-Solicitation The selected Bidder, during the term of the contract and for a period of one year thereafter shall not without the express written consent of the Bank, directly or indirectly: a. Recruit, hire, appoint or engage or attempt to recruit, hire, appoint or engage or discuss employment with or otherwise utilize the services of any person who has been an employee of the Bank or associate or engaged in any capacity, by the Bank in rendering services in relation to the contract; or b. Induce any person who shall have been an employee or associate of the Bank at any time to terminate his/her relationship with the Bank.	We request to change the Non-Solicitation clause to be mutual.	No Change. RFP Clause will prevail

SI No	RFP PAGE NO.	RFP Clause No	Clause	Queries	Response by Bank
416	69	Section-3, Clause-47	Vicarious Liability The selected bidder shall be the principal employer of the employees, agents, contractors, sub-contractors etc., engaged by the selected bidder and shall be vicariously liable for all the acts, deeds, matters or things, whether the same is within the scope of power or outside the scope of power, vested under the contract. No right of any employment in the Bank shall accrue or arise, by virtue of engagement of employees, agents, contractors, subcontractors etc. by the selected Bidder, for any assignment under the contract. All remuneration, claims, wages dues etc., of such employees, agents, contractors, subcontractors etc., of the selected bidder shall be paid by the selected bidder alone and the Bank shall not have any direct or indirect liability or obligation, to pay any charges, claims or wages of any of the selected bidder's employees, agents, contractors, subcontractors etc. The selected bidder shall	1. We request to delete the Highlighted text. 2. We also request the Limitation of Liability cap as suggested above to be made applicable to this clause.	No change. RFP clause will prevail.
417	69		Should support latest technology like SIP, IP, TDM and Hybrid	How many PRI or SIP Trunks will bank provision and which location	Bank will provide PRI lines as required to Bidder Navi Mumbai location and Bidder Hyderabad location

SI No	RFP PAGE NO.	RFP Clause No	Clause	Queries	Response by Bank
418	70	2	Bidder should have minimum annual turnover of Rs. 100.00 crore / equivalent amount from Integrated Customer Care operations, during any two of the last three financial years (2019-20, 2020-21 & 2021-22). In case the audited financials for the year 2021-22 is not available, CA Certificate /Provisional Balance sheet should be submitted. This must be the individual company turnover and not that of any group of companies. Applicable provisions for Start-ups will be applied.	We request you to kindly relax this clause as following: "Bidder should have minimum annual turnover of Rs. 100.00 Crore" to Annual turnover of Rs 50 Crore.	No Change. RFP Clause will prevail
419	70	4	The Bidder should have experience of running Integrated Customer Care for at least 3 clients. Bidders should have supported at least one Scheduled Commercial Bank (SCB Client) during the last two financial years out of the last three years of operations ((2019-20, 2020-21 & 2021-22). The supported SCB should have an annual business mix (Deposits and Advances) exceeding Rs. 2 Lakh Crore	We request you to kindly give complete relaxation on the following clause: "Bidders should have supported at least one Scheduled Commercial Bank (SCB Client) during the last two financial years out of the last three years of operations ((2019-20, 2020-21 & 2021-22). The supported SCB should have an annual business mix (Deposits and Advances) exceeding Rs. 2 Lakh Crore"	No Change. RFP Clause will prevail

SI No	RFP PAGE NO.	RFP Clause No	Clause	Queries	Response by Bank
420	70	Annexure – A Point 3	The bidder should have a positive operating Profit (as EBITDA i.e. Earnings, Before Interest, Tax, Depreciation & Amortization) greater than or equal to Rs. 25 crore in at least in two financial years out of the last three years of operations, ((2019-20, 2020-21 & 2021-22). In case the audited financials for the year 2021-22 is not available, CA Certificate /Provisional Balance sheet should be submitted. Applicable provisions for Start-ups will be applied	We request you to relax this clause as – The bidder should have a positive operating Profit (as EBITDA i.e. Earnings, Before Interest, Tax, Depreciation & Amortization) greater than or equal to Rs. 25 crore in at least in One financial years out of the last three years of operations, ((2019-20, 2020-21 & 2021-22). In case the audited financials for the year 2021-22 is not available, CA Certificate /Provisional Balance sheet should be submitted. Applicable provisions for Start-ups will be applied. Or The bidder should have a positive operating Profit (as EBITDA i.e. Earnings, Before Interest, Tax, Depreciation & Amortization) with average of greater than or equal to Rs. 25 crore in any two financial years out of the last three years of operations, ((2019-20, 2020-21 & 2021-22).	No Change. RFP Clause will prevail

SI No	RFP PAGE NO.	RFP Clause No	Clause	Queries	Response by Bank
421	70	Annexure A	Annexure A: Eligibility (Pre-qualification Criteria).	It states- "The Bidder should have experience of running Integrated Customer Care for at least 3 clients. Bidders should have supported at least one Scheduled Commercial Bank (SCB Client) during the last two financial years out of the last three years of operations ((2019-20, 2020-21 & 2021-22). The supported SCB should have an annual business mix (Deposits and Advances) exceeding Rs. 2 Lakh Crore" You have requested for the following - "The bidder has to submit Purchase order/Certificate of performance showing that the contract was/is in force within last 3 years" Can a letter from the client also act as a testimony to meet the eligibility requirement. Please confirm	Letter from customer bank will be accepted as proof
422	70	Annexure A	Eligibility (Pre-qualification Criteria) Point No. 02 - "Bidder should have minimum annual turnover of Rs. 100.00 crore / equivalent amount from Integrated Customer Care operations, during any two of the last three financial years (2019-20, 2020-21 & 2021-22)"	Request you to kindly ammend the clause as follows: "The bidder should have a average annual turnover of Rs. 100 Crores during the last three financial years i.e. 2019-20, 2020-21 & 2021-22. F24."	No Change. RFP Clause will prevail

SI No	RFP PAGE NO.	RFP Clause No	Clause	Queries	Response by Bank
423	70	Annexure A	Eligibility (Pre-qualification Criteria) Point No. 02 - "Bidder should have minimum annual turnover of Rs. 100.00 crore / equivalent amount from Integrated Customer Care operations, during any two of the last three financial years (2019-20, 2020-21 & 2021-22)"	"Bidder should have minimum annual turnover of Rs. 30.00 crore / equivalent amount from Integrated Customer Care operations, during any two of the last three financial years (2019-20, 2020-21 & 2021-22)"	No Change. RFP Clause will prevail
424	70	Annexure A	Eligibility (Pre-qualification Criteria) Point No. 03 - "The bidder should have a positive operating Profit (as EBITDA i.e. Earnings, Before Interest, Tax, Depreciation & Amortization) greater than or equal to Rs. 25 crore in at least in two financial years out of the last three years of operations, ((2019-20, 2020-21 & 2021-22)"	Request you to kindly ammend the clause as follows: "Bidder (Not just ICCS) should have positive net worth in any two of the preceding three financial years that is 2019-20, 2020-21 and 2021-22 as per audited financial statements"	No Change. RFP Clause will prevail
425	70	Annexure A	Eligibility (Pre-qualification Criteria) Point No. 03 - "The bidder should have a positive operating Profit (as EBITDA i.e. Earnings, Before Interest, Tax, Depreciation & Amortization) greater than or equal to Rs. 25 crore in at least in two financial years out of the last three years of operations, ((2019-20, 2020-21 & 2021-22)"	Request you to kindly ammend the clause as follows: "The bidder should have a positive operating Profit (as EBITDA i.e. Earnings, Before Interest, Tax, Depreciation & Amortization) greater than or equal to Rs. 10 crore in at least in two financial years out of the last three years of operations, ((2019-20, 2020-21 & 2021-22)"	No Change. RFP Clause will prevail
426	70	Annexure A	Annexure A: Eligibility (Pre-qualification Criteria). Point 2. Copies of the audited balance sheet and P&L Statement of the company showing the same is to be submitted	We request to kindly allow us to submit the CA Certificate along with balance sheet to prove the same.	CA Certificate is acceptable

SI No	RFP PAGE NO.	RFP Clause No	Clause	Queries	Response by Bank
427	70	Annexure A: Eligibility (Pre-qualification Criteria), Point No. 2	Bidder should have minimum annual turnover of Rs. 100.00 crore / equivalent amount from Integrated Customer Care operations, during any two of the last three financial years (2019-20, 2020-21 & 2021-22). In case the audited financials for the year 2021-22 is not available, CA Certificate/ Provisional Balance sheet should be submitted. This must be the individual company turnover and not that of any group of companies. Applicable provisions for Start-ups will be applied.	We are already offering our services for various BFSIs, Insurance companies and are profitable for the last 3 years, However still we would like to confirm that DIPP-recognized startups companies are exempted of this clause. Since as per GOI circular, Ministry of Finance Order No. F.20/2/2014-PPD(Pt.), Dated: 25.07.2016 prior turnover and experience is exempted for StartUp India recognized companies. Enclosed is GOI Circular for your kind reference.	No Change. RFP Clause will prevail
428	70	Annexure A: Eligibility (Pre-qualification Criteria), Point No. 3	The bidder should have a positive operating Profit (as EBITDA i.e. Earnings, Before Interest, Tax, Depreciation & Amortization) greater than or equal to Rs. 25 crore in at least in two financial years out of the last three years of operations, ((2019-20, 2020-21 & 2021-22). In case the audited financials for the year 2021-22 is not available, CA Certificate /Provisional Balance sheet should be submitted. Applicable provisions for Start-ups will be applied.	We are profitable for the last 3 years, However still we would like to confirm that DIPP-recognized startups companies are exempted of this clause. Since as per GOI circular, Ministry of Finance Order No. F.20/2/2014-PPD(Pt.), Dated: 25.07.2016 prior turnover and experience is exempted for StartUp India recognized companies. Enclosed is GOI Circular for your kind reference.	No Change. RFP Clause will prevail

SI No	RFP PAGE NO.	RFP Clause No	Clause	Queries	Response by Bank
429	70	Annexure A: Eligibility (Pre- qualificat ion Criteria), Point No. 4	The Bidder should have experience of running Integrated Customer Care for at least 3 clients. Bidders should have supported at least one Scheduled Commercial Bank (SCB Client) during the last two financial years out of the last three years of operations ((2019-20, 2020-21 & 2021-22). The supported SCB should have an annual business mix (Deposits and Advances) exceeding Rs. 2 Lakh Crore	As per Ministry of Finance notification no. F.20/2/2014-PPD (Pt.) dated 20.09.2016 under public procurement policy prior turnover and experience is exempted for Startup India companies registered under Dept. Of Promotion of Industrial Policy & Promotion (DIIP), therefore we would request you to exempt this clause for Call Centre/ITes Companies that are recognized under DIIP as StartUps India companies for fair and equal participation of all the interested bidders. Enclosed is copy of GOI circular for your ready reference and also we have enclosed three RFPs of PSU banks (SBI Bank, UCO Bank & Indian Post Payments Bank) in which relaxation is given on prior turnover and experience for StartUP India DIIP recognized companies.	No Change. RFP Clause will prevail

SI No	RFP PAGE NO.	RFP Clause No	Clause	Queries	Response by Bank
430	70	Annexure A: Eligibility (Pre-qualification Criteria) . 2.	Bidder should have minimum annual turnover of Rs. 100.00 crore / equivalent amount from Integrated Customer Care operations, during any two of the last three financial years (2019-20, 2020-21 & 2021-22). In case the audited financials for the year 2021-22 is not available, CA Certificate /Provisional Balance sheet should be submitted. This must be the individual company turnover and not that of any group of companies. Applicable provisions for Start-ups will be applied	Request to accept overall turnover instead limited customer care operation	No Change. RFP Clause will prevail
431	70	Annexure A: Eligibility (Pre-qualification Criteria). 4.	The Bidder should have experience of running Integrated Customer Care for at least 3 clients. Bidders should have supported at least one Scheduled Commercial Bank (SCB Client) during the last two financial years out of the last three years of operations ((2019-20, 2020-21 & 2021-22). The supported SCB should have an annual business mix (Deposits and Advances) exceeding Rs. 2 Lakh Crore	Request to allow financial organization instead SCB Client	No Change. RFP Clause will prevail

SI No	RFP PAGE NO.	RFP Clause No	Clause	Queries	Response by Bank
432	70	Annexure A: Eligibility (Pre-qualification Criteria). Point no.2	Bidder should have minimum annual turnover of Rs. 100.00 crore / equivalent amount from Integrated Customer Care operations, during any two of the last three financial years (2019-20, 2020-21 & 2021-22)	This clause will restrict potential bidders to participate in this tender opportunity. Hence we request you to please revise the said clause to below. "Bidder should have minimum annual turnover of Rs. 100.00 crore during any two of the last five financial years (2017-18, 2018-19, 2019-20, 2020-21 & 2021-22)"	No Change. RFP Clause will prevail
433	70	Annexure A: Eligibility (Pre-qualification Criteria). Point no.2	Bidder should have minimum annual turnover of Rs. 100.00 crore / equivalent amount from Integrated Customer Care operations, during any two of the last three financial years (2019-20, 2020-21 & 2021-22)	If the amendment stated above is not feasible then we hereby request you to please accord support by revising the existing clause as below. "Bidder should have minimum annual turnover of Rs. 35.00 crore during any two of the last three financial years (2019-20, 2020-21 & 2021-22)"	No Change. RFP Clause will prevail

SI No	RFP PAGE NO.	RFP Clause No	Clause	Queries	Response by Bank
434	70	Annexure A: Eligibility (Pre-qualification Criteria) . Point no.2	Bidder should have minimum annual turnover of Rs. 100.00 crore / equivalent amount from Integrated Customer Care operations, during any two of the last three financial years (2019-20, 2020-21 & 2021-22). In case the audited financials for the year 2021-22 is not available, CA Certificate /Provisional Balance sheet should be submitted. This must be the individual company turnover and not that of any group of companies. Applicable provisions for Start-ups will be applied.	minimum annual turnover of Rs. 45.00 crore / equivalent amount from Integrated Customer Care operations, during any two of the last three financial years (2019-20, 2020-21 & 2021-22)	No Change. RFP Clause will prevail
435	70	Annexure A: Eligibility (Pre-qualification Criteria). Point no.4	The Bidder should have experience of running Integrated Customer Care for at least 3 clients. Bidders should have supported at least one Scheduled Commercial Bank (SCB Client) during the last two financial years out of the last three years of operations ((2019-20, 2020-21 & 2021-22). The supported SCB should have an annual business mix (Deposits and Advances) exceeding Rs. 2 Lakh Crore	Please revise this clause to below for wider bid participation. The Bidder should have experience of running Customer Care services for at least 3 clients, during the last two financial years out of the last three years of operations ((2019-20, 2020-21 & 2021-22).	No Change. RFP Clause will prevail

SI No	RFP PAGE NO.	RFP Clause No	Clause	Queries	Response by Bank
436	71	Annexure A	Annexure A: Eligibility (Pre-qualification Criteria).	It states - "The Bidder should presently be operating an Integrated Customer Care across multiple sites, with at least 2 of the sites having over 500 FTEs per site .Each site supporting multiple languages" Please clarify, if the above sites should be providing multilingual services currently or should the sites have the capability to support multilingual services.	No Change in clause RFP terms stand
437	71	Annexure A	Eligibility (Pre-qualification Criteria) Point No. 08 - "The Bidder must be possessing the following certifications: ISO 27001:2015, ISO 9001:2008 (Quality), ISMS Security standard SOC2 Compliance certifications, as applicable. All regulatory and security compliance should be undertaken by the bidder. Maintained throughout and need to be submitted year on year"	Request you to kindly ammend the clause as follows: "Bidders should have Certification (ISO/IEC 27001: 2013 & ISO 9001: 2015) or above"	Bidder should have ISO 27001 :2013 and above and ISO 9001 :2008 and above
438	71	Annexure A	Annexure A, Point 5, 6, 10	We understand that we can provide self undertaking to prove the eligibility. Please confirm.	Bidder understanding is correct
439	71	Annexure A	Annexure A, Point 7, 8	We understand that we can submit certificate copy to prove the eligibility. Please confirm.	Bidder understanding is correct

SI No	RFP PAGE NO.	RFP Clause No	Clause	Queries	Response by Bank
440	71	Annexure A	Annexure A - Point 8 - The Bidder must be possessing the following certifications: ISO 27001:2015, ISO 9001:2008 (Quality), ISMS Security standard SOC2 Compliance certifications, as applicable. All regulatory and security compliance should be undertaken by the bidder. Maintained throughout and need to be submitted year on year	We have ISO 27001 and 9001 certifications in place. Please confirm if it is mandatory to have SOC2 compliance certification as it is similar to ISO 27001 commonly used across BPOs in India. Please confirm. If it is mandatory to have SOC2 compliance, since this is a process specific certification and can be obtained and the audits can be done once the process is live and is on steady state. This would require at least one year of time. Requesting Central Bank to allow approximately 1 year time to get SOC2 certified.	SOC can be done once the process is live
441	71	Annexure A: Eligibility (Pre-qualification Criteria). 6.	The Bidder should presently be operating an Integrated Customer Care across multiple sites, with at least 2 of the sites having over 500 FTEs per site .Each site supporting multiple languages	Request to allow BPO Operation instead limited to ICC	No Change. RFP Clause will prevail
442	71	Annexure A: Eligibility (Pre-qualification Criteria) . 8.	ISMS Security standard SOC2 Compliance certifications	Allow submitting undertaking and submission of certificate before commence the job	ISMS Security Standard SOC2 Compliance certifications will be need before commencing the job

SI No	RFP PAGE NO.	RFP Clause No	Clause	Queries	Response by Bank
443	71	Annexure A: Eligibility (Pre-qualification Criteria). Point no.5	The selected bidder must be capable to set up and run Integrated Customer Care from multiple locations in India and support a pan-Indian customer base and service them in major languages (English, Hindi, Tamil, Telugu, Malayalam, Kannada, Marathi, Punjabi, Odiya, Bengali, Assamese and Gujarati)	Can service provider provide tendered services from their own premises/existing setup or said services needs to be operated from the premises of Central Bank of India. Please confirm.	Bidder to support from their office in Navi Mumbai and Hyderabad
444	71	Annexure A: Eligibility (Pre-qualification Criteria). Point no.5	The selected bidder must be capable to set up and run Integrated Customer Care from multiple locations in India and support a pan-Indian customer base and service them in major languages (English, Hindi, Tamil, Telugu, Malayalam, Kannada, Marathi, Punjabi, Odiya, Bengali, Assamese and Gujarati)	If the service provider would have to provide services from Central Bank of India's premises, then would the said services be provided from Bank's Mumbai office or from multiple locations (of the Bank) PAN India. Please confirm	Bider to support from their office in Navi Mumbai and Hyderabad
445	71	Annexure A: Eligibility (Pre-qualification Criteria). Point no.5	The selected bidder must be capable to set up and run Integrated Customer Care from multiple locations in India and support a pan-Indian customer base and service them in major languages (English, Hindi, Tamil, Telugu, Malayalam, Kannada, Marathi, Punjabi, Odiya, Bengali, Assamese and Gujarati)	If the service provider would have to provide services from Bank's multiple locations PAN India. Then please share the number of such locations	Bider to support from their office in Navi Mumbai and Hyderabad

SI No	RFP PAGE NO.	RFP Clause No	Clause	Queries	Response by Bank
446	71	Annexure A: Eligibility (Pre-qualification Criteria). Point no.6	The Bidder should presently be operating an Integrated Customer Care across multiple sites, with at least 2 of the sites having over 500 FTEs per site .Each site supporting multiple languages	This clause will restrict potential bidders from participating in this bid opportunity and quoting competitive prices. Hence we request you to please revise the said clause to below. The Bidder should presently be operating Customer Care across multiple sites, with each site supporting multiple languages	No Change. RFP Clause will prevail
447	71	Annexure A: Eligibility (Pre-qualification Criteria). Point no.8	The Bidder must be possessing the following certifications: ISO 27001:2015, ISO 9001:2008 (Quality), ISMS Security standard SOC2 Compliance certifications, as applicable.	Not all bidders would have the listed certification. This will limit the participation for this bid opportunity. Hence please revise the existing clause to below. "The Bidder must be possessing the following certifications: ISO 27001:2015, ISO 9001:2008 (Quality),CMMI Level III certificate."	Bidder should have ISO 27001 :2013 and above and ISO 9001 :2008 and above

SI No	RFP PAGE NO.	RFP Clause No	Clause	Queries	Response by Bank
448	74	Annexure A1	Annexure A1: Bidder's Profile Format	As part of your letter template from the bidders, the bank has sought us to make a payment of INR 1,00,000/- (Your requirement states - "f. We enclose cost of RFP Rs.100,000/- (Rupees one lakh Only)") However, in page 3 "SECTION I: INSTRUCTIONS TO BIDDERS" SI num 3 - Cost of RFP / Bid Document: Non-refundable - INR 50,000/- (Rs. Fifty Thousand Only) including taxes. Please clarify the above on the cost of RFP/ Bid Document payment.	Cost of RFP is INR 50,000/- only
449	76	Annexure B	The Bidder 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	Bank to clarify on - How many languages does the Voice BOT need to be provisioned for?	Voice BOT to be available in all 12 languages
450	76		The Bidder 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	Is the Voice BOT to be provisioned for all languages?	Voice BOT is to be provided in all the main languages listed in the RFP

SI No	RFP PAGE NO.	RFP Clause No	Clause	Queries	Response by Bank
451	80	Annexure B (I)	1.Bidder organization structure & financial profile - Criteria "Revenue from Banking & Financial Services (Customer care operations only)"	Request you to kindly ammend the clause as follows: "Revenue from Banking & Financial Services (This must be the individual company turnover and not of any group of companies)"	No Change. RFP Clause will prevail
452	82	Annexure B(I) - 3	Bidder Profile Evaluation	Which ISO certification is referred to here?	ISO 9000-2008
453	84	IVR	Support advanced encryption standards (128 bit) for routing financial transactions and customer data through IVRS	Please confirm in case any transition to be done from Service provider extended application. Should route transactions over secured HTTPS, SSL channels and comply with PCI DSS standards, GDPR, ISO 27001 and all other applicable standards.: Please confirm whether PCI DSS certification is required	Transition from current vendor is required.
454	84	SPECIFICATION S(Functional & Technical)	Should route transactions over secured HTTPS, SSL channels and comply with PCI DSS standards, GDPR, ISO 27001 and all other applicable standard	All our locations are ISO 27001 certified and the ISMS standard security policy applies throughout. Please confirm if PCI-DSS certification is also mandatory or we can maintain the PCIDSS standards.	PCI-DSS will not be required
455	86	Annexure B(II):	Specifications Evaluation	Point # 54 Will request more details on "Identify individual training needs and suggest modules to agent" is this is in reference to BQ management	It refers to identfyng Individual training needs of calling agents . And improve Business Quality

SI No	RFP PAGE NO.	RFP Clause No	Clause	Queries	Response by Bank
456	87	69	Should support latest technology like SIP, IP, TDM and Hybrid	Bank to clarify on - How many PRI/ SIP Trunks will be provisioned? At which locations?	Bank will provide PRI Links to Bidder location at Navi Mumbai and Hyderabad
457	88	Annexure B(II) - V 94	Call Recording	Is 100% screen recording required? What is the retention period for all recordings?	Call recording will be 100% . Retention is 90 days
458	88	Call Recording	Should have provision for ICC supervisors & bank officials access to call recordings	We understand that the ICC supervisors and Bank Officials are operating from ICC premise who will access recording application or do we need to allow access for Bank officials operating from Bank premise? Please confirm.	Bidder understanding is correct
459	88	V (Call Recording)	Should support 100% Bulk Recording and Quality Recording for Voice as well as Screen	Bank to clarify on - What will be the retention period?	Bidder should store the data for a period of 90 days at a minimum , post which the data needs to be transferred to the Bank. Expected size of storage would be approximately 300 to 350 GB per month. Stored Data will be transferred on LTO tapes to the Bank

SI No	RFP PAGE NO.	RFP Clause No	Clause	Queries	Response by Bank
460	88	V Call Recordi ng	Should support 100% Bulk Recording and Quality Recording for Voice as well as Screen	This is to bring to your kind notice that the screen recording consumes big space for storage. Please confirm if we can store it for a duration of 1 month and transfer to Central Bank for archival. Also, please confirm the same can be done for the voice recording also.	Bidder should store the voice data for a period of 90 days at a minimum , post which the data needs to be transferred to the Bank. Expected size of storage would be approximately 300 to 350 GB per month. Stored Data will be transferred on LTO tapes to the Bank
461	88		Should support 100% Bulk Recording and Quality Recording for Voice as well as Screen	Screen Recording will be 100%? and what will be the retention period of the same	Bidder should store the voice data for a period of 90 days at a minimum , post which the data needs to be transferred to the Bank. Expected size of storage for voice would be approximately 300 to 350 GB per month. Stored Data will be transferred on LTO tapes to the Bank
462	89	Annexu re B(II) - X 123	Security	Please share the IS policy of the Bank	Will be shared with successful bidder

SI No	RFP PAGE NO.	RFP Clause No	Clause	Queries	Response by Bank
463	89	SPECIFIC ATIONS(F unctional & Technical)	Should ensure the provision of a Firewall to ensure the security of the Servers at the ICC end and all the important servers must be placed in a very secured zone of the Firewall with a strong security policy at ICC end.	Let us know if we can consider our existing shared network equipment's with logical segregation or dedicated networking equipment are required.	Dedicated networking equipment required
464	90	General Requirements – Point 143	Should ensure ICC services support 12 languages (as under Section II.1.2.3) and other languages, requested by the bank within timelines	We request you to provide language wise seat count.	Will be shared with successful bidder
465	90	Z, Integrati on, 6	Transition & migration of existing history/data/service request/TPIN/Call Recording etc. and ability to retrieve/review/use (of existing ICC operations) in new ICC solution	Will Bank provide TPIN application and the associated APIs? Please confirm	Bank will provide requiste APIs
466	91	AA, General require ments 159	Should ensure that all the ICC's systems including servers and client PCs are included under the bank's domain and are authenticated through the Active Directory Services of the Bank	As this will be Bank domain, we assume that the Monitoring, Management, OS, patch, AV will be taken care by Bank and service provider will provide only the hands on feet support – please confirm	Bidder to manage their environment for AV/OS and Patch Management. Bank will audit and review the same
467	91	Point 159 of clause AA of Annexure B (II)	Should ensure that all the ICC's systems including servers and client PCs are included under the bank's domain and are authenticated through the Active Directory Services of the Bank	Please clarify this point.	All systems to be connected through the Active Directory authentication for logging in to Banks systems

SI No	RFP PAGE NO.	RFP Clause No	Clause	Queries	Response by Bank
468	93	Annexure – B (IV) Point 17	Network connectivity to Bank	Please confirm who is going to provide Network connectivity from Bank Data Center and DR center to Service provider Delivery Center. If Service provider has to provide the connectivity will bank reimburse the charges on actuals or Service provider has to bear the expenses.	Bank will provide connectivity to DC and DR
469	93	Annexure B(IV), 17	Network connectivity to Bank	Please confirm for accessing/integration the Bank applications, whether Bank would extend their MPLS/Internet VPN till Service Provider nearest PoP; OR Service Provider has to provide connectivity till Bank Data center ? Also confirm the preference on the type of connectivity either via internet or MPLS ?	Bidder to support bank vide site at Navi Mumbai and Hyderabad
470	94	Commercial Proposal I	Sr CCA – 90 , CCA - 90 (Commercial Proposal)	Kindly confirm whether (i) 90 workstation need to be manned by CCA and 90 workstation need to be manned by Sr. CCA daily and buffer CCA and SR CCA to be considered separately. OR (ii) Total 90 CCA and 90 Sr. CCA be provided inclusive of buffer CCA and SR CCA.	(i) 90 workstation need to be manned by CCA and 90 workstation need to be manned by Sr. CCA daily and buffer CCA and SR CCA to be considered separately.
471	96	Annexure C: Commercial Proposal	An FTE must have 182 log-in hours per month (login hours includes talk+hold+wrap+available).	We understand that the 182 billable hours of a FTE will also include Training & OJT hours, please confirm	We confirm the same

SI No	RFP PAGE NO.	RFP Clause No	Clause	Queries	Response by Bank
472	96	Annexure C: Commercial Proposal	An FTE must have 182 log-in hours per month (login hours includes talk+hold+wrap+available).	We request bank to clearly specify/define the 'FTE'. As this contradicts the point on page # 37 stated as " FTE includes the 6 categories of staff mentioned in Annexure C. & none other than the CSA/Sr. CSA will be handling customer calls/emails/chats/SM etc.	No Change. RFP Clause will prevail
473	96	Annexure C: Commercial Proposal	An FTE must have 182 log-in hours per month (login hours includes talk+hold+wrap+available).	In relation to the above 2 queries on FTE, we request bank to also clarify; that for arriving at a FTE cost, would the total annual cost of all the 6 resources will be divided by 12 and then further divided by 270 (total no. of CSA + Sr. CSA)?	Yes cost of all resources to be considered for arriving at FTE
474	97	-	Shrinkage	FTE definition is 8 hours per day and 182 hours per month which includes (talk + hold + wrap + available) Please confirm if there are any other components which need to be added in the FTE calculation. For Ex. Coaching, Meeting, Briefing, Daily Huddle etc. Are there any mandatory training which needs to be adhered to?	New Hire Training should cover 21 days of training including 6 days of OJT and 6 days of Performance Guarantee Training PGT. There are periodic refresher training performed every 3 months as required
475	97	Annexure C	Note (Point 4)	This is going to be an FTE Model, as per understanding FTE definition is 182 hours/FTE. Kindly confirm.	Yes FTE is 182 hours

SI No	RFP PAGE NO.	RFP Clause No	Clause	Queries	Response by Bank
476	98	Annexure C: Commercial Proposal	4. Payment will be made within 30 days of receipt of invoice and acceptance by the Operations team 5. The payments for each month will be made only after the acceptance/verification of the invoice for that month	Requesting bank to decide the timeline (say 2 weeks) from receiving the invoice for acceptance/verification of the invoice. And 2 weeks further for both the parties to amicably resolve disputes or queries.	No Change in clause RFP terms stand
477	118	Annexure H	Certificate of Local Content for Make in India	Kindly confirm how it is related to Service provider because we are not in business of providing hardware we are just providing call center services in India only. Our statutory auditor is not in position of providing such certificate as we are Service company only.	No Change. RFP Clause will prevail
478	-	1.2.4.D5	Integrated CRM	Please confirm if any instant messaging services for example Facebook messenger or Telegram that needs to be supported / integrated with service provider contact center CRM?	Please refer scope in RFP
479	-	1.2.4.D5	Integrated CRM	Please confirm if CBol will allow single sign on to their existing applications via contact center CRM for retrieval of customer information ?	Bank will provide single sign on
480	-	1.2.4.D5	Integrated CRM	How will the contact center CRM connect with central Bank application. API integration or URL based integration ?	bank will provide APIs for the integration
481	-	General	General	Do the agents require any licensed applications like MS office, etc. for BAU?	Agent desktops will not have any MS office applications

SI No	RFP PAGE NO.	RFP Clause No	Clause	Queries	Response by Bank
482	-	General	General	Bidder solution will be on VDI (Citrix) so please confirm if any CBol applications having any risk/issue while accessing through VDI?	Bidder needs to be able to connect with the Banks Servers and applications to enable the call center agents to be able to service the customer queries
483	-	General	General	Can we propose logically segregated network including Domain controller, Group policy, antivirus, Patch Management etc. OR CBol looking dedicated network?	Bank will need a dedicated network
484	-	General	General	Do the trainers need to have English + Hindi + Vernacular language skills?	Bidder assumption is correct
485	-	General	General	Will the Bank conduct the TTT - Train the Trainer program for the support staff for what duration	Bank will conduct TTT for the bidder at the time of transition
486	-	General	General	What will be the certification criteria for TTT - Train the Trainer certification? Do we propose the certification program or will the Central Bank of India's team advise? What is the current threshold for certification?	Bidder to provide best practices
487	-	General	General	What is the current training duration for new hires?	Training will be for a period of 21 days with 7 days of OJT Training

SI No	RFP PAGE NO.	RFP Clause No	Clause	Queries	Response by Bank
488	-	General	General	How many touches are expected per transaction of Backoffice, Email and any other non-live channel in-scope. For multiple touches, please clarify if the AHT shared is inclusive all required touches, if not then, please share the AHT i.e. inclusive of all touches.	Bidder to provide best practices and assume the same
489	-	General	General	Does Email and any other non-live channel require maker and checker process as well? If yes, will require maker and checker APT/AHT for each query type.	Bidder to bring in best practice . AHT for email is to provide immediate response ; with a maximum first response time within 2 hours
490	-	General	General	Is there a scope of multiskilling between LOBs or Channels in-scope?	Crosskilling/multiskilling over a period of time is recommended over a period of time both for retention of resources and to improve availability of skilled resources
491	15/16	1.2	Scope of Services	What all Channels can be clubbed in one so that cross utilized agents can be considered	Bidder to leverage Industry best practice
492	15-16	1.2	Scope of Services	Are all CCAs to be skilled/trained to handle all products and services as per the Categories defined on Page 16 ? Is there scope to Ringfence teams into Primary and Secondary Services/Products ?	All CCA to be skilled on all products specified by the bank

SI No	RFP PAGE NO.	RFP Clause No	Clause	Queries	Response by Bank
493	17, 19	1.2.4. A. B.3	Customer Segmentation Video Banking	While CCA and Sr. CCA Profiles are given: "Bank requires more experienced, better rated Agents to attend calls related to customers such as overseas customer/NRIs/HNIs/Corporate customers, insurance, Mutual fund products sales etc." Other profiles like supervisor, agents for Video banking etc. will be shared by client or Bidder to suggest other profiles. Please confirm	Bidder to bring in industry best practices for handling overseas customers/NRI's/Corporate customers etc.
494	18 & 20	B.2 Webchat & Chatbots B.5 WhatsApp Live Chat	The bidder should integrate chatbot capabilities across the bank's ecosystem of existing/planned applications, websites, etc. The bidder should be able to service CBoI customers over WhatsApp channel through bots & live-chat(agent led) capability	What is the expected target volume deflection on the bot? Please confirm	Bidder to use Industry best practices
495	18 & 20	B.2 Webchat & Chatbots B.5 WhatsApp Live Chat	The bidder should integrate chatbot capabilities across the bank's ecosystem of existing/planned applications, websites, etc. The bidder should be able to service CBoI customers over WhatsApp channel through bots & live-chat(agent led) capability	Have Use cases been identified (Informational, Transactional, Both). If yes, request to share the used cases	Will be shared with successful bidder

SI No	RFP PAGE NO.	RFP Clause No	Clause	Queries	Response by Bank
496	18 & 20	B.2 Webchat & Chatbots B.5 WhatsApp Live Chat	The bidder should integrate chatbot capabilities across the bank's ecosystem of existing/planned applications, websites, etc. The bidder should be able to service CBoI customers over WhatsApp channel through bots & live-chat(agent led) capability	Does the CBoI have a preference for: Pure cloud, Hybrid cloud, On Prem. Please confirm	On Prem
497	24, 25, 27	D.1 D.4 D.7	Telephony Setup Dialer Campaign Automatic Call Distribution (ACD)	As required Telephony setup from Bidder so please specify the % of voice call recording required online/offline retention period.	Bidder should store the voice data for a period of 90 days at a minimum , post which the data needs to be transferred to the Bank. Expected size of storage for voice would be approximately 300 to 350 GB per month. Stored Data will be transferred on LTO tapes to the Bank
498	26 & 18	D.6 & B.2	RPA & Chatbots	What is the expected volume of users and requests?	Shared Table 1 and 2 for volume of calls Bidder to bring in industry best practices
499	29, 94	F.2.1	Customer Care Agents	The count of FTE differs in RFP refer to Page 29 & compare with count mentioned in Commercial Proposal in Page 94.	Please refer Commercial Bid format.

SI No	RFP PAGE NO.	RFP Clause No	Clause	Queries	Response by Bank
500	29,30	F.2.2	• CCA : TL :: 15 : 1 • CCA : FM :: 60: 1 • CCA : FH :: 120:1	Requested Changes as mentioned below - • CCA + Sr CCA : TL :: 15 : 1 • CCA + Sr CCA : FM :: 60: 1 • CCA + Sr CCA: FH :: 120:1	No Change. RFP Clause will prevail
501	29,30	F.2.2		Bank to clarify on the ratio towards Quatily Analyst & Training officials.	QA to CCA ratio 1:50
502	37, 97	Point 2: Billing Method Table 2: Comme rcial Table for ICC RFP	Page : 37 The Bidder will quote the “Cost per FTE per month”. It means the cost shall be for one FTE for one shift of 8 hours (day or night) for one month. The Bidder might deploy any number of shifts of any duration of hours. However, Bank shall consider the total number of logged in duration of Agents in a month and split the same into shifts of 8 hours duration. Page 97 (Point 4) An FTE must have 182 log-in hours per month (login hours includes talk+hold+wrap+available)	Bank to clarify on consideration of the clauses mentioned.	These are two different points. Bidder to refer to RFP
503	65, 67	31 33 34	Termination for Default Termination for Insolvency Termination for Convenience	These are one sided Termination clauses, only for Bank. Bidder requires Termination for Convenience, Non Payment and Material Breach.	No Change. RFP Clause will prevail

SI No	RFP PAGE NO.	RFP Clause No	Clause	Queries	Response by Bank
504	65,67	Section-3, Clause-31,33,34	31. Termination for Default The Bank, without prejudice to any other remedy for breach of Contract, by a written notice of not less than 90 (ninety) days sent to the Bidder, may terminate the Contract in whole or in part: 33. Termination for Insolvency The Bank may, at any time, terminate the Contract by giving written notice to the Bidder, if the Bidder becomes Bankrupt or insolvent or any application for bankruptcy, insolvency or winding up has been filed against it by any person. 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. 34. Termination for Convenience The Bank, by written notice of not less than 90 (ninety) days sent to the Bidder, may terminate the Contract in whole or in part at any time for	We request to have the Termination clause to be mutual in nature.	No Change. RFP Clause will prevail
505	General	General	General	What is the existing technology landscape?	Monolithic, Client server architecture. CBS is TCS Bancs24, Loan Management Systems is LendSafe
506	General	General	General	In the current application landscape, what is the % of applications in on prem and on Cloud?	All applications on Prem
507	General	General	General	Do you have any AI platform which needs to be used for deploying and monitor the AI models	Bank does not any have any AI paltform at present

SI No	RFP PAGE NO.	RFP Clause No	Clause	Queries	Response by Bank
508	General	General	General	Can we get the current platform architecture (systems, network, storage, security)	Will be shared with succesful bidder
509	General	General	Call quality score	We request you to reconsider the FE Error % is <0.25% . As per industry standards, Critical to Business Fatel Error% is maximum 2% and Critical to Compliance Fatel Erro%is 10%.	Fatal error standards to adhered to. To be shared with successful bidder
510	General	General	Error Types & Trend	Can you please share any historically audited data capturing RCA's, Top Errors types etc.	Will be shared with succesful bidder
511	General	General	Linguistic Requirement	We understand that the calls audit will be done for the English and Hindi calls only. Please confirm.	Calls audit will be done across all the languages
512	General	General	General	We understand that the Chat and Emails are expected to be handled by same set of agents, is our understanding correct?	Bidders understanding is correct
513	General	General	General	We understand that the Social Media, Video Banking, Co-Browsing are expected to be handled by same set of agents, is our understanding correct?	Bidder understanding is correct
514	General	General	General	We understand that the operational window & days for outbound process shall be 12 hours 7 days a week. Request you to share the exact timing for OB process	Outbound calls will be 6 days a week , from 9am to a maximum of 7 pm
515	General	General	General	For Outbound process - Would there be a One time Allocation of Data for the Month or is it live data allocation?	There will a Onetime allocation of data for the month, which will get updated periodically
516	General	General	General	If it is not a one time allocation, please share the data allocation pattern - Day wise (from Day 1 to Day 30)	Will be shared with successful bidder

SI No	RFP PAGE NO.	RFP Clause No	Clause	Queries	Response by Bank
517	General	General	General	For Outbound process - What would be the daily / monthly call volume? please share desk / queue wise details	Will be shared with successful bidder
518	General	General	General	For Outbound - What Total number of Calling attempts on any Non Contactable Case permissible?(considering escalation limit)	Will be shared with successful bidder
519	General	General	General	For Outbound - What is the current Contactability in each queue? (share 3 months trend) [Contactability %]	Will be shared with successful bidder
520	General	General	General	For Outbound - What is the current AHT Queue wise? (Please segregate AHT for Beta Period and for BAU Period for Each Queue)	Current AHT for outbound is 2 minutes
521	General	General	General	For Outbound - What is the percentage of follow-up calls on connected calls?	Bidder to refer to COPC standards
522	General	General	General	For Outbound - What is the AHT of follow-up calls?	Current AHT for outbound is 2 minutes
523	General	General	General	For Inbound, Digital Outreach, & webchat - What would be the daily / monthly call volume? please share desk / queue wise details	Inbound calls -650000 monthly Outbound - 200000 per month
524	General	General	General	For Inbound, Digital Outreach, & webchat - What is the AHT Queue wise? (Please segregate AHT for Beta Period and for BAU Period for Each Queue)	AHT for Inbound is approx - 3.5 minutes
525	General	General	General	For Inbound, Digital Outreach, & webchat - What is the Peak Volume to Off peak Volume Ratio of a day in a week/ month?	Peak Volumes are in festive season. Table 1 and 2 shared for Inbound and Outbound calls

SI No	RFP PAGE NO.	RFP Clause No	Clause	Queries	Response by Bank
526	General	General	General	For Inbound, Digital Outreach, & webchat - What is the Call Distribution Pattern Half hourly Interval wise ?..Please share last 3 months trend (in numbers).	Table 1 and 2 shared for call Inbound and Outbound calls. Bidder to bring in Industry Best Practices
527	General	General	General	For Inbound, Digital Outreach, & webchat - What is the Call Distribution Pattern - Day wise (from Day 1 to Day 30) ?..Please share last 3 months trend (in numbers).	Table 1 and 2 shared for call Inbound and Outbound calls. Bidder to bring in Industry Best Practices
528	General	General	General	For webchat- What is the expected webchat concurrency considering the mentioned AHT?	Banks expectation is to adhere to 2 concurrent webchats
529	General	General	General	For Email - What is the expected turn around time? [48 hrs / 24 hrs]	AHT for email is to provide immediate response ; with a maximum first response time within 2 hours Escalation to concerned department in case of additional information requirement
530	General	General	General	For Email - What is the daily / monthly email transactions to be handled?	Currently 70 to 80 emails/day . Expected to grow year on year

SI No	RFP PAGE NO.	RFP Clause No	Clause	Queries	Response by Bank
531	General	General	General	For Email - What is the AHT Queue wise? (Please segregate AHT for Beta Period and for BAU Period for Each Queue)	AHT for email is to provide immediate response ; with a maximum first response time within 2 hours Escalation to concerned department in case of additional information requirement
532	General	General	General	For Email - What is the Email Distribution Pattern Half hourly Interval wise ?..Please share last 3 months trend (in numbers).	Will be shared with successful bidder
533	General	General	General	For Email - What is the Email Distribution Pattern - Day wise (from Day 1 to Day 30) ?..Please share last 3 months trend (in numbers).	Will be shared with successful bidder
534	General	General	General	For Email - Will the agents handling emails have to make out calls for co-ordination? if yes, what is the AHT of these calls?	AHT for email is to provide immediate response ; with a maximum first response time within 2 hours Escalation to concerned department in case of additional information requirementIf escalation is required to concerned team , then agent is required to make calls
535	General	General	General	For Social Media, Video Banking, Co-Browsing - What would be the daily / monthly transactions? please share desk / queue wise details	Bank will share number of agents required

SI No	RFP PAGE NO.	RFP Clause No	Clause	Queries	Response by Bank
536	General	General	General	For Social Media, Video Banking, Co-Browsing - What is the expected TAT?	Bidder to bring in industry best practices
537	General	General	General	For Social Media, Video Banking, Co-Browsing - What is the AHT Queue wise? (Please segregate AHT for Beta Period and for BAU Period for Each Queue)	Bidder to bring in industry best practices
538	General	General	General	For Social Media, Video Banking, Co-Browsing - What is the Peak Volume to Off peak Volume Ratio of a day in a week/ month?	Bank does not have Co-browsing / Video Banking. Bidder to leverage best practice for the same
539	General	General	General	For Social Media, Video Banking, Co-Browsing - What is the Social Media, Video Banking, Co-Browsing Distribution Pattern Half hourly Interval wise ?..Please share last 3 months trend (in numbers).	Bank does not have Co-browsing / Video Banking. Bidder to leverage best practice for the same
540	General	General	General	For Social Media, Video Banking, Co-Browsing - What is the Social Media, Video Banking, Co-Browsing Distribution Pattern - Day wise (from Day 1 to Day 30) ?..Please share last 3 months trend (in numbers).	Bank does not have Co-browsing / Video Banking. Bidder to leverage best practice for the same
541	General	General	General	For Social Media, Video Banking, Co-Browsing - Are there any Process Off Days? (Is there an option of Mutually agreeable Process Off Days)	Bank does not have Co-browsing / Video Banking. Bidder to leverage best practice for the same
542	General	General	General	Language requirement for Emails, Chat, Social media, shall be English only, is the understanding correct?	Email/Chat/Social media to be available in all bank specified languages

SI No	RFP PAGE NO.	RFP Clause No	Clause	Queries	Response by Bank
543		Eligibility	The bidder should have a positive operating Profit (as EBITDA i.e. Earnings, Before Interest, Tax, Depreciation & Amortization) greater than or equal to Rs. 25 crore in at least in two financial years out of the last three years of operations, ((2019-20, 2020-21 & 2021-22)	positive operating Profit (as EBITDA i.e. Earnings, Before Interest, Tax, Depreciation & Amortization) greater than or equal to Rs. 5 crore in at least in two financial years out of the last three years of operations, ((2019-20, 2020-21 & 2021-22)	No Change. RFP Clause will prevail
544		General		SMS Charges,Incoming WhatsApp Chat,Outgoing WhatsApp Chat, Call charges etc will be on actuals basis usage and will be passed on to the bank. These will not be a part of existing commecial submission. Please advise if this is ok ?	The services of the Bank's service providers should be used for these.
545		General		Is there a specific telephony solution that the bank recommends, or the bidder can propose based on the design?	Bidder to propose solution based on best practice
546		General		Will the bank or the bidder provide PRI/SIP links?	Bank will provide connectivity to Bidder office in Navi Mumbai and Hyderabad
547		General		We understand, the servers will be hosted in the bank's DC/DR, will the bidder have remote access to the contact centre servers, or will it have to be onsite within the DC/DR? Please explain.	Remote access shall not be provided
548		General		Can the bidder propose DC connectivity from both delivery centres (Mumbai and Hyderabad) in order to access corporate applications? Please clarify.	Bank will provide network connectivty to Bidders location at Navi Mumbai and Hyderabad

SI No	RFP PAGE NO.	RFP Clause No	Clause	Queries	Response by Bank
549		General		Will the bank or the bidder provide licences for the server OS and database? Because the servers must be handed over to the bank at the end of the contract, licences must be in the bank's name as they are non-transferable. Kindly confirm.	Bidder will provide the licenses for the server OS and database, however licences should be in the name of the Bank
550		General		Termination rights for Bidder not provided at any given point for any reason whatsoever. Requesting inclusion of termination rights for cause and convenience to Bidder.	No Change. RFP Clause will prevail
551		General		Indemnification by Bank to Bidder has not been included. Requesting inclusion of the clause by Bank for indemnifying the Bidder.	No Change. RFP Clause will prevail
552		General		Please provide contact volumes for your contact drivers	Bidders to leverage best practices in the call centre industry
553		General		What's the current CRM used and elaborate its capabilities	Bank proposes to use Bidders CRM system
554		General	General	Please share last year's approximate number of inbound /outbound calls received/made.	Table of lass approximate number of calls and estime for year 1 for Inbound calls , Outbound email,chat is being shared.
555		General	General	IT Hardware, Software, PRI connection, Operation cost of PRI Line/s, CRM, Toll free number, Operation cost of Toll Free number, infrastructure, Furniture, etc would be in scope of Central Bank of India or that of Service Provider.	Bidder to read RFP document

SI No	RFP PAGE NO.	RFP Clause No	Clause	Queries	Response by Bank
556		General	General	Is there any TFN or DID available for inbound process	TFN will be provided
557		General	General	In case if TFN is available then PRI/SIP will be provided by Bank? If vendor need to provide PRI/SIP then from which service provider PRI/SIP need to consider which can be mapped with existing available TFN	Bank will provide TFN
558		General	General	for sales campaign Telemarketing PRI/SIP will be provided?	Bidders understanding is correct
559		General	General	SMS gateway will be provided by bank?	Yes .. However SMS gateway for any customer satisfaction will be provided by bidder
560		General	General	Is there any connectivity i.e p2p/mps/s2s vpn will be provided by bank to use bank owned CRM.	Bank currently does not have a CRM. Bank will however provide connectivity to Bidders Navi Mumbai and Hyderabad site
561		General	General	Is there any connectivity readily available in between bank's DC and DR site for replication or bidder need to factor it	Bidder should have replication between their offices in Navi Mumbai and Hyderabad supporting the Bank
562		General	General	Need agent count bifurcation for mumbai and Hyderabad	Given in Commercial Annexure

SI No	RFP PAGE NO.	RFP Clause No	Clause	Queries	Response by Bank
563		General		Kindly let us know whether workstation manning on Sundays world be same as that on other days. In case our understanding is incorrect, kindly let us know to what extent workstation manning is to be considered for Sunday.	Bidder to assess the requirements and provide solution accordingly
564		General		We understand that on days when actual incoming call volume and/ or email volume exceeds the workstation capacity, such days would be excluded from SLA computation. Kindly provide your inputs in case our understanding is incorrect.	Bidder understanding is correct
565		General		Kindly let us know whether charges for value added services like Voice BOT, Co-browsing solution, RPA Solution etc. can be quoted separately.	No Change. RFP Clause will prevail
566		General	General	Is there any specific infra model required (Cloud / On-Prem).	Bank will provide rackspace for any servers to be colocated at the DC. This will be an on Prem
567		General	General	Any specific Media Gateway approach.	Bidder to provide solutions based on best practices
568		General	General	Does the central bank of India has any specific site to site connectivity model present.	Bank will provide connectivity to DC and DR

SI No	RFP PAGE NO.	RFP Clause No	Clause	Queries	Response by Bank
569		General	General	VAPT for Application, API, Infra would be done by central bank of India or bidder.	VAPT of servers installed at Banks DC and DR will be done by Bank as per existing practice.VAPT for bidders server to be done byBidder
570		General	General	Is there any SOC monitoring available by central bank of India or Bidder has to deploy.	Bidder to deploy all Security requirements for its environment that is supporting the bank
571		General	General	Is central bank of India will provide any existing infra to bidder.	Bank will provide rack space to host servers required to support the Bank
572		General	General	Is there a exemption on MSME (medium)	MSME are exempt from paying Tender cost , provided they provide MSME certificate MSME are exempted from payment of earnest money deposit upon submission of valid MSME certificate copy.
573		General	General	What is tender cost (the amount is not mentioned in RFP)	Rs 50000. Mentioned in Table 1 of RFP

SI No	RFP PAGE NO.	RFP Clause No	Clause	Queries	Response by Bank
574		General	Connectivity	Technical Proposal - Recommended Hardware and Internet Connectivity CBI to confirm the expected bandwidth requirement to access all applications for this process (1 or 2 Mbps)	Bank will provide connectivity to Bidder office in Navi Mumbai and Hyderabad
575		General	General	What is the number and name of applications that need to be considered for System Integration? Please confirm	Will be shared with successful bidder
576		General	General	Is API integration available for chatbot/webchat and WhatsApp live chat. Please confirm	API integration will be provided
577		General	General	If chatbot/webchat and WhatsApp live chat deployed on-premises, will it be on Service Provider's infrastructure or the bank's infrastructure?	WhatsApp API will be provided . Bank will provide rack space for hosting the applications on Bank premises
578		General	General	If chatbot/webchat and WhatsApp live chat deployed on-premises, what are the locations of the primary data center and the disaster recovery site?	WhatsApp API will be provided . Bank will provide rack space for hosting the applications on Bank premises
579		General	General	What is the training model (remote TTT /or at office)	TTT will be at office
580		General	General	May we know the Certification process for Trainers & certification threshold?	As per industry best practices
581		General	General	Is there a existing QA framework and methodology?	yes . Will be shared with successful biider
582		General	General	Will current vendor SME's be available during the entire transition period? Are there any limitations on SME availability?	Bank will provide SMEs during transition as required

SI No	RFP PAGE NO.	RFP Clause No	Clause	Queries	Response by Bank
583		General	General	Any tentative Go-Live date? Please confirm	As per RFP clause
584		General	General	Will there be any client round of interview? If yes, how many round will be there?Please confirm	Bank will interview shortlisted candidates
585			Data link	Is there any requirement for data link between our data center and banks data center ? If so then please specify all those locations	Bank will provide link to Bidders site in Navi Mumbai and Hyderabad
586			IVR , CRM to be hosted in banks DC & DR	Cloud based telephony and CRM can be proposed ? Or Can this be hosted in our data centers and have dedicated data link between bank and bidder DC ? For hosting CRM and ivR in banks data center , will infra will be provided by CBOI ?	Cloud based Telephony is not proposed . IVR, CRM to be hosted by Bidder.Bank wil provide rack space and power for hosting servers for banks ICC requirements
587			Screen recording	For what channels this feature is required ?	Recording for Video Banking support
588			WhatsApp Live Chat	For whatsapp will bank provide the API purchased from meta ?	Bank has requisite Whatsapp accounts, APIs to connect for Whatsapp and will provide the same to Bidder as required
589			Co-browsing	Why integration of this application with bank application is required ?	To support users in Online Banking channels

SI No	RFP PAGE NO.	RFP Clause No	Clause	Queries	Response by Bank
590			The Bidder should have experience of running Integrated Customer Care for at least 3 clients. Bidders should have supported at least one Scheduled Commercial Bank (SCB Client) during the last two financial years out of the last three years of operations (2019-20, 2020-21 & 2021-22). The supported SCB should have an annual business mix (Deposits and Advances) exceeding Rs. 2 Lakh Crore	The Bidder should have experience of running Integrated Customer Care for at least 2 clients.	No Change. RFP Clause will prevail
591			The Bidder should presently be operating an Integrated Customer Care across multiple sites, with at least 2 of the sites having over 500 FTEs per site .Each site supporting multiple languages	The Bidder should presently be operating an Integrated Customer Care across multiple sites, with at least 2 of the sites having over 250 FTEs per site .	No Change. RFP Clause will prevail