INDIAN BANK - REPLIES FOR VARIOUS QUERIES RAISED BY PROSPECTIVE BIDDERS REGARDING RFP ON IVR CALL CENTRE

SLNO	Query	Reply
1	Is the entire solution scoped for Digital E1 lines or analog lines	Digital lines - to be made ready.
2	If E1 Digital lines are envisaged by Indian Bank what will be the slit up - please provide Telecom Service Provider wise split up of no of lines	At present only BSNL envisaged. A PRI line with 30 connections possible.
3	If Analog lines are envisaged by Indian Bank what will be the slip up - please provide Telecom Service Provider wise split up of no of lines	not applicable
4	If Digital lines are envisaged will the termination equipment be provided by Indian Bank	Vendor to make arrangement
5	Reference Call flow if any envisaged by Indian Bank - please provide details.	Refer RFP
6	Agent phones - what technology is to be used for call transport to agent (IP or TDM)	IP
7	Agent Desktop Hardware / Hardware specification - will this be provided by Indian Bank or should the vendor scope it as part of the commercial proposal by assuming latest specifications	All Hardware is a part of commercial proposal. To be scoped by the Vendor. Please adhere to Tender Norms
8	Layer 2 and layer 3 networking / components - will Indian Bank provide all necessary equipment and cabling for setting up the call centre or should the vendor scope it as part of the commercial proposal	Networking will be provided by Bank. All other Hardware by Vendor
9	Racks & enclosures - will Indian Bank provide all necessary Racks & enclosures for setting up the call centre equipment or should the vendor scope it as part of the commercial proposal	Part of commercial proposal
10	Consortium partnership - Is consortium with other companies allowed for meeting eligibility criteria	Bidder should qualify the eligibility criteria as per RFP
11	Expected call volume for a day	More than 2000 Calls

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12	Will the initial system study of the back end systems of the Indian Bank be part of the project schedule or will it be as part of vendors assumptions	Vendors Assumption
13	Will Indian Bank provide the SMS gateway for sending and receiving messages or should the vendor scope it as part of commercial proposal	Bank will provide
14	NCCP TRAI Telemarketing Registration - is this proposed call centre site at Indian Bank registered with NCCP TRAI	At present not registered. However it would be taken up by Bank.
15	Does Indian Bank have the provisions for scrubbing DND base	Bidder's solution should be capable of scrubbing DND base
16	Space to be provided by Indian Bank - to provide the 'acoustics' and interiors, as per CC standards	Will be provided by Bank.
17	Does Indian Bank provide the Desktops? Can we use 'Zero client' or 'Thin client' - to get better security?	Thin Client can be used
18	Possibilities / interest of Indian Bank to quote - optionally for Speech based VUI and Speech Biometrics based authentication	Please refer to Tender Terms
19	What is the agent profile that we need to hire or can we proposed basis our expertise - banking / non banking background	Graduates - Should be able to communicate in Tamil, English and any one regional language
20	RFP mentions at the begin state to deploy 8 agents (5 in day time and 3 during night), basis the language skill set mentioned should the agent be multi lingual apart from Hindi / English as common for all	5 agents each in two day shifts and 3 agents in night shift. Refer (1) above
21	Should we engage in building the training material or Indian Bank will engage with another partner ?	Will be provided by Bank.
22	Training duration is required basis the training material ?	Will be decided by Bank. Proposed 2 weeks.
23	Should the agents be trained on all - information services / enquiry services / request services / grievances and resolution	Yes.
24	Should all the LOBs need outbound calling as the RFP mentions closed looping via a SMS or call back or is this restricted to only grievances and resolution	Need based outbound calling. As per tender norms

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25	RFP mentions that we need integrate the ATM / Credit Card services managed by third party, does this mean we need to be working with third party or Indian Bank will pass on the services to us ?	Platform is web based environment and Oracle Data Base
26	Please provide regional languages wise projected volumes (inbound & outbound separately) to be services through Indian Bank`s proposed contact centre	Calls may be more in Tamil, English and Hindi
27	Please elaborate on DR site objectives and type of support required from call centre partner	Whatever offered in Prime Site should be made available at DR site when commissioned
28	It is our assumption that office fixtures and fittings, cubicles, seats, desk etc will be provided by bank. Please validate	Will be provided by Bank.
29	Cost of utilities - housekeeping, AC, Power consumption etc will be provisioned by the bank	Will be provided by Bank.
30	Would Indian Bank provide SMS gateway for SMS communication? Please clarify whether service provider need to provision the SMS gateway? If yes, would Indian Bank bear the sms charges? Please clarify	SMS Gateway will be provided by the Bank
31	Please share the platform, backend mode of integration and technology utilized in the following applications	
	i) Core Banking Solution	Platform is web based environment and Oracle Database
	ii). ATM / Debit / Prepaid Card operations	Base24 Software running on tandem hardware. Web based function request for ATM operations team to carry out the request function in ATM Switch. For debit cards management a separate web based portal with user

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		access is available. Outsourced hosted platform by third party vendor. Web based call centre functions with user access.
	iii) Credit Card operations	Outsourced hosted platform by third party vendor. Web based call centre functions with user access.
	iv) Centralized Deposit Processing Centre (CDPC)	It is part of CBS software.
	v) Mobile Banking / Internet Banking / Telebanking	Platform is web based environment and Oracle Database
	vi) Centralized Pension Processing Centre (CPPC)	It is a web based system where the front end is developed through .NET C#. Oracle 10g is the backend database.
32	For integration, will support / documentation and APIs be provided of the existing software	Bank will provide necessary support to successful bidder
33	Does the proposed application need to trigger any alerts or notification back to the CBS or customers or any client management?	Will be decided in consultation with the successful bidder
34	How many languages that you are looking for speech recognition and also need to know how many licenses of TTS is required	Will be decided in consultation with the successful bidder

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35	Does Indian Bank open to go for a shared hosted ACD platform at Indian Bank premises, where bidder agents from Indian bank premises will be logged to the bidder ACD hosted at bidder`s data centre over P2P / MPLs connectivity	Not open for hosted ACD platform
36	What does Indian Bank expect from bidder on DR support ? Our understanding is that Bidder needs to provide support for DR implementation when Indian Bank`s go for DR site and this would be an extended scope. Please confirm whether our understanding is correct or please elaborate the scope of DR	Whatever offered in Prime Site should be made availed at DR site when commissioned
37	Our understanding is that the toll free number would be provisioned by Indian Bank and also want to know whose scope the provisioning of PRI would be ?	Will be provided by Bank.
38	Is web chat already available on the Indian Bank website? If not then does web chat be a part of the current scope to be factored or extended scope? Please confirm and also share number of agent license required	No
39	We understand the Indian Bank wants the bidder to setup the complete call centre solution at Indian Bank premises and bank would provision the required banking applications access for call centre over LAN / WAN. Please confirm and elaborate if any connectivity / router / firewall to be provisioned	Will be provided by Bank
40	Would the contact centre vendor need to modify any of the existing bank`s applications provided	No
41	What is the expected period for data retention at Service Provider`s end?	Six months at Service Providers end and thereafter to be handed over to Bank in readable form
42	Does contact centre data need to be migrated from any current vendor? What support will be provided to ensure successful migration	NO
43	Would all the users of the proposed contact centre be seated out of the proposed specified bank location or branch users of other locations would be requiring extended access to the proposed CRM system?	Please refer RFP
44	Need more information on "Web Interface" and its features. Is this existing or needs to be built by vendor	Please refer RFP Annexure (2) Functioning

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		Requirements Page (44) - under Web Interface
45	Cabling, LAN, Desktop	Networking will be provided by Bank
46	Can we show profitability of the parent company	As per tender terms
47	Can we show capability of subsidiary	As per tender terms
48	5 agents to 2 shift. Is it 10 ?	Yes 5 Agents for 2 shifts during Day and 3 Agents during Night In all 13 Agents
49	Night shift transportation - please elaborate	As per RFP
50	Can we use existing software	Yes, Confirming to IT Act
51	Whether on site environment and land cabling is already available?	Will be made available by Bank
52	Would you allow USB inside call centre environment if head sets are allowed?	Depending on the necessity
53	Is it possible to get the architecture of TCS's CBS module?	It is a standard module/Pl refer RFP
54	When you say multilingual what are the languages?	Hindi, English, Tamil and other languages
55	Interface to communicate to the CBS module - Clarify details required for development of interface.	Will be Provided to successful bidder
56	Consortium is allowed or not? RFP is not clear about it.	Bidder should qualify the eligibility criteria as per RFP
57	Eligibility per se- whether eligibility is same for all or any one can meet the criteria among the consortium partners.	Bidder should qualify the eligibility criteria as per RFP
58	During night shift whether we should have English, Hindi and Tamil capability or any two are sufficient?	All three languages are required
59	Variance over normal level – whether protection for service partner is available.	As per Tender norms
60	Service Partner's time limit – SLA relaxation period is available – say when training is imparted.	Refer RFP - Two weeks training envisaged.

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61	For quality control purposes whether service provider can access the call centre from outside Indian Bank network/purview.	No
62	Whether foreign company can bid for this tender?	Please refer RFP
63	Whether person coordinating between data centre and local office be available at Chennai.	Please Refer RFP
64	Give detailed view and requirement on DR site and plan.	Whatever offered in Prime Server should be made availed at DR site when commissioned
65	For connecting from Indian Bank to their office whether agents (level 1 and level 2) will be given internet access from bank's environment.	Yes, on need based requirements
66	Whether Domain authentication has to be done by the company or Bank.	Bank
67	Expected Call volume given in the initial stage differs from the later stage. Please clarify.	Number of Calls per day is expected to be more than 2000
68	As per our understanding Call center system is the CRM application provided by the bidder which needs to be integrated with bank's back end systems? Please confirm.	Please refer RFP
69	The call center would provide services through IVR, Phone, Email & SMS channels. Please confirm if our understanding is correct?	Yes, SMS services will be managed by Bank`s Service Provider
70	Apart from this section, the rest of the RFP does not talk about SMS support. Is SMS support part of the current scope?	Yes.
71	Outbound calling includes reminder calling to overdue customers and call back to customers in case of complaints to update the status of action taken, campaign management and marketing activities. What will be the interface for campaign leads.	Will be discussed with successful bidder
72	Is Dialer needed for Outbound calling or outbound calls would be done manually?	Auto dialing
73	If Dialer needs to be provided, please specify if the bidder needs to be provide a hard dialer or soft dialer?	Soft Dialer
74	What is the operational window for outbound voice?	Generally from 10.00 am to 7.00 pm,

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		depending upon the caller`s request
75	Marketing support for the banking business needs to go through 140 line. Please confirm?	Yes - Outbound marketing calls will adhere to Do Not Call Registry Norms
76	Please specify if Indian Bank has any preference on the Call center CRM solution to be implemented by the bidder? What are the modules to be developed?	Please refer RFP
77	Please specify the instances where proactive outbound calling needs to be done? We assume outbound calling is only required for outstanding and escalated issues. Please confirm?	Please refer RFP
78	At any point of time in a shift how many agents needs to be available for taking calls? If the bidder need to have the number of agents in each shift as specified in the RFP, at all times then we need to staff more agents in each shift to ensure availability Please confirm?	Please refer RFP
79	As per our assumption, Bank expects the bidder to provide experienced agent who would be in a role of a supervisor. Please confirm?	Please refer RFP
80	Please specify the qualification and months / years experience required for agent and experienced agent (supervisor)?	Please refer RFP
81	Can we propose undergraduates for both agent and experienced agent profiles?	Please refer RFP
82	As per this section, it is assumed that the experienced agent (supervisor) would also be taking calls like an agent but, would be taking both normal and escalated calls. Please confirm?	Please refer RFP
83	Would the bank representative be available to oversee and assist call center operations, throughout the contract or only during the initial period of the contract? Please confirm.	Please refer RFP
84	Please specify the requirements that the bidder needs to provide for the bank's employee stationed in the call center. It is assumed that the Bank's officer would carry his / her own laptop?	Yes
85	Please clarify how one officer from the bank would be available 24X7 to oversee and assist the call center operations?	Outside the scope of RFP

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86	How would customer survey metrics results be measured - would it be through the survey questionnaire sent from the CRM on closure of ticket, through IVR or through outbound calling? Please confirm.	Bank will decide in consultation with successful bidder
87	Please specify the TAT, if any to be followed for follow up on complaints/queries via call and for escalated cases to level 2 and Level 3?	Please refer RFP
88	Would Bank or Bank officer provide L3 support?	Yes
89	Please specify the monthly volume expected for sending request services through post	Please refer RFP
90	It is assumed at all hardcopy printing can be done in a black & white and the bidder is expected to provide printer & cartridge for printing? Please confirm	Please refer RFP
91	It is assumed that Indian Bank will reimburse the bidder the postal / courier charges incurred for servicing request services on actual. Please confirm?	Please refer RFP
92	It is assumed that email support to customers would be only through call center CRM system / application. Please confirm?	Please refer RFP
93	It is assumed that for all email requests serviced, there needs to be a ticket created in the Call center system / CRM application? Please confirm	Please refer RFP
94	What is the mode of interacting with bank interface system for following Services like Information, Enquiry & Request? Please share detailed description on the platform used for such services?	Will be decided in consultation with successful bidder
95	Please share the existing Process manual and call flow for information & enquiry services and Grievances & resolution.	Refer RFP
96	What is the mode that the bidder needs to follow to relay issues to ATM card back office vendor?	Bank is the single point of contact
97	What is the mode that the bidder needs to follow to relay issues and update details about change of address and other customer details to credit card back office vendor?	Bank is the single point of contact
98	Who owns and manages CDPC & CPPC?	Indian Bank
99	It is assumed that Indian Bank already has a Tele / Mobile Banking application and the bidder is only expected to integrate the application with the CRM? Please confirm	Please refer RFP

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100	Please provide complete technical details of the application deployed for providing Credit Card support and what is the level of integration required between the call center solution and the back office system.	Solution details will be provided to Successful Bidder.
101	Please specify the complete technical details of application used at Centralized Deposit Processing Centre and Centralized Pension Processing Centre? What is the level of integration required with the 3rd party application?	Solution details will be provided to Successful Bidder
102	Interface for all customer transaction in all types of account (current, loan, etc). Do we require to build a system to authenticate the user or it will be maintained by bank?	Customer will not be allowed to make any transactions to CBS through Call Centre application
103	Please specify SMS Gateway integration requirements?	SMS Gateway will be provided by the Bank
104	It is assumed that IVR needs to have prompts for all the languages supported? Please confirm	Please refer RFP
105	Please share the IVR workflow (General & self service) and the integration mechanism with Oracle DB to estimate the time required to developing and integrating the IVR	Please refer RFP and to the replies to question No.31 (i to vi).
106	What is the expected volume of calls to be serviced and closed at the IVR level?	More than 2000 calls are expected in a day
107	Please specify all the applications from Indian Bank and 3rd Party applications which need to be integrated with CTI?	Please refer RFP
108	What are the APIs used for integrating Credit card, ATM and Internet banking systems with CTI?	Please refer RFP
109	We assume that 15 day storage of recorded calls is online storage. Please confirm?	6 months and thereafter to be handed over to Bank in readable form.
110	What is the duration for offline storage of recorded calls?	Six months at Service Providers end and thereafter to be handed over to Bank in readable form
111	We suggest that the recorded calls be pushed to the FTP server for archival rather than on tapes to protect data and ensure customer information is secure. Please confirm?	Please refer RFP

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112	How many hours is the agent and experience agent expected to be logged in?	8 hours per shift
113	Is encryption required for both voice & data? Do we need to have encryption at server level only or both server level and at transit level. Please confirm?	Please refer RFP
114	Please confirm if DR site setup is part of the current scope? If yes, let us know what is the support expected to be provided by the bidder for implementing DR site?	Whatever offered in Prime site should be made availed at DR site when commissioned
115	What is the expected short and long terms scalability plans of Indian Bank?	Please refer RFP
116	During the period of contract, if there is an increase in agent's seats, would the CAPEX be borne by Bank. Please clarify?	Please refer RFP
117	We assume that the call flow & call tree would be provided by Indian Bank and the bidder's responsibility is to only build the same? Please confirm.	Please refer RFP
118	Does Indian bank has existing Process manuals and knowledge repository?	Please refer RFP
119	Can the Knowledge Management Repository be a standalone system or has to be integrated with the call center system? Please confirm.	Please refer RFP
120	This section related to developing linkages is not clear, hence request you to elaborate this section in detail	Please refer RFP
121	Request for an extension of delivery & installation timelines from 60 days to 90 days from the date of PO	Please adhere to tender norms
122	Request for an extension of delivery & installation timelines from 90 days to 120 days from the date of PO	Please adhere to tender norms
123	Please clarify what all are categorized under all other services?	Please refer RFP
124	What is the expected go-live date for commencing call center operations?	Please refer RFP
125	Request for an extension on the bid submission date as we would need 2 weeks to firm up our solution post receiving responses from the Bank on the clarification questions.	Extension of Bid Date is ported in Indian Bank Website
126	Would the additions be billed at per agent or per seat? This section says "**per agent per seat"** quoted price	Please refer RFP

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127	It is assumed that the toll free number has to be provided by the bidder? Please confirm.	By bank
128	What is the duration of Indian Bank specific process training?	About 2 weeks - will be decided in consultation with successful bidder
129	It is assumed that training material required for initial training is ready and the bidder is not expected to develop the same. Please clarify?	Product Knowledge will be provided by Bank
130	Please list out the various host and satellite systems of the bank respectively?	Please refer RFP
131	Would monthly invoice be raised for actual agents and experienced agents deployed in the previous month or payment would be done monthly for all 16 resources?	Please refer RFP
132	If we need to have 16 resources to be available at all times across 3 shifts, we need to have buffer resources to ensure availability, request for a change in Annexure - 4 to accommodate costing for buffer resources deployed by the bidder.	Please adhere to tender norms
133	On what basis or proof would be monthly invoices be processed? Would it be based on attendance or login hours of the agents & experienced agents. Please clarify?	Please refer RFP
134	Request for a inclusion of line item in the commercial bid format A - 4 towards billing at IVR level for calls serviced at IVR level (both closed and transferred to agent post IVR)	Please refer RFP
135	Request for a inclusion of line item in the commercial bid format A - 4 towards seat cost for Bank's officer who would be seated in the call center if the bidder would be providing desktop / laptop , internet connectivity, PSTN lines, printer etc?	For bank`s Officer, infrastructure would be provided by bank
136	It is assumed that Indian Bank would reimburse all stationary costs incurred by the bidder on actual. Also request for an inclusion of this condition in Annexure - 4. Please confirm?	Please refer RFP
137	It is assumed that Indian Bank would reimburse all linkage costs incurred by the bidder on actual. Also request for an inclusion of this condition in Annexure - 4. Please confirm?	Please refer RFP

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138	It is assumed that Indian Bank would reimburse all courier costs incurred by the bidder for sending letters to customers on actual. Also request for an inclusion of this condition in Annexure - 4. Please confirm?	Courier service would be arranged by bank at bank`s cost
139	It is assumed that Indian Bank would reimburse all outgoing SMS charges incurred by the bidder for sending outgoing SMS to customers on actual. Also request for an inclusion of this condition in Annexure - 4. Please confirm?	SMS gateway by bank
140	Is the agent shift duration of 8 hours, with breaks or without breaks of 1 hour?	Please refer RFP
141	Please share the expected language wise split of volumes to staff agents and experienced agents with required additional regional language	Majority calls may be in English, Hindi and Tamil
142	ASA target of 80% calls to be answered in 5 seconds mentioned in Annexure - 1 is very stringent and not a market practice hence request for a change to 80% calls to be answered in 15 or 20 seconds	Please refer RFP
143	Is Average Handling Time (AHT) of less than 300 seconds mentioned in Annexure - 1 applicable for both inbound & outbound calls?	Please refer RFP
144	As call center is responsible for L1 & L2 support, please specify the reason behind including L3 support as a bidder deliverable SLA?	Please refer RFP
145	Is only Quality Assurance parameter applicable for a penalty?	Please refer RFP
146	Request for a maximum of 10% capping on the monthly invoice towards penalties levied due to miss on all SLA targets for which penalties are applicable.	Please refer RFP