On-Line Request for Proposal (e-RFP)

for

Selection of Partner for Operations & Management of Contact Centre Services

e-RFP Ref. No. JKB/CS/CC-Services(R)/2026-1871
Dated : 25-08-2026

Contents

Schedule of Events:

e-RFP Reference Number	JKB/CS/CC-Services(R)/2026-1871 Dated : 25-08-2026
Department Name	Customer Service, Corporate Headquarters, M.A.Road, Srinagar 190 001, J&K
Scope of Work	Selection of Partner for Operations & Management of Contact Centre Services
Tender Type	Open
Consortium	Consortium Bids are not allowed.
BIDs Submission Mode	On-line through Bank's e-tendering service provider's portal http://jkbank.abcprocure.com
Contact details of issuing Department (Name, Designation, Mobile No., Email address for sending any kind of correspondence regarding this RFP)	Mr. Abdul Majid Bazaz, Chief Manager Mobile No: 7006053271, Mail id: am.bazaz@jkbmail.com J&K Bank, Customer Service, Corporate Headquarters, M.A. Road Srinagar (J&K)-190001
Bid Document availability including changes/amendments, if any to be issued	NIT can be downloaded from and submitted on Bank's e-Tendering Services Provider's Portal https://jkbank.abcprocure.com from August 27, 2026, 16.00 Hrs. to September 10, 2026, 17.00 Hrs.
Last Date for Pre-Bid Queries & submission Mode	All Clarifications / Queries shall be raised online only through e-Tendering Portal https://jkbank.abcprocure.com by or before September 01, 2026, 16.00 Hrs.
Pre-bid Queries Response date	All communications regarding points / queries requiring clarifications shall be given online through prescribed e-Tendering Portal on September 05 , 2026 .
Last Date of Submission of RFP Bid	September 10, 2026, 17.00 Hrs.
Submission of online Technical Bid & Commercial BID	As prescribed in Bank's e-tendering portal http://jkbank.abcprocure.com

Tender Processing Fee (Non- Refundable)	₹ 5,000/- (Rupees Five Thousand Only) to be deposited through Transfer/ NEFT only to below a/c: Account Name: Tender Fee A/C 16-digit Account No : 9931053030000001 IFSC Code: JAKA0HRDCHQ (0 denotes zero) Bank: The J&K Bank Ltd Branch: Corporate Headquarters MA Road Srinagar J&K - 190001 UTR Number & Date may be uploaded as proof on e-Tendering Portal (Exempted for MSEs. Bidder to upload MSE Certificate with Bid proposal)
Earnest Money Deposit (EMD) (Refundable)	₹ 14,00,000/- (INR Fourteen Lakhs only) to be deposited through Transfer / NEFT only to below A/c: Account Name: Earnest Money Deposit (EMD) 16-digit Account No : 9931070690000001 IFSC Code: JAKA0HRDCHQ(0 denotes zero) Bank: The J&K Bank Ltd Branch: Corporate Headquarters MA Road Srinagar J&K - 190001 UTR Number & Date may be uploaded on e-Tendering Portal as Proof of the EMD OR Furnish a Bank Guarantee in lieu of the Earnest Money Deposit (EMD), issued by a scheduled commercial bank in India in favour of the Company to secure the order. (Exempted for MSEs. Bidder to upload MSE Certificate with Bid proposal)
Reverse Auction, if found feasible by Central Purchase Committee	On a subsequent date which will be communicated to such Bidders who qualify in the Technical Bid as well as financial bid.
Eligibility & Technical Criteria	As per tender Document
CORRIGENDUM	

	Person Name	Email ID	Contact Numb
For e-Tender related Queries	Safwan Ansari	safwan@eptl.in	6352631903
	Ravi Mudaliar	ravi.mudaliar@eptl.in	7859800622
	Akhlad Rajput	akhlad.rajput@eptl.in	7859800624
	Deepak Narekar	deepak@eptl.in	7859800610

1. REQUEST FOR PROPOSAL:

SELECTION OF SYSTEM INTEGRATOR FOR OPERATIONS & MANAGEMENT OF INBOUND & OUTBOUND CALL CENTRE OF BANK.

The **Jammu and Kashmir Bank (J&K Bank),** a banking company, headquartered at Srinagar, commenced its Business in 1939. J&K Bank functions as a universal bank in Jammu & Kashmir and as a specialized bank in the rest of the country. It is also the only old private sector bank designated as RBI's agent for banking business and carries out the banking business of the Central Government, besides collecting central taxes for CBDT. Detailed information about J&K Bank is available at Banks website www.jkb.bank.in

As the Bank is extending its customer service through various delivery channels, The Bank recognizes that Customer satisfaction and support forms core of business and has thus put in place an IP Based Contact Centre Solution for providing Customer support and services which include Inbound Calling, Outbound Calling, IVR (Automated Self Services), Email, social media and chat functionality.

This Request for Proposal document (**RFP**) has been prepared solely to enable J&K Bank in the selection of suitable organisation for operations and management of Bank's Contact Centre at Srinagar/ Jammu. However, Bank reserves the right to establish contact centre at any part of country. The Operations & Management of Contact Centre should be purely on outsourced model with Following Option.

Model wherein the infrastructure including the location required shall be provided by the Bank. The Selected Bidder must be able to commit the resources necessary and as required by the Bank.

This RFP document is not a recommendation, offer or invitation to enter into a contract, agreement or other arrangement in respect of the Contact Centre services. The provisions of the Contact Centre services are subject to appropriate documentation (Contract) being agreed between J&K Bank and the Successful Bidder for the purpose. This RFP is intended for organizations and no agents / Contractors etc. shall be entertained.

1.1 Information Provided

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

1.2 RFP Rights

J&K Bank reserves the right to update or revise the RFP document or any part of it prior to opening of responses by the bidders. Bank shall provide the revised RFP document, if any, to all the short-listed bidders of RFP, through appropriate mode of communication in writing including by way of E-mail. Bank shall also consider providing additional time to submit the responses to RFP. The bidder acknowledges that any such revised or amended document is received subject to the same terms and conditions as this original and subject to the same confidentiality undertaking.

1.3 Respondent

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

1.4 Questions & Clarifications

The bidder will not disclose or discuss the contents of the RFP document with any officer, employee, consultant, director, agent, or other person associated or affiliated in any way with J&K Bank or any of its customers, suppliers, or agents without the prior written consent of J&K Bank, except to extent provided herein below of this RFP document.

1.5 Disclaimer

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

1.6 Cost Borne by Respondents

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

1.7 No Legal Relationship

No binding legal relationship will exist between any of the bidder and J&K Bank until execution of a contractual agreement.

1.8 Evaluation of Offers

Each bidder acknowledges and accepts that J&K Bank may in its absolute discretion apply whatever criteria it deems appropriate in the selection of bidder to submit a response including, but not limited to, those selection criteria set out in this RFP document. Bank has no obligation to make public the detailed results, of the RFP evaluations, the reasons for selection of bidder, reasons why a specified bidder was not selected, or the name of the final bidder.

1.9 Contractual Commitment

Should the bidder be an Award bidder, the contents of its Response to RFP, including any material submitted in the Response to RFP, may on mutual consent be incorporated by reference or integrated as obligations in the formal Service contract and / or Service Level Agreement (SLA), to be drafted by Bank.

1.10 Errors & Omissions

Errors and Omissions: Each bidder should notify J&K Bank of any error, omission, or discrepancy found in this RFP document, not later to the date of closing for submission of RFP response.

1.11 Acceptance of Terms

Respondent will, by submitting the Bid/Proposal in response to this RFP document shall be deemed to have accepted all the terms and conditions of this document.

1.12 Abbreviations

Abbreviation	Description
RFP	Request for Proposal
J&K Bank	Jammu & Kashmir Bank Ltd.
Respondent	Is one who responds to this RFP document
Mktg	Marketing
SLA	Service Level Agreement
CBS	Core Banking Solution
ATM	Automated Teller Machine
RTGS	Real Time Gross Settlement
NEFT	National Electronic Funds Transfer
NAV	Net Asset Value
FDs	Fixed Deposits
RDs	Recurring Deposits
CRM	Customer Relationship Management
TPIN	Telephone Personal Identification Number
DR	Disaster Recovery
CTI	Computer Telephony Interface
UPS	Uninterrupted Power Supply
HR	Human Resources
USB	Universal Standard Bus
DND	Do not Disturb
PRI	Primary Rate Interface
AMC	Annual Maintenance Contract
FTE	Full Time Equivalent
WAN	Wide Area Network
BPO	Business Process Outsourcing
KYC	Know Your Customer
AHT	Average Handled Time or Average Call Resolution
FCR	First Call Resolution
TRAI	Telecom Regulatory Authority of India
RBI	Reserve Bank of India
IBA	Indian Banks Association
ACD	Automatic Call Distributor
MIS	Management Information System
ATS	Aggregate Technical Score
Q & A	Questions and Answers
Wt1	Weight for 1
Wt2	Weight for 2
C-Low FTE	Lowest cost per FTE per month among the Respondents
CFTE	Cost per FTE per month of the Respondent
C-Low Cost Per Call	Lowest Cost per Call among the Respondents
T-High	Highest Aggregate Technical Score among the Respondents
T	Aggregate Technical Score of the Respondent

H-1	Highest Score among the Respondents, based on Final Score in Techno - Commercial Evaluation
CAGR	Compound Annual Growth Rate
INR	Indian Rupee

1.13 Code of Conduct

It is the objective of the Bank to obtain the best services possible by giving fair and impartial consideration to all bidders invited to accept RFP for submitting Response to RFP. Every potential bidder will be considered on fair and equal basis.

2. PROJECT SCOPE

2.1 Scope of Contact Centre functions

The Contact Centre will receive the inbound and make outbound calls. While the Contact Centre is the extension of Bank's existing IVR based phone-Banking facility, it may also receive direct calls and process them. The Contact Centre will make outbound calls for recovery, follow-ups and marketing purposes etc strictly in compliance with the RBI guidelines. The functions of contact centre shall include industry best practices like Omni channel customer engagement, AI-enabled automation, CRM integration, speech analytics, multilingual support, fraud response mechanisms, enhanced reporting and scalable service delivery. The proposed arrangement is therefore expected to significantly improve customer experience, operational efficiency and future readiness while supporting the Bank's digital transformation strategy. Besides voice calls, the scope will also include non-voice customer care services like emails, chats, whatsapp and Social media etc. The scope of functions and coverage of Bank's services by the Contact Centre is discussed below: -

Bidders are required to submit their proposals in strict adherence with the following:

Operationalization of call centre for "J&K Bank" on the basis of outsourcing of human resource. This call centre should offer services in the following five categories:

a. Effective query response services.
b. Basic Banking services and transactions.
c. Marketing and selling functions.
d. Recovery functions.
e. Service requests and complaints.

Following is the indicative list:

The table below is the indicative list of functions to be covered in Call Centre operations.

Query Response Services	Basic queries in respect of all products and services offered by the Bank through Bank's current CBS solution. All digital channel related enquiries like ATM/Net banking related inquiries/ problems and Issue of cards, Card status, hot listing of cards, Balance inquiries of credit card, RTGS/NEFT related matters. PPF, Sr. Citizens saving scheme and Pension accounts queries Electricity Bill etc.		
a. All products & services of Bank Later on, marketing of Bank's products and services and networking with Lead management System	Products	Queries on Features	Account related queries
	Deposit products Advances products – retail and wholesale Remittance products, Services- RTGS, NEFT, Internet banking, Service Charges etc.	Minimum balance, interest rates , amount of loan, eligibility criteria, etc.,	Balance o/s, maturity amount, maturity date, cheques credited or debited, details of debit or credit, income tax deducted, etc. loan o/s, payments due, interest debited, etc. Remittances made, usage of Internet Banking facilities, e-tax, bill e-pay, UPI, MPAY Etc. EMI Conversions and Calls to Banking Correspondents etc.
b. Products of partners sold by the Bank	Third party products Insurance - insurance Products of Bajaj Insurance, IFFCO Tokyo, PNB MetLife, Credit Cards & other future products to be launched by Bank from time to time	Premiums payable Features of credit cards	Number of insurance products purchased through Bank, amount assured, assets covered, etc.
C. Branch location	▫ Branch / ATM location		
Basic Banking services and transactions	▫ Hot listing of debit cards & credit cards, mobile banking,UPI etc ▫ Outstanding balances in Credit cards, minimum amount payable ▫ Status of requests for issue/replacement of different types of cards ▫ Due dates of payments of outstanding in cards. ▫ Customer Satisfaction" on services by Bank. ▫ Birthday & Marriage anniversary greetings		

Marketing functions	Bank conducts several sales campaigns for promotion of new/ existing products from time to time. Bank also runs marketing campaigns for enhancing brand equity and product awareness among target audiences. Contact Centre will assist in reaching out the customers, by doing the following functions. ▫ Out-bound calls to existing and new customers, prospective of buying Bank's products ▫ Out-bound calls for popularizing sales promotional offers – special interest rates, waiver of charges, freebies, etc, ▫ During the above process, capturing of leads arising out of dialogue with the customer, registering the same in Banks

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Selling functions Inbound & outbound lead processing	▫ Preliminary lead validation- verification of number, name, purpose, etc ▫ Fixing of appointment ▫ Assist in lead escalation and follow up
Soft recovery	Bank proposes to use the Call Centre for recovery of its overdue loans, both retail and wholesale: ▫ Soft reminder to the customer on the overdue loans ▫ Follow-up calls and coordination with recovery agents (if any)
Service Requests	Capturing of service requests - cheque book issue, funds transfer, statements/ pass books of any accounts, Demands drafts/ Remittances, etc. ▫ Logging the service requests in system, generating reference numbers, and transmitting. ▫ Handling queries on earlier service requests.
Complaints / Feedback / Suggestions	• Capturing of complaints (reports of fraud etc)/ feedback/ suggestions from customers and non-customers, registering in CSS, generating a complaint number, providing response to the customer and forwarding the same. • Handling queries on complaints registered. • Receiving complaints loading in CSS whichever through IVR or email etc if possible, resolve the complaint passing on to HO CSD or functional department, tracking the complaint and closure-
Others	Bank will also utilize the services of Call Centre for the following adhoc purposes
	▫ Escalations: In respect of all the above, any escalation as required would be handled.

	▫ Market survey: Bank may run a survey through telephone
	▫ Welcome calls for newly opened accounts
	▫ Submission of Life certificates in case of pensioners etc.
	▫ Cheque-book issue enquiries with the help of tracking mechanism available with Centralized Operations Department/ centralized back office stationed at CHQ. ▫ Activation of credit/debit cards through IVR or getting related information from customers based on decided pattern by bank.

2.2 Overall Call View: Suggested Call Flow

The following call flow is working on Bank's tele-banking services

Inbound calls	Customers routed by tele-banking / IVR
	By customers with TPIN / without TPIN / ATM PIN
	By non-customers
Outbound calls	To customers
	To non-customers

2.3 Respondent WILL provide:

The bidder shall propose for following option as mentioned above: -

- Model wherein the infrastructure including the location required shall be provided by the Bank. The Successful Bidder must be able to commit the resources necessary and as required by the Bank under the supervision of Bank's Supervisory staff.

- Transportation facilities to staff members of Contact Centre
- Processes for running / managing the Contact Centre such as Management, HR, Training, etc.

2.3.1 People

Bank proposes to adopt a model in which the Successful Bidder will use their staff members for all Contact Centre operations. The granular role clarity and rules for shifting the calls to Bank's FTEs will be worked out while implementing the Contact Centre. The Successful Bidder will employ necessary agents, team leaders, managers, etc. for managing the Contact Centre. HR management shall be the responsibility of the Successful Bidder. The Successful Bidder may use their systems / software such as performance management systems, HR systems, etc., for operating the Contact Centre.

2.3.2 Bank's staff members in managerial positions

Bank requires the Service Provider to deploy all the manpower resources required for running the Contact Centre. However, Bank may depute its employees in managerial positions (functional heads, floor managers, quality managers, etc) either full time or part time, who shall possess the similar authority / powers as given to the resources of Service Provider. Further, Bank may also depute exclusive resources for escalations, if and wherever necessary.

2.3.3 Contact Centre Timings & Holiday

The Contact Centre will operate 24 hours on all seven days in a week and therefore the Contact Centre will be available to customers on all 365 days, including national holidays, Sundays, etc.

The Agents, team leaders and managers are required to be available during this period of time. Transportation for agents, etc., will be the sole responsibility of the bidder.

2.3.4 Languages

The Contact Centre agents will use five languages – Urdu/Hindi, Kashmiri, Dogri, Ladakhi and English. However, based on the requirement, Bank may include more languages viz Marathi, Tamil etc to Contact centre. The Agent allocation among languages will be decided based on call history and experience.

2.3.5 Seat Capacity & Scalability

Presently, Bank has established Contact Centre with **72 FTEs**.Keeping in view of the integration of several functions to Contact Centre, it is expected that Bank will expand the size and scale up seats in current or any other location. The bidder should be in a position to scale up their operations, at the request of the Bank.
The Bank is also in the process of rolling out AI-Chatbot/AI functionalities and the Bank reserves the right to review the manpower requirement for rationalization of resources from time to time.

2.3.6 Service Requirements

Scope of services required is described hereunder:

a) Bidder will provide adequate number of agents, team leaders, supervisors and managers for complete operationalising and running of Contact Centre.

b) Overall management of the Contact Centre: The bidder will manage the Contact Centre, under SLA agreement. The scope includes overall management of Contact Centre and manpower management.

c) The bidder will submit various reports on the operations of the Contact Centre in compliance to SLA agreement as discussed in this RFP document.

d) The Contact Centre will have to be made live by the Successful Bidder within the specific time period specified in this document.

2.3.7 Number of Agents

The Successful Bidder shall deploy and dedicate desired number of Contact Centre Agents, Team leaders, managers, etc., to provide the services uninterruptedly throughout the decided duration in a day, as per the minimum SLA Parameters, indicated in this document.

The hierarchy, i.e., Agent < Team Leader < Manager, will be decided by the Successful Bidder, who will ensure meeting of SLA requirements. However, the following are the indicative guidelines.

- Manpower for all shifts – Successful Bidder may decide any number of shifts of any time duration thereby will ensure availability of manpower (agents, team leaders and managers) throughout the time duration.

- Buffer Agents: Successful Bidder will also have sufficient additional agents for managing absence of agents from their seat due to leave, sick, recess, interval, training, etc.

- Agent / Team Leader Ratio – Successful Bidder will deploy appropriate "Agent / Team Leader Ratio" as per industry practice. However, it is indicated that Successful Bidder may implement 20:1 ratio, i.e., there may be one team leader per 20 agents. Similarly, Successful Bidder will deploy sufficient numbers of team leaders, quality control teams, training and management teams to ensure that the SLA parameters are met.

- Team Leader / Manager Ratio – 4: 1 i.e., there should be one manager per 4 team leaders.

- Quality executive / Agent Ratio - 50: 1, i.e., there may at least be one quality executive per 50 agents.

Keeping the above parameters in view, the Successful Bidder will employ / deploy appropriate number of agents, team leaders and managers in order to ensure that the SLA parameter are achieved.

These are only indicative requirements. The Successful Bidder may decide an appropriate ratio and ensure meeting of SLA criteria.

2.3.8 Manpower Profile

It is expected that the Successful Bidder may adhere to the following indicative criteria for recruiting /deploying their employees. Resources to be engaged / employed by Successful

Bidder in the Contact Centre cannot be construed as employee of J&K Bank and cannot claim any benefit thereof.

The following are the indicative requirements for Contact Centre Agents

- Educational qualification – Minimum Graduation

- Desirable Experience – Minimum 1 year of BPO / Contact Centre experience, preferably of a financial and banking sector.

- Age Profile: Between 22 to 40 years of age. Age profile of the Agents should be such that the customer gains confidence in confiding / sharing the information with the Agent.

- Agents' communication skills – multi-linguist, soft and polite voice, well behaved, soft-spoken, un-argumentative and trust-worthy.

- Background / referral to be checked by the Successful Bidder for all selected resources, which will include mandatory Police Verification also.

May kindly note that the staff recruited for the purpose shall ordinarily not be in active services of any Bank/ Financial Institute.

The profile of other functionaries (team leaders, managers and supervisors) shall be as per industry best practices.

If the behaviour of any resource of the Successful Bidder is not up to the satisfaction of the Bank or any such staff misbehaviour with any customer/s of the Bank during the performance of given assignment, the Successful Bidder will immediately, on the advice of the Bank, remove such resource without expressing any objection to the Bank in any manner.

2.3.9 Training

The Successful Bidder, in consultation with the Bank, shall provide training to all the resources on the systems and procedures laid down by the Bank, as appearing in this document, but not limited to the provisions herein. The training will cover the following baseline:

- Proposed Contact Centre processes.
- The products and services of the Bank,
- The behavioural and cultural expectations of Bank from a professional Contact Centre agent
- The Information security and their relevance and importance to the customers.
- Knowledge of Banking systems, operational procedures, KYC norms, etc.

First time training shall introduce the Contact Centre resources on systems, procedures and processes in an elaborate manner. However, since the Bank will keep modifying its products and services, introducing new products and campaigns, changing its interest rates, etc., the Successful Bidder will put a training system in place to ensure continuous updating of knowledge, processes and skills.

The actual requirement of training may be assessed while implementing the Contact Centre and will be decided mutually by Bank and Successful Bidder. Bank, in coordination with Successful Bidder, will also organise a 'Train the Trainer programme' to train the trainers of the Successful Bidder on Bank's products and services, processes, etc.

The Successful Bidder shall provide training infrastructure. At least one training room with necessary accessories like whiteboard, projector, furniture, etc., will be provided. The Successful Bidder will provide necessary faculty support for the training on Contact Centre processes. Bank will support training efforts by providing its faculty on Banking operations and processes from time to time.

2.3.10 Assessment & Remedial Action

The Successful Bidder will put in place evaluation systems to continuously evaluate the performance of its resources.

- A "Quality Score" may be generated for all the Agents, team leaders, supervisors and managers. The parameters for "Quality Score" will include time duration for various functions, number of calls handled, number of leads generated, fatal error etc.

- Bank in consultation with the Successful Bidder will decide on the benchmarks for Quality Score and the Successful Bidder will agree to maintain only those Agents / Team Leaders who qualify the "Quality Score" criteria as decided above.

2.3.11 Quality Management

The Successful Bidder will deploy exclusive quality management team who will continuously audit the systems and procedures of operations and management of the Contact Centre. This team will also suggest systems to improve the ratings against SLA parameters. The Successful Bidder will present information about its internal audit and quality assurance practices in all areas of operations, including human resources in periodical review meetings.

- The Bank's authorised resources will inspect / audit the Contact Centre facility any time with or without notice to the Successful Bidder.

- Bank's authorised resources will inspect the procedures, reviews of Agents, etc., based on "Quality Score" discussed in this document

- Bank will conduct any mystery calling / Barging / Silent Monitoring in process, onsite & offsite, to ensure service quality management.

2.3.12 Industrial relations and discipline

The Successful Bidder will put in place appropriate disciplinary procedures and ensure congenial industrial relations with its employees. Bank shall not intervene in any of the industrial disputes between the Contact Centre employees and management, nor can Bank be drawn in any circumstances in such industrial disputes. The employees of the Successful Bidder will never be considered as employees (fulltime or part-time or contractual) of the Bank in any circumstances. The employees of the Successful Bidder will never claim any right to employment in the Bank irrespective of their status of employment with Successful Bidder.

2.3.13 Remuneration to employees of Successful Bidder

Bank will have NO obligation to pay any remuneration, reimbursements or incentives to employees or members of the Successful Bidder. All the payments due to them shall be paid only by the Successful Bidder.

2.3.14 Insurance Coverage

Successful Bidder shall procure insurance policies to include requisite insurance coverage as applicable including but not limited to Comprehensive general Liability insurance and, or third party accident insurance to safeguard any eventuality while the employees of the Successful Bidder are on duty.

2.3.15 Compliance to labour laws

The Successful Bidder shall be responsible for compliance of all laws, rules, regulations and ordinances applicable in respect of its employees, sub-contractors and agents (including but not limited to Minimum Wages Act, Provident Fund laws, Workmen's Compensation Act) and 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 it from time to time, including records and returns as applicable under labour legislations.

2.3.16 Parameters for Service Level Agreements & compliance

The Successful Bidder will ensure meeting of following SLA parameters and will enter into an agreement with Bank on SLA parameters indicated for any location. SLA performance compliance will have to be achieved separately by each centre.

2.3.17 SLA Parameters

A. Call Answer
B. Call Abandonment rate
C. First Call Resolution Rate
D. Average Handling Time
E. Fatal Error
F. Customer Satisfaction

2.3.18 Penalties and Rewards

The SLA parameters will be considered for penalties and rewards. The SLA parameters will be tracked on quarterly basis for the purpose of including them for levying penalties and rewards. The decision of the Bank in this regard shall be final and binding on the successful bidder.

2.3.19 Definitions and details of SLA parameters

Bank will review the performance of the Call Centre services provided on a weekly, fortnightly, monthly, quarterly and annual basis.

Some of the metrics that are required to measure SLAs are as follows:

- Number of calls resolved by L1 agents also called as First Point of Contact (FPOC) Resolution Rate (%) – FPOC to be defined in specific as per the process and agent empowerment- In case of Any special cause like outage, special product launch, and volume trend >110% FPOC KPI will get normalised.

- Abandoned call rate (%) (This is the percentage of calls abandoned by a caller when a caller is in agent queue)- In case of Any special cause like outage, special product launch, and volume trend >110% this KPI will get normalised

- Average delay before abandon (This the average time spent by callers in agent queue before abandoning calls)- In case of Any special cause like outage, special product launch, and volume trend >110% this KPI will get normalised

- Average call response time (This is the average time taken by callers waiting in a queue to be attended by an agent). Also known as Average Speed of Answer(ASA)- In case of Any special cause like outage, special product launch, and volume trend >110% this KPI will get normalised

- Average call handling time,(This is the average amount of time during which agents work with callers, including actual talk time, hold time and after call work / wrap up time)- In case of Any special cause like outage, special product launch, and this KPI will get normalised.

- Repeat call rate (%) (This is the number of calls relating to a previous ticket /complaint number) - In case of Any special cause like outage, special product launch, and volume trend >110% this KPI will get normalised.

- Average After call work time / Wrap up time (This is the time taken by an agent to complete talks related to a call after the call has terminated. Ex. Data entry or placing outbound calls etc)- In case of Any special cause like outage, special product launch, and volume trend >110% this KPI will get normalised.

- Average hold time (AHT) (This is the average amount of time a caller is connected with an agent and placed on hold while waiting to be transferred for an escalation or while an agent seeks assistance for the caller's issue)- In case of Any special cause like outage, special product launch, and volume trend >110% this KPI will get normalised.

- Average talk time (ATT) (This is the amount of time a caller is connected with an agent and not on hold)- In case of Any special cause like outage, special product launch, and volume trend >110% this KPI will get normalised.

- Number of calls escalated to Level 2 and resolution time
- Number of calls escalated to Level 3 and resolution time
- Error rates (re-work and overrides)
- Customer survey results (call satisfaction levels).

Bidder shall ensure meeting the following SLA parameters.

a. First Call Resolution Rate
b. Average Call Handling Time
c. Abandoned Call Rate
d. Average Delay before Abandon
e. Repeat Call Rate
f. Fatal Error
g. Attrition
h. Customer Satisfaction
i. Call Escalation

- All above SLA's and KPI's are defined below:

SLAs	Definition	Calculation Formula	Data Source
1. Average Call Response Time/ Average Speed of Answer	This is the average time taken by callers waiting in a queue to be attended by an agent	ACD out put It is the number of Calls waiting to be picked within the Threshold. Total Delay/ Total Calls Received by Agent	UCCX Reports
2. First Call Resolution Rate	*First contact completion applies when the first person, the customer reaches answers the question, resolves the problem or dispatches service where appropriate. Warm transfers and call backs should be considered second or greater contact.	(1- Repeat %) Repeat is calculated as follows 1- (Unique QRC/Total calls Answered) Repeat to be Calculated on only Request, Queries and Complaints after TAT	UCCX Reports

3. Average Call Handling Time	This is the average amount of time during which agents work with callers, including actual talk time, hold time and after call work / wrap up time	Sum(talk time +Hold Time +Wrap time)/Total Calls Answered	UCCX Reports
4. Abandoned Call Rate	This is the percentage of calls abandoned by a caller when a caller is in agent queue	(Calls Offered - calls Answered)/ Calls Offered	UCCX Reports
5. Average Delay before Abandon	The average time spent by callers in agent queue before abandoning calls	Total Delay/ Total Calls Off	UCCX Reports
6. Repeat Call Rate	This is the number of calls relating to a previous ticket /complaint number	Repeat is calculated as follows 1- (Unique QRC/Total calls Answered) Repeat to be Calculated on only Request and Complaints. After TAT.	UCCX Reports
7. Fatal Error	*The percentage of total contacts, wherein an error occurs in delivering Contact Centre specific services which is totally unacceptable, primarily due to the behavior of the Agent, which might lead to total dissatisfaction of caller or misleading the caller due to providing of wrong information.	Total FE found during Call Audits / Total Calls Audited	UCCX Reports
8. Attrition		(Total count of Attrition)/ Avg Headcount of the process	UCCX Reports

9. Customer Satisfaction	*Measures performance of service provided to customer. Used to identify customer's opinion of service performance.	On a scale of 5 . 5 - Very Satisfied 4 - Satisfied 3 - Neutral 2 - Dissatisfied 1 - Very Dissatisfied CSAT% = Sum of count of (5+4)/Total num of Surveys	UCCX Reports
10. Call Escalation	*Number of calls escalated to Level 2& 3	(Total call escalated to L2 & L3)/ Total Calls Answered	UCCX Reports

Repeat call rate

This metric will be discussed and agreed with the Bank post 6 months of operations. Average delay before abandon - This metric is same as average speed of answer to pick a call within 20 seconds. Any special cause like tech error, unpredictable volume >110% on agreed forecast, SL waiver would apply. The delay that happens at Bank's end post customer's conversation with the call centre would not be taken into account for measuring SLAs.

SLAs would be measured on the basis as indicated below:

Sr.No.	Parameter	Units	Service Level required	Target	Tolerance
1	Average call response Time / Average speed of answer	Seconds	80% of incoming calls within 20 seconds	100%	
2	First call resolution	Percent of calls answered by agents	Greater than 80%	>80%	
3	Average call handling time	Seconds	Less than 240 seconds	<240	5 sec
4	Abandon call rate (%)	Percentage of all incoming calls	Less than 3%	<3%	0.50%
5	Average delay before abandon	Seconds	Less than 60 seconds	<60	
6	Repeat call rate	Percentage of all incoming calls	Less than 4%	<4%	

7	Fatal Errors	Percent	Less than 2%	<2%	0.25%
8	Attrition	Percent	Less than 5% per month	<5%	
9	Customer satisfaction	Percent	Greater than 80%	>80%	
10	escalation	Percent	Less than 1%	<1%	
11	Agent to TL ratio	Ratio	20:1	20:1	
12	Manager to TL ratio	Ratio	1:4	1:4	

The percentage of penalty and reward will be on the basis of monthly individual SLA's achieved as mentioned in above table. The reward will be restricted to a maximum of 1% of the total monthly outlay on agent cost for the month and Penalty shall be restricted to a maximum of 10% of the total monthly outlay on agent cost for the month. Penalty of 1% of the monthly outlay on agent cost shall be imposed for 1% Drop on any of the SLA Parameter defined to a maximum of 10%. If the SLA defined has deviations beyond 10%, the Bank reserves the right to cancel the engagement and revoke the Bank Guarantee.

Forecast:

Bank and the successful bidder will jointly forecast the projected number of minutes that will be required per quarter. The quarterly projections must be frozen at least 45 days in advance. For monthly billing purpose, a minimum guarantee of 95% of the forecasted volume (to be calculated on monthly volume) shall be provided by the Bank. A max cap of 5% daily and 5% monthly would need to be catered to by successful bidder. In case there is a revision in the quarterly or the monthly projection successful bidder will be given 45 days' notice to give effect to the revised projection. In case notice is not given then the earlier projection shall be applicable.

2.3.20 Service Requirements

The Successful Bidder is expected to design the identified processes using the below matrix template at the time of implementation in concurrence with J&K Bank's respective departments. A sample is given below:

Process	Agent Level	Authorizer	System Process	Manual Process	Template	Turnaround time
General Functionality						
Account Balance	√		√			
Cheque Book request	√		√			
Cheque status enquiry	√		√			
Stop cheque payment	√	√	√			
Loss of cheque book	√		√			
Utility bill payment	√	√	√			
Internet user id	√		√			

Mobile Banking Registration	√			√		
Account statement request	√		√			
Fund Transfer	√	√	√			
Card Functionalities						
Outstanding balance	√		√			
Details of last statement	√		√			
Details of last payment	√		√			
Loan Functionalities						
Details of outstanding loan	√		√			
Inquiry about loan account	√		√			
Request for interest certificate	√		√			
Others						
Lost / replacement of card	√			√		
ATM pin re-issue	√		√			
Standing Instructions	√	√				
Hot listing of cards	√	√		√		
Internet Banking						
Username & password request			√	√		
Login problems	√			√		
Account lock out issue	√	√		√		

The above said list is only indicative and shall have to be appended with additional services as and when required.

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

If the Successful Bidder fails to deliver or perform the Services within the time period(s) specified in the Contract, the Bank shall without prejudice to its other remedies under the Contract deduct from the Contract Price, as liquidated damages, a sum equivalent to 5% of the complete contract amount until actual delivery or performance, per week or part thereof.

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

2.3.22 Set-off

Without prejudice to other rights and remedies available to Bank, Bank shall be entitled to setoff or adjust any amounts due to Bank under this clause from Successful Bidder against payments due and payable by Bank for the services rendered, beside the amount of penalty and Liquidated damages. The provisions of this Clause shall survive the termination of this Agreement.

3. ELIGIBILITY CRITERIA

3.1 Eligibility

Eligibility Criterion:

- Certifications Required:
  - The bidder should be **ISO 9000** Certified Company for processes and Quality Assurance.
  - The bidder should be **ISO/IEC 27001** Certified Company for Information Security Management Services
  - The Bidder should be **IS/ISO 18295-1:2017** or Indian equivalent certified.
  - The Bidder should be **IS/ISO 10002: 2018** or Indian Equivalent certified.
  - The Bidder may be COPC 'CX Standard for Contact Centres' certified.
    (As mandated from time to time as per the bank/government/competent authority)

- Bidder must be a Public / Private Limited Company registered in India under Companies Act, 1956 and should have been in operations for last 3 years as on 31.03.2026 providing Call Centre related services.

- Bidder's yearly gross revenues from **<u>Indian domestic Call Centre voice operations</u>** should be minimum of Rs.5 crores during FYs 2023-24, 2024-25, 2025-26.

- Bidder must have net profit for last three financial years FYs 2025-26, 2024-25, 2023-24.

- Bidder must have registered itself with Department of Telecommunication (DoT) or any other agency authorized by DoT for conducting/ providing Call Centre Services/Tele Marketing facilities on behalf of Indian Banks.

- Bidder should be operating professional Call Centre facility or Centres, having a minimum combined capacity of at least 500 FTEs for Indian domestic call centre voice operations. The Call centres should have been operational for at least 3 years with overall 500 FTEs and minimum 75 FTEs at any call centre in Banking Industry with experience of handling contact centre of a Nationalized/Prominent Private Sector Bank.

- The Bidder should not be blacklisted/ debarred /banned by Government / Government agency / Banks / Financial Institutions / PSUs in India during last 3 years as on last date of bid submission

- The Bidder shall submit latest Bank solvency certificate from any Nationalized or scheduled bank for an amount of Rs 1.50 Crore.

- The Bidder to submit declaration that none of its subsidiary or associate or holding company or companies having common director/s or companies in the same group of promoters/management or partnership firms/LLPs having common partners is not owned by any Director or Employee of the Bank.

- The Bidder shall, at all times during the currency of the contract, comply with all applicable laws, statutes, rules, regulations, notifications, directions, circulars, guidelines, and orders issued by any competent legislative, judicial, regulatory, or governmental authority in India, as amended, superseded, or replaced from time to time. This shall include, without limitation, the Information Technology Act, 2000 and the rules framed thereunder, the Digital Personal Data Protection Act, 2023 and the rules, regulations, and directions issued thereunder, and all applicable sectoral regulations, circulars, master directions, and guidelines issued by regulators including, but not limited to, the Reserve Bank of India (RBI), Securities and Exchange Board of India (SEBI), Insurance Regulatory and Development Authority of India (IRDAI), Pension Fund Regulatory and Development Authority (PFRDA), CERT-In, and any other authority having jurisdiction over the services. The Bidder shall submit, as part of the bid, an unconditional undertaking confirming compliance with all such applicable legal and regulatory requirements and shall, upon award of the contract and thereafter whenever required by the Bank, furnish a certificate of continued compliance. The Bidder shall be solely responsible for ensuring ongoing compliance with all applicable legal and regulatory requirements throughout the contract period, including any amendments or new requirements introduced during the tenure of the contract.

3.2 Documents needed in proof of Eligibility Criterion:

Sr. No.	Particulars	Documents Needed
1.	Bidder must be a Public / Private Limited company registered in India under Companies Act, 1956 and should have been in operations for last 3 years as on 31.03.2026 providing Call Centre related services.	Certificate of Incorporation issued by Registrar of Companies and full address of the registered office along with Memorandum & Articles of Association/ Partnership Deed. Experience certificate
2.	Bidder’s yearly gross revenues from Indian domestic call centre voice operations should be minimum of Rs.5 crores during FYs 2023-24, 2024-25, 2025-26.	Audited Balance sheet or Certificate from registered CA for FYs 2023-24,2024-25 & 2025-2026.
3.	Bidder must have net profit for last three financial years FYs 2025-26, 2024-25, 2023-24.	Copy of the audited financial statement along with profit and loss statement for corresponding years and / or Certificate of the statutory auditor.
4.	Bidder must have registered itself with Department of Telecommunication (DoT) or any other agency authorized by DoT for conducting/	Valid DoT Certificate

	providing Call Centre Services/Tele Marketing facilities on behalf of Indian Banks.	
5.	Bidder should be operating professional Call Centre facility or centres, having a minimum combined capacity of at least 500 FTEs for Indian domestic call centre voice operations. The Call centres should have been operational for at least 3 years with overall 500 FTEs and minimum 75 FTEs at any call centre in Banking Industry with experience of handling contact centre of a Nationalized/Prominent Private Sector Bank.	Certificate from Registered Chartered Accountant. Bidder should facilitate the Bank to visit its operational Call Centre premises, if desired by the Bank.
6.	The Bidder should not be involved in any litigation which threatens solvency of the company	Certificate is to be provided by the chartered accountant /statutory auditor.
7.	The Bidder should not be blacklisted/ debarred /banned by Government / Government agency / Banks / Financial Institutions / PSUs in India during last 3 years as on last date of bid submission	Self-undertaking to be submitted on company letterhead.
8.	The Bidder to submit declaration that none of its subsidiary or associate or holding company or companies having common director/s or companies in the same group of promoters/management or partnership firms/LLPs having common partners is not owned by any Director or Employee of the Bank.	Self-undertaking to be submitted on company letterhead.
9.	Labour and Industrial Law Compliances	Undertaking on Bidder's letterhead
10	Industry Certifications	Copy of All Certificates mentioned in Eligibility Criteria
11	The Bidder shall, at all times during the currency of the contract, comply with all applicable laws, statutes, rules, regulations, notifications, directions, circulars, guidelines, and orders issued by any competent legislative, judicial, regulatory, or governmental authority in India, as amended, superseded, or replaced from time to time. This shall include, without limitation, the Information Technology Act, 2000 and the rules framed thereunder, the Digital Personal Data Protection Act, 2023 and the rules, regulations, and	Undertaking on bidder's letterhead.

	directions issued thereunder, and all applicable sectoral regulations, circulars, master directions, and guidelines issued by regulators including, but not limited to, the Reserve Bank of India (RBI), Securities and Exchange Board of India (SEBI), Insurance Regulatory and Development Authority of India (IRDAI), Pension Fund Regulatory and Development Authority (PFRDA), CERT-In, and any other authority having jurisdiction over the services. The Bidder shall submit, as part of the bid, an unconditional undertaking confirming compliance with all such applicable legal and regulatory requirements and shall, upon award of the contract and thereafter whenever required by the Bank, furnish a certificate of continued compliance. The Bidder shall be solely responsible for ensuring ongoing compliance with all applicable legal and regulatory requirements throughout the contract period, including any amendments or new requirements introduced during the tenure of the contract.	

3.3 Submission of particulars

Bidders willing to participate in this tender process will satisfy themselves on fulfilling all the above eligibility criteria. The bidders will submit the details in support of fulfilling the above eligibility criteria as detailed above.

3.4 Evaluation

All bidders fulfilling all the above eligibility criteria will be short-listed for further processing.

L-1 BIDDER

On completion of evaluation process i.e. short listing of bidders on the basis of Pre-qualification & after opening of financial bids of technically compliant bidders, the Bidder who has quoted the lowest price will be L1.

In an eventuality of all or two or more than two bidders quoting the same price, the contract will be awarded to top scorer in Evaluation Matrix (Annexure G).

In the event of bidders having equal score in the Evaluation Matrix also, lowest bidder (L1) will be decided on the basis of Turnover. High turnover (Average turnover for last 3 years) will be given preference and shall be considered L1.

3.5 Rights reserved by the Bank

The Bank reserves the right to:-

- Use any other relevant criteria in addition to what is stated above.
- Seek clarifications from any bidder regarding response information and it may do so without notification to any other bidder.
- Extend the time for submission of the tender.
- Reject any or all responses received in response to this RFP.
- Modify / reduce the eligibility criteria and / or select the most responsive bidder (in case no bidder satisfied the eligibility criteria in totality).
- Waive or Change any formalities, irregularities, or inconsistencies in proposal format delivery.
- To negotiate any aspect of proposal with any Bidder and negotiate with more than one Bidder at a time.
- Share the information / clarifications provided in response to RFP by any bidder, with any other bidder(s) / others, in any form.

4. OTHER REQUIREMENTS

This section covers the minimum requirements from each bidder for management of the relationship:

4.1 Governance and Management

The Selected Bidder will comply with all applicable Bank's policies, including but not limited to, the Bank's Privacy Promise / Policy, Information Security Policy, Code of Conduct/Ethics, RBI guidelines on outsourcing and the Do-Not-Call policies and the policies and regulations issued by TRAI/IBA/RBI.

4.2 Management Information System - Report Requirement

The Successful Bidder will provide Bank shall install necessary software and will be available for the Successful Bidder to use the same for generating reports on operation of Contact Centre.

4.2.1 MIS Reports

Few sample reports are as below. These are only indicative.

- Number of incoming calls handled
- Number of outgoing calls placed
- Average talk time for calls handled - measured
- Average active time per call
- Summary of the interval of time required for handling incoming calls
- Number of calls exceeding threshold (i.e. calls waiting in queue longer than given time)
- Average time in queue by call type
- Number of abandoned calls

any other reports revealing the functioning of the Contact Centre as desired by the Bank.

4.3 Project Go-Live & Scale-up

The Successful Bidder would be required to make the project LIVE within a period of 45 days from the date of issue of work order. Any scale-up or scale down of operations, as per the request of the Bank will have to be affected as and when required.

4.4 Period of Contract

The contractual period will be of 2 years from the date of contract/ agreement that can be extended for an additional period of one year based on same terms and conditions .

In case, Bank decides to terminate the relationship on any count during the contract period, Bank may do so by giving a notice for a period of 3 months to the Successful Bidder to quit. In case the Successful Bidder decides to terminate the relationship with the Bank, Successful Bidder will give a minimum notice for a period of 6 months.

4.5 No outsourcing by bidder

The Successful Bidder will undertake to provide the Contact Centre 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 Successful Bidder.

4.6 Termination of relationship

In the event of failure of Service Provider to render the Services in line with the policy guidelines of the Bank, Reserve Bank and other regulatory bodies or results in gross dissatisfaction among the customers of the Bank or results in grossly damaging the Bank's image in the marketplace or in the event of termination or expiry of term or otherwise, without prejudice to any other right, the Bank at its sole discretion may make alternate arrangement for getting the Services contracted with another vendor. In such case, the Bank shall give prior notice of 03 months to the existing Service Provider. The existing Service Provider shall continue to provide services as per the terms of the Agreement until a 'New Service Provider' completely takes over the work. During the transition phase, the existing Service Provider shall render all reasonable assistance to the new Service Provider within such period prescribed by the Bank, at no extra cost to the Bank, for ensuring smooth switch over and continuity of services, provided where transition services are required by the Bank or New Service Provider beyond the term of this Agreement, reasons for which are not attributable to Service Provider, payment shall be made to Service Provider for such additional period on the same rates and payment terms as specified in this Agreement. If existing Service Provider is in breach of this obligation, they shall be liable for paying a penalty of 10% of contract value/total cost of ownership for respective bidders as per contract, which may be settled from the payment of invoices or Bank Guarantee for the contracted period or by invocation of Bank Guarantee.

4.7 Continuity of Business

The bidder shall ensure to have effective business continuity and disaster recovery plan. The bidder shall develop and establish a robust framework for documenting, maintaining and periodic testing of business continuity and recovery procedures and shall maintain a record of the same as per applicable laws in force.

4. Pre-Bid Queries and its Response:

Pre-Bid Queries shall be raised online through prescribed e-Tendering Portal only. Any pre-Bid Query raised through e-mails shall not be responded / replied.

Response / Clarifications to pre-Bid Queries shall be uploaded on the prescribed e-Tendering Portal on the schedule date mentioned in the Tender Document at para schedule of Events.

5. Technical Evaluation

All the bids received through the prescribed e-Tendering Portal shall be scrutinized & evaluated based on the eligible criteria and technical ability in terms of the Eligibility Criteria and Technical Ability given in the RFP Document.

Bids which shall not be found responsive in accordance to the eligibility criteria shall be rejected and their commercial bids shall not be opened.

Bank in its own discretion shall have the right to reject any or all Bids, if the quoted rates are not aligned to the prevailing market /Government notified rates.

6.1 Notification

J&K Bank will notify via e-portal whether the bidder's RFP has been accepted or rejected. J&K Bank is not obliged to provide any reasons for any such acceptance or rejection.

6.2 Disqualification

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

7. Price Bid

- As part of Price Bid, the Bidder needs to submit a duly filled in Annexure –C.
- The Bidder who has quoted the lowest Price will be L1. **If required**, the lowest Bidder will be decided by online Reverse Auction.
- The Commercial Bids of the technically qualified Bidders will only be considered for Commercial Bid evaluation.
- The price quoted by the Bidder shall remain fixed for the contract period.

- The bidder shall bear all costs as may be required towards payments such as Insurance, bonus, leaves, National holidays, gratuity, training, etc. It will be the sole responsibility of the bidder to bid, after considering all the expenses, costs, its profit margin and statutory dues towards the Agents/ Supervisors including the government authorities.

8 MISCELLANEOUS

8.1 Indemnity

Successful 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 suffered or incurred by the Bank as a direct result of any negligent or fraudulent act or omission by it and its employees, in breach of any of its obligations contained or referred to in proposed Agreement. In addition, Successful Bidder hereby also agrees to indemnify and hold harmless the Bank against the Losses claimed, made or incurred against the Bank arising out of or in connection with the performance or discharge of Successful Bidder's obligations and duties under this proposed Agreement or in respect of any Losses sustained or suffered by any third party, otherwise than by the Bank's gross negligence or willful misconduct. Successful Bidder understand, acknowledge and agree that this provision is the essence of the contract and, consequently, Successful Bidder desires to provide the Bank (being Indemnified) with specific contractual assurance of each Indemnifier's rights to full indemnification against any proceedings.

If indemnification claim involves litigations from third party, then the indemnification by Successful Bidder shall be subject to:

a. The Bank having provided written notice within 3 days of having knowledge of the occurrence of the event.
b. Subject to Applicable Laws, the Bank will provide to Successful Bidder an opportunity to defend
c. To the extent possible for the Successful Bidder in Bank's view, the Bank having taken due diligence exercise to mitigate or minimise the claim or liability
d. The Bank refraining from accepting or admitting the claim or liability for Successful Bidder
e. Bank reasonably cooperating with Successful Bidder for defence of a third-party claim and
f. The Bank restricted from giving any press release that results in compromise of Successful Bidder's defence of the indemnification

8.2 Cancellation of contract and compensation

The Bank reserves the right to cancel the contract of the selected Bidder and recover expenditure incurred by the Bank on the following circumstances. The Bank would provide 90 days' notice to rectify any breach/ unsatisfactory progress:

A. The selected Bidder commits a breach of any of the terms and conditions of the RFP/contract.

B. The selected Bidder becomes insolvent or goes into liquidation voluntarily or otherwise
C. The progress regarding execution of the contract, made by the selected Bidder is found to be unsatisfactory.
D. If the selected Bidder fails to complete the due performance of the contract in accordance with the agreed terms and conditions
E. An attachment is levied or continues to be levied for a period of 7 days upon effects of the tender.

8.3 Non-disclosure

All Bank's product and process details, documents, data, applications, software, systems, papers, statements and business/customer information (hereinafter referred to as 'Confidential Information') which may be communicated to or come to the knowledge of Successful Bidder and /or its employees during the course of discharging their obligations shall be treated as absolutely confidential and Successful Bidder and its employees shall keep the same secret and confidential and not disclose the same, in whole or in part to any third party without the prior written permission of Bank nor shall use or allow to be used any information other than as may be necessary for the due performance by Successful Bidder of its obligations. Successful Bidder shall indemnify and keep Bank indemnified safe and harmless at all times against all or any consequences arising out of any breach of this undertaking regarding Confidential Information by Successful Bidder and/or its employees and shall immediately reimburse and pay to Bank on demand all damages, loss, cost, expenses or any charges that Bank may sustain suffer, incur or pay in connection therewith.

It is clarified that "Confidential Information" means any and all information that is or has been received by the Successful Bidder (Receiving Party) from the Bank (Disclosing Party) and that (a) relates to the Disclosing Party and (b) is designated by the Disclosing Party as being confidential or is disclosed in circumstances where the Receiving Party would reasonably understand that the disclosed information would be confidential (c) is prepared or performed by or on behalf of the Disclosing Party by its employees, officers, directors, agent, representatives or consultants.

In maintaining confidentiality, the Receiving Party on receiving the confidential information and material agrees and warrants that it shall take at least the same degree of care in safeguarding such confidential information and materials as it takes for its own confidential information of like importance and such degree of care shall be at least, that which is reasonably calculated to prevent such inadvertent disclosure. Also, keep the confidential information and confidential materials and any copies thereof secure and in such a way so as to prevent unauthorized access by any third Party.

The Receiving Party, who receives the confidential information and the materials, agrees that on receipt of a written demand from the Disclosing Party, they will immediately return all written confidential information and materials and all copies thereof provided to and which is in Receiving Party's possession or under its custody and control. The Receiving Party to the extent practicable, immediately destroy all analyses, compilation, notes, studies, memoranda or other documents prepared by it and the same contain, reflect or derive from confidential information relating to the Disclosing Party. The receiving party immediately expunge any confidential information, word processor or other device in its possession or under its custody &

control and thereafter furnish a Certificate signed by the Authorized person confirming that best of his/her knowledge, information and belief, having made all proper enquiries and the requirement of confidentiality aspect has been complied with.

The restrictions mentioned hereinabove shall not apply to (a) any information that publicly available at the time of its disclosure or become publicly available following disclosure (other than as a result of disclosure by the disclosing Party contrary to the terms of this document), or any information which is independently developed by the Receiving Party or acquired from a third party to the extent it is acquired with the valid right to disclose the same.(b) any disclosure required by law or by any court of competent jurisdiction, the rules and regulations of any recognized stock exchange or any enquiry or investigation by any government, statutory or regulatory body which is lawfully entitled to require any such disclosure provided that, so far as it is lawful and practical to do so prior to such disclosures, the Receiving Party shall promptly notify the Disclosing Party of such requirement with a view to providing the Disclosing Party an opportunity to obtain a protective order or to contest the disclosure or otherwise agree to the timing and content of such disclosure. (c) The confidential information and material and all copies thereof, in whatsoever form shall at all the times remain the property of the Disclosing Party and disclosure hereunder shall not confer on the Receiving Party any rights whatsoever beyond those contained in this document.

The confidentiality obligations shall survive the expiry or termination of the proposed Agreement between the Bank and Successful Bidder.

8.4 Audit

Bank reserves the right to conduct an audit/ ongoing audit of the services provided by Successful Bidder.

Successful 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 Successful Bidder within a reasonable time failing which Successful Bidder will be liable to pay any charges/ penalty levied by RBI.

Successful Bidder should allow the Reserve Bank of India (RBI) to conduct audits or inspection of its Books and account with regard to Bank’s documents by one or more RBI officials or employees or other persons duly authorized by RBI.

8.5 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 ninety (90) days, then the other party may at any time hereafter while such performance continues to be excused, terminate this agreement without liability, by 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, flood, explosion, acts of God, civil commotion, strikes or industrial action of any kind, riots, insurrection, war or acts of government.

8.6 Publicity

Successful Bidder, either by itself or through its group companies or Associates, shall not use the name and/or trademark/logo of Bank, in any sales or marketing publication or advertisement, or in any other manner.

8.7 Amendments

Any provision of contract may be amended or waived if, and only if such amendment or waiver is in writing and signed, in the case of an amendment by each Party, or in the case of a waiver, by the Party against whom the waiver is to be effective.

8.8 Assignment

Successful Bidder shall not assign, in whole or in part, the benefits or obligations of contract to any other person without the prior written consent of the Bank, such consent not to be unreasonably withheld. Provided that the Bank may assign any of its rights and obligations to any of its Affiliates without prior consent of Successful Bidder.

8.9 Severability

If any provision of this RFP / contract or any other agreement or document delivered in connection with this RFP / contract, if any, is partially or completely invalid or unenforceable in any jurisdiction, then that provision shall be ineffective in that jurisdiction to the extent of its invalidity or unenforceability, but the invalidity or unenforceability of that provision shall not affect the validity or enforceability of any other provision of this RFP / contract, all of which shall be construed and enforced as if that invalid or unenforceable provision were omitted, nor shall the invalidity or unenforceability of that provision in one jurisdiction affect its validity or enforceability in any other jurisdiction.

8.10 Captions and headings

The captions and headings in this RFP are for convenience only and are not intended to be full or accurate descriptions of the contents thereof. They shall not be deemed to be part of this RFP and in no way define, limit, extend or describe the scope or intent of any provisions hereof.

8.11 Applicable law and jurisdictions of court

The Contract with the Successful Bidder shall be governed in accordance with the Laws of India for the time being enforced and will be subject to the exclusive jurisdiction of Courts at Delhi (with the exclusion of all other Courts).

8.12 Resolution of Disputes and Arbitration clause

The Bank and the Successful Bidder make every effort to resolve any disagreement or dispute amicably, arising in connection with the Contract, by direct and informal negotiation between the designated Officer of the Bank for Contact Centre and designated representative of the Successful Bidder.

If designated Officer of the Bank for Contact Centre and representative of Successful Bidder are unable to resolve the dispute within reasonable period as deemed fit by the Bank, they shall immediately escalate the dispute to the senior authorised personnel designated by the Bank and Successful Bidder respectively.

If even elapse of reasonable period as deemed fit by the Bank, after the commencement of such negotiations, both the parties are unable to resolve contractual dispute amicably, Bank can refer the dispute or disagreement to formal arbitration by appointing Sole Arbitrator under the provisions of Arbitration & Conciliation Act, 1996. The arbitration will be in English. The venue for such Arbitration shall be Delhi.

The successful Bidder shall continue work under the contract during arbitration proceedings unless otherwise directed in writing by the Bank or unless the matter is such that the work cannot possibly be continued until the decision of the Arbitrator or the Designated officer, as the case may be, is obtained.

Annexure A-1
(Tender Offer Letter)

Deputy General Manager,
J&K Bank,
Customer Service,
Corporate Headquarters, M A Road,
Srinagar, Jammu & Kashmir.

Dear Sir,

Subject: Operations & Management of Contact Centre Services

1. Having examined the Request for Proposal including all response templates, the receipt of which is hereby duly acknowledged, we, the undersigned offer to provide end to end service for the Bank in conformity with the said RFP and in accordance with our proposal and the schedule of Prices indicated in the Price Bid and made part of this bid.
2. If our Bid is accepted, we undertake to carry out the assignment as per laid down parameters.
3. We confirm that this offer is valid for six months from the last date for submission of RFP to the Bank (RFP closing date)
4. This Bid, together with your written acceptance thereof and your notification of award, shall constitute a binding Contract upon us.
5. We undertake that in competing for and if the award is made to us, in executing the subject Contract, we will strictly observe the laws against fraud and corruption in force in India namely "Prevention of Corruption Act 1988"
6. We agree that Bank is not bound to accept the lowest or any Bid that the Bank may receive.
7. We have not been barred/ black-listed by any regulatory / statutory authority and we have the required approval to be appointed as a bidder to provide the service to Bank.
8. We shall observe confidentiality of all the information passed on to us in course of the tendering process and shall not use the information for any other purpose than the current tender.
9. We certify that we have provided all the information requested by the Bank in the format requested for. We also understand that the Bank has the exclusive right to reject this Offer in case the Bank is of the opinion that the required information is not provided or is provided in different format.
10. The bidder represents and warrants that all necessary approvals, permissions and authority have been obtained to participate to submit this proposal in response to this RFP.

Phone No. ____________________
E-Mail: ______________________
Place: _______________________
Date: ________________________

Seal & Signature of the bidder

Annexure A-II

List of Clients -Banks

Sr No	Name and address of the Client Bank	No.of Seats	No.of FTEs	Scope of services provided	Total Business of client Bank	Does the scope of services include in-bound transaction based services? Give brief details of such

List of Clients- Others

Sr. No.	Name and address of the clients	No.of seats	No.of FTEs	Scope of Services provided
1				
2				

(Please attach separate sheets if required)

Signature of Authorized Signatory: ______________________________

Name: ______________________________________

Designation: __________________________________

Company's stamp/Seal: _____________________________________

Date: _______________________________________

Annexure A-III

Documents needed for varying whether bidder meets Eligibility Criterion or not:

Sr.No.	Particulars	Document Needed	Document Included (Yes / No)
1.	Bidder must be a Public / Private Limited company registered in India under Companies Act, 1956 and should have been in operations for last 3 years as on 31.03.2026 providing Call Centre related services.	Certificate of Incorporation issued by Registrar of Companies and full address of the registered office along with Memorandum & Articles of Association/ Partnership Deed. Experience certificate	
2.	Bidder's yearly gross revenues from Indian domestic call centre voice operations should be minimum of Rs.5 crores during FYs 2023-24, 2024-25, 2025-26.	Audited Balance sheet or Certificate from registered CA for FYs 2023-24,2024-25 & 2025-2026.	
3.	Bidder must have net profit for last three financial years viz. FYs 2025-26, 2024-25, 2023-24.	Copy of the audited financial statement along with profit and loss statement for corresponding years and / or Certificate of the statutory auditor.	
4.	Bidder must have registered itself with Department of Telecommunication (DoT) or any other agency authorized by DoT for conducting/ providing Call Centre Services/Tele Marketing facilities on behalf of Indian Banks.	Valid DoT Certificate	
5.	Bidder should be operating professional Call Centre facility or centres, having a minimum combined capacity of at least 500 FTEs for Indian domestic call centre voice operations. The Call centres should have been operational for at least 3 years with overall 500 FTEs and minimum 75 FTEs at any call centre in Banking Industry with experience of handling contact centre of a Nationalized/Prominent Private Sector Bank.	Certificate from Registered Chartered Accountant. Bidder should facilitate the Bank to visit its operational Call Centre premises, if desired by the Bank.	
6.	The Bidder should not be involved in any litigation which threatens solvency of the company	Certificate is to be provided by the chartered accountant /statutory auditor.	
7.	The Bidder should not be blacklisted/ debarred /banned by Government / Government agency / Banks / Financial Institutions / PSBs in India during last 3 years as on last date of bid submission	Self-undertaking to be submitted on company letterhead.	

8.	The Bidder to submit declaration that none of its subsidiary or associate or holding company or companies having common director/s or companies in the same group of promoters/management or partnership firms/LLPs having common partners is not owned by any Director or Employee of the Bank.	Self-undertaking to be submitted on company letterhead.	
9.	Labour and Industrial Law Compliances	Undertaking on Bidder's letterhead	
10	Industry Certifications	Copy of All Certificates mentioned in Eligibility Criteria	

Annexure -A-IV

Bidder Particulars:

No	Particulars	Details
1	Name of the Company	
2	a. Constitution (whether public/private limited company)	
	b. Whether the company is registered in India(Yes/No)	
3	Date of incorporation (Please attach a copy of Certificate of incorporation of the company)	
4	Address of Registered Office	
5	Contact person ▫ `Single point of Contact' on regular basis and ▫ Alternate `point of contact' in case this source is not reachable Please include address, phone numbers and e-mail address	
6	Address for Communication: Pl include ▫ Postal address with pin code ▫ E-mail address ▫ Phone numbers	
7	Name of Directors	1. 2. 3. 4. 5.
8	Organization structure	Attach separate sheet

9	a. Registration with DoT or any other agency (pl specify) authorized by DoT. (Enclose documentary proof)	

10	Financial profile: (Please enclose audited Balance Sheet)	2023-24	2024-25	2025-26	
	Gross Revenues				
	Turnover				
	Net profits				
11	a. Whether the bidder is operating with an aggregate of 500 FTEs for domestic Call Centre Voice Operations during the past Three years	Yes/No. Self-Certification letter from bidder.			
	b. Details Call Centres owned by the bidder	Location	No. of seats	No. of FTEs	Date of commencement of opera
		1			
		2			
		3			
		4.			
		5			
12	Details of bidder's banking clients providing in-bound transaction-based customer care services	Banking Client's Name	No.of FTEs	No.of seats	Banking Client's
		1. 2. 3. 4. 5.			
13	Please provide TWO client references, (Banking and non-banking clients) with whom, the J&K Bank may interact for obtaining references				

	Client 1	`
	Name of the client	
	Contact person's name	
	Position	
	Contact Number(land and mobile	
	Address	
	E-Mail Address	
	Client 2	
	Name of the client	
	Contact person's name	
	Position	
	Contact Number(land and mobile	
	Address	
	E-Mail Address	

Seal & Signature of the bidder

Phone No. ______________________
E-Mail: ________________________
Place: _________________________
Date: __________________________

Annexure B

Service Provider Profile

1. Service Provider Organization Overview :

1. a **Rs.in crores**

Financial Profile		2023-24	2024-25	2025-26
1	Net profit			
2	Gross Revenues			
3	General Reserves			
4	Gross turnover			
5	Share price for the last 3 years-at weekly breaks			

1.b

Organization Structure	**(Attach separate sheet)**

1.c Top Management Profile

Team Profile	Director-1	Director-2	Director-3	Director-4
Name				
Qualifications				
Professional Exp				
Banking industry (years)				
Call Centre/BPO industry as what				
Call Centre/ BPO industry with banking processes as what?				

Experience of heading implementation of banking process to any client				
Director in this company since when ?				
Directors in other companies				
Name of the Company				
Since when				
Any other special expertise				
Any other, pl specify				

Service Provider Business Profile & Strategy

2. Current Business Profile

Criteria		No.of years	No.of seats		Break up of business revenues		
			For Inbound process	For outbound process	2023-24	2024-25	2025-26
Processes							
	Banking & Financial Services						
	Financial Services						
	Telecom						
	Retail						
	Manufacturing						
	E-Governance						
	Any other, specify						
Country-wise							
	India						
	United states of America						
	European countries						
	South-east Asian countries						
	Others						

Within India - Territory wise								
	North							
	South							
	East							

	West							
Call Centre channels used								
	Voice							
	Live chat							
	SMS							
	Email							
	Any other							

3. Service Providers Management practices and procedures, currently being followed

3.a	**Financial management practices**		
		Share-holding pattern	
		What are your capital funding practices?	
		What are your funds flow management practices?	
		Who is your primary banker? (name, branch)	
3.b	**Marketing Management Practices**		
		What is your customer creation and retention practices?	
		What are the standards set by you on business ethics in terms of customer service deliverables?	
		What is your pricing model and strategy?	
		What are your after sales support models?	
3.c	**HR policies and practices**		
		What are your high level recruitment and retention policies?	

		Brief note on sources of recruitment	
		What are your high level HR development policies and strategies?	
3.d	**Process & Project management practices**		
		What are your high level implementation strategies after obtaining a contract?	
		What is average timeframe for implementation of new projects	
		What is your success rate in meeting the project objectives in first phase of implementation?	

4. Dedicated practice area and core competency

4.a	**Dedicated practice area**		
		What are the geographical areas, you are currently servicing? (countries, within the country states whatever)	
		What is your specific expertise gained in those geographies in terms of cultural expertise, consumer behavior tracking etc.	

4.b	**Core competency-Processes"**					
	Processes	**Number of seats**				
		Voice	**Email**	**Live-chat**	**Web service**	**Any other**
	Inbound order-taking					
	Lead creation					
	Service request registration					
	Recovery/collection					

	Inbound cross selling and up					
	Outbound tele marketing					
	Follow-up of lead-appointment fixing, product offer					
	SR processing-cheque book issue, statement emailing etc.					
	Post-sales support					
	KYC verification					
	Customer satisfaction survey					
	Customer loyalty programs					
	Market research- tele interview					
	Any other processes-Pl specify					

5. Bidder's expertise in handling Call Centre services in regional languages

What are the languages you are handling?	Number of seats	Number of Agents & Team Leads	Since when	How do you manage scripting?	Training materials in regional language?
Language-1					
Language-2					
Language-3					
Language-4					
Give an account on multilingual capabilities of your Agents/Team Leads					

Conformance with Service Requirements (SLAs) of existing clients

6. Compliance to Service Level Agreements

Give SLA parameters set for you by existing Top 5 clients

6.a	**Service Level Agreements**					
	CLIENT -1	**Benchmarks**	**2023-24**	**2024-25**	**2025-26**	
	Call Answer or equivalent					
	Call Abandonment Rate					
	First Call Resolution Rate					
	Average Handling time					
	Fatal Error					
	C-SAT					
	Any other SLAs, pl specify					
	CLIENT -2	**Benchmarks**	**2023-24**	**2024-25**	**2025-26**	
	Call Answer or equivalent					
	Call Abandonment Rate					
	First Call Resolution Rate					
	Average Handling time					
	Fatal Error					
	C-SAT					
	Any other SLAs, pl specify					
	CLIENT -3	**Benchmarks**	**2023-24**	**2024-25**	**2025-26**	
	Call Answer or equivalent					
	Call Abandonment Rate					
	First Call Resolution Rate					

	Average Handling time					
	Fatal Error					
	C-SAT					
	Any other SLAs, pl specify					
	CLIENT -4	**Benchmarks**	**2023-24**	**2024-25**	**2025-26**	
	Call Answer or equivalent					
	Call Abandonment Rate					
	First Call Resolution Rate					
	Average Handling time					
	Fatal Error					
	C-SAT					
	Any other SLAs, pl specify					
	CLIENT -5	**Benchmarks**	**2023-24**	**2024-25**	**2025-26**	
	Call Answer or equivalent					
	Call Abandonment Rate					

	First Call Resolution Rate					
	Average Handling time					
	Fatal Error					
	C-SAT					
	Any other SLAs, pl specify					

6.b	What are the tools being used by you for measuring the SLA parameters?	
6.c	What are the tools being use by you for measuring the SLA parameters?	
6.d	What are your HR practices, while SLA compliances are deficient?	
6.e	What are your methods of improving the SLA standards?	

Business Process Expertise, specifically in Banking Industry

7. Banking Industry Specific skill Sets

Domestic/Foreign Banking Industry processes		Account Team Profile		
	No.of seats	Size	Experience	Banki ng Knowle

Inbound Customer Care- Query-Response				
Outbound sales and collections				
Service Request Processing expertise				
Basic banking transactions				
Complaints management processes				
Market research and survey processes				

8. Specific compliance requirements for a Call Centre

What are the specific Compliance requirements for a banking industry Call centre?	
Out of the above, what are the requirements, you are currently complying with and how?	
Do you feel the Bank will need to comply with any special compliance requirements? If any, what are they?	

Technical Expertise (Being Currently Employed by bidder at Locations)

9 Technical Expertise - (Hardware/software/Telecom)

9.a. Information Technology

Tools	Name of the tool	Whose? Or Own?	Integration aspects	No. of Users	Any other
CRM					
CTI					
HR Mgt Systems					
Performance Appraisal systems					
Quality Mgt Tools					

Business Intelligence tools					
What are your technical expertise in providing Call Centre services to a large service sector industry, including indigenous software/hardware/systems developed					

9.b Software platforms

Area of expertise	Team size	Experience	
		No.of years	Industry
Oracle Siebel CRM/ Dynamic CRM of Microsoft			
Operating Systems			
Databases			
Give a brief account on the Above			
Have you implemented a complete Call Centre solution (hardware & software) for any specific client or for yourself? If so, give a brief account of it			

10. Technical Infrastructure

10.a	Technical Infrastructure	No	Configuration Specifications	Suggested Make
	Pcs - configuration/or another			
	Other IT infrastructure for the Agent/team leader workstation			
	Software support-CTI			
	Software support-CRM			
	Telecom infrastructure			
	Any specific software tools/ accelerators required			

	Any other			

10.b	**Physical Infrastructure**	
	Workstations-dimensions & furniture	
	Air-conditioning, lighting, rest rooms, lockers	
	Physical security arrangements-CCTV, access control,	
	Any other	

11 Security (IT & Data)

11.a Security initiatives for Personnel	
Do you take a non-disclosure agreement? From whom and how far is it enforceable?	
What are your formal disciplinary action procedures in case of security breach?	
Explain your employee reference checking process	
Do you conduct training sessions on data security and how?	
Are your adapting ISO 27001 security practices or any other security practices? Please specify.	

11.b Security initiatives - Data /IT /Software	
What are the Fire-walls used by you?	
What are the measures for security for PCs and coping devices?	
How do you prevent use/installation of unauthorized software?	
What are the security measures taken while giving Internet, Email facilities to employees, to ensure data - security?	

11.c Security initiatives - Physical	
What are your Physical security measures? Give an account on Access Card systems, Circuit TV and monitoring etc	
How are ensuring security while sub-contracting/ outsourcing services to a third-party bidder?	

12. Transition Process

12.a Entry Transition Process - from Bank to Service Provider	
A quick project plan for implementation of contact Centre services	
Dependencies at various stages, such as integration with CTI, CRM	
12.b Exit Transition Process - from Service Provider to Bank	
Transition time frame and activities	
Data transfer strategy	
Transfer of licenses /rights acquired for servicing the Bank	
Transfer of systems, procedures, policies etc.	
What will not be transferred to Bank	

Human Resources

13. Bidder's current Human Resources Management practices

13.a Recruitment and Retention	
Recruitment process and sourcing	
Screening and appointment	
Average time to recruit and train a fresh resource	
Average time to recruit and train a experienced resource	
Annual Attrition (%) for agents	
Annual Attrition (%) for Team Leaders	
Measures to prevent /reduce attrition	

13.b Training, development and career planning	
On the job and off the job training, online training	
Knowledge testing and certification	
Management development programs	
Career development programs	

13.c Quality Management Practices & SLA adherence	
Performance appraisal & Quality assurance	
Measures to improve quality & development methods	
Procedures for dealing with disputes	

14. Relationship Management (Account Team) for the providing services to Bank Please give a brief account of the proposed account team for the Bank, giving the following particulars

Account Team Organization & staffing profile

Team	Name & position	BPO Experience	Banking BPO experience	Qualifications	Any other
Business Domain experts					
Expert 1					
Expert 2					
Technical experts for BPO processes					
Expert 1					
Expert 2					
Operational Experts					
Expert 1					
Expert 2					

Account Team Organization structure	
Give an overview into the bidder's policy towards developing the Account Team	

15. Operational Team-Resourcing for providing services to Bank

15a. Operational Team Organization & Staffing

Seeking the bidder to present the proposed operational team for the Bank

Members	Number	BPO Experience	Banking BPO experience	Qualifications	Any other
Agents					
Team Leaders					
Supervisors					
Managers					
Quality Assurance Executives					
Quality Managers					
IT Executives					

Annexure -C

Commercial Bid

Call Agent support cost Details

			First Year	Second Year	Third Year	
Agents for Call Centres	**Per agent per Month (Unit Cost) (M1)**	**Per agent per year (Unit Cost) (Y1 = M1x12)**	**No. of Resources Required (R1)**	**No. of Resources Required (R2)**	**No. of Resources Required (R3)**	**Total** T1=(Y1x(R1+R2+R3))
Agent Costs			72	100	140	
Supervisor costs			9	12	18	
Total						

1. The above numbers are indicative, and Bank reserves the right to increase or decrease the number of Agents/ Supervisors as per the sole direction of the competent authority of the Bank.
2. The Prices shall be quoted exclusive of Applicable Taxes.
3. No extra costs on account of any items or services or by way of any out-of-pocket expenses, including travel, boarding and lodging etc. will be payable by the Bank.
4. No counter condition/assumption in response to commercial bid will be accepted. Bank has a right to reject such bid.
5. The bidder is requested to quote in Indian Rupees ('INR'). Bids in currencies other than INR would not be considered.
6. The L1 (Lowest one) will be selected as successful bidder as per above table on grand total.

We certify that all the components quoted above include cost of all activities and prices quoted are all in compliance with the terms stipulated in the RFP. We also confirm that we agree to all the terms and conditions mentioned in this RFP

Place:_______________ Signature:
Date: _______________ Name:

Annexure D:
Bank Guarantee Format

Bank Guarantee No: _______________
Dated: __________________________
Bank: ___________________________

To
Vice president
Customer Service Department
The Jammu & Kashmir Bank Ltd.
Corporate Headquarters
M.A. Road, Srinagar, 190 001 J&K.

WHEREAS.. (Company Name) registered under the Indian Companies Act 1956 and having its Registered Office at.. India (hereinafter referred to as "Company") proposes to RFP and offer in response to RFP No. ...., dated .... for RFP for selection of bidder for... (Herein after called the "RFP") AND

WHEREAS, in terms of the conditions as stipulated in the RFP, the Company is required to furnish a Bank Guarantee in lieu of the Earnest Money Deposit (EMD), issued by a scheduled commercial bank in India in your favour to secure the order under Schedule 1 of the RFP in accordance with the RFP Document (which guarantee is hereinafter called as "BANK GUARANTEE") AND WHEREAS the Bidder has approached us, ... for providing the BANK GUARANTEE.

AND WHEREAS at the request of the Company and in consideration of the proposed RFP to you, We ,...having Branch Office/Unit amongst others at.., India and registered office/Headquarter at..have agreed to issue the BANK GUARANTEE.

THEREFORE, We, ..., through our local office at.. India furnish you the Bank GUARANTEE in manner hereinafter contained and agree with you as follows:

1. We...................................., undertake to pay the amounts due and payable under this Guarantee without any demur, merely on demand from you and undertake to indemnify you and keep you indemnified from time to time to the extent of Rs.......................(Rupees ....only) an amount equivalent to the EMD against any loss or damage caused to or suffered by or that may be caused to or suffered by you on account of any breach or breaches on the part of the Company of any of the terms and conditions contained in the RFP and in the event of the Company commits default or defaults in carrying out any of the work or discharging any obligation in relation thereto under the RFP or otherwise in the observance and performance of any of the terms and conditions relating thereto in accordance with the true intent and meaning thereof, we shall forthwith on demand pay to you such sum or sums not exceeding the sum of Rs..................... (Rupees.. only) as may be claimed by you on account of breach on the part of the SI/OEM of their obligations in terms of the RFP. Any such demand made on the Bank shall be conclusive as regards amount due and payable by the Bank under this guarantee.
2. Notwithstanding anything to the contrary contained herein or elsewhere, we agree that your decision as to whether the Company has committed any such default or defaults and the

amount or amounts to which you are entitled by reasons thereof will be binding on us and we shall not be entitled to ask you to establish your claim or claims under Bank Guarantee but will pay the same forthwith on your demand without any protest or demur.

3. This Bank Guarantee shall continue and hold good until it is released by you on the application by the Company after expiry of the relative guarantee period of the RFP and after the Company had discharged all his obligations under the RFP and produced a certificate of due completion of work under the said RFP and submitted a " No Demand Certificate " provided always that the guarantee shall in no event remain in force after the day of ....without prejudice to your claim or claims arisen and demanded from or otherwise notified to us in writing before the expiry of the said date which will be enforceable against us notwithstanding that the same is or are enforced after the said date.

4. Should it be necessary to extend Bank Guarantee on account of any reason whatsoever, we undertake to extend the period of Bank Guarantee on your request under intimation to the Company till such time as may be required by you. Your decision in this respect shall be final and binding on us.

5. You will have the fullest liberty without affecting Bank Guarantee from time to time to vary any of the terms and conditions of the RFP or extend the time of performance of the RFP or to postpone any time or from time to time any of your rights or powers against the Company and either to enforce or forbear to enforce any of the terms and conditions of the said RFP and we shall not be released from our liability under Bank Guarantee by exercise of your liberty with reference to matters aforesaid or by reason of any time being given to the Company or any other forbearance, act or omission on your part of or any indulgence by you to the Company or by any variation or modification of the RFP or any other act, matter or things whatsoever which under law relating to sureties, would but for the provisions hereof have the effect of so releasing us from our liability hereunder provided always that nothing herein contained will enlarge our liability hereunder beyond the limit of Rs................. (Rupees.. only) as aforesaid or extend the period of the guarantee beyond the said day of .... unless expressly agreed to by us in writing.

6. The Bank Guarantee shall not in any way be affected by your taking or giving up any securities from the Company or any other person, firm or company on its behalf or by the winding up, dissolution, insolvency or death as the case may be of the Company.

7. In order to give full effect to the guarantee herein contained, you shall be entitled to act as if we were your principal debtors in respect of all your claims against the Company hereby guaranteed by us as aforesaid and we hereby expressly waive all our rights of surety ship and other rights, if any, which are in any way inconsistent with any of the provisions of Bank Guarantee.

8. Subject to the maximum limit of our liability as aforesaid, Bank Guarantee will cover all your claim or claims against the Company from time to time arising out of or in relation to the said RFP and in respect of which your claim in writing is lodged on us before expiry of Bank Guarantee.

9. Any notice by way of demand or otherwise hereunder may be sent by special courier, telex, fax or registered post to our local address as aforesaid and if sent accordingly it shall be deemed to have been given when the same has been posted.

10. The Bank Guarantee and the powers and provisions herein contained are in addition to and not by way of limitation of or substitution for any other guarantee or guarantees here before given to you by us (whether jointly with others or alone) and that Bank Guarantee is not intended to and shall not revoke or limit such guarantee or guarantees.

11. The Bank Guarantee shall not be affected by any change in the constitution of the Company or us nor shall it be affected by any change in your constitution or by any amalgamation or absorption thereof or therewith but will ensure to the benefit of and be available to and be enforceable by the absorbing or amalgamated company or concern.

12. The Bank Guarantee shall come into force from the date of its execution and shall not be revoked by us any time during its currency without your previous consent in writing.

13. We undertake to pay to you any money so demanded notwithstanding any dispute or disputes raised by the Company in any suit or proceeding pending before any court or Tribunal relating thereto our liability under this present being absolute and unequivocal.

14. The Bank Guarantee needs to be submitted in online form also via SFMS Application.

15. Notwithstanding anything contained herein above;

i. Our liability under this Guarantee shall not exceed Rs. .... (Rupees .... only) ;

ii. This Bank Guarantee shall be valid up to and including the date .... ; and

iii We are liable to pay the guaranteed amount or any part thereof under this Bank Guarantee only and only if you serve upon us a written claim or demand on or before the expiry of this guarantee.

16. We have the power to issue this Bank Guarantee in your favour under the Memorandum and Articles of Association of our Bank and the undersigned has full power to execute this Bank Guarantee under the Power of Attorney issued by the Bank.

For and on behalf of BANK

Authorized Signatory

Seal

Address

Annexure E:
Performance Bank Guarantee Format

To
Deputy General Manager,
Customer Service,
The Jammu & Kashmir Bank Ltd.
Corporate Headquarters
M.A. Road, Srinagar, 190 001 J&K.

WHEREAS................................... (Company Name) registered under the Indian Companies Act 1956 and having its Registered Office at ...., hereinafter referred to as the BIDDER has for taken up for........ ....in terms of the Purchase Order bearing No. .... Dated ...., hereinafter referred to as the CONTRACT. AND WHEREAS in terms of the Conditions stipulated in the said Contract, the BIDDER is required to furnish, performance Bank Guarantee issued by a Scheduled Commercial Bank in your favor to secure due and satisfactory compliance of the obligations of the BIDDER in accordance with the Contract; THEREFORE, WE, ..., through our local office at .... Furnish you this Performance Guarantee in the manner hereinafter contained and agree with you as follows:

1. We, ... do hereby undertake to pay the amounts due and payable under this Guarantee without any demur, merely on a demand, which has to be served on us before the expiry of this guarantee, time being essence of the contract, from you stating that the amount claimed is due by way of loss or damage caused to or would be caused to or suffered by you by reason of breach by the said bidder of any of the terms and conditions contained in the Contract or by reason of the bidder's failure to perform the said contract. Any such demand made on us within the time stipulated above shall be conclusive as regards the amount due and payable by us under this guarantee. However, our liability under this guarantee shall be restricted to an amount not exceeding............. (Rupees .... Only).
2. We undertake to pay to you any money so demanded notwithstanding any dispute/s raised by the bidder in any suit or proceeding before any Court or Tribunal relating thereto, our liability under these presents being absolute and unequivocal. The payment so made by us under this guarantee shall be a valid discharge of our liability for payment there under and the bidder shall have no claim against us for making such payment.
3. We further agree that, if demand, as stated above, is made on us within the stipulated period, the guarantee herein contained shall remain in full force and effect and that it shall continue to be enforceable till all your dues under or by virtue of the said contract have been fully paid and your claims satisfied or discharged or till you certify that the terms and conditions of the said contract have been fully and properly carried out by the said bidder and accordingly discharge this guarantee. Provided, however, serving of a written claim / demand in terms hereof on us for payment under this guarantee on or before the stipulated period , time being the essence of contract, shall be a condition precedent for accrual of our liability / your rights under this guarantee.
4. We further agree with you that you shall have the fullest liberty without our consent and without affecting in any manner our obligations hereunder, to vary any of the terms and conditions of the said Contract or to extend time for performance by the said bidder from time to time or to postpone for any time or from time to time any of the powers exercisable by us against the said BIDDER and to forbear or enforce any of the terms and conditions relating to the said Contract and we shall not be relieved from our liability by reason of such variation, or extension being granted to the said Bidder or for any forbearance, act or omission on our part or any indulgence by us to the said bidder or by any such matter or thing whatsoever which under the law relating to sureties would, but for this provision, have effect of so relieving us.

5. This Guarantee will not be discharged due to the change in the constitution of our Bank or the Bidder.
6. We further agree and undertake unconditionally without demur and protest to pay you the amount demanded by you in writing irrespective of any dispute or controversy between you and the BIDDER.
7. We lastly undertake not to revoke this guarantee during its currency except with your written Consent. NOTWITHSTANDING anything contained herein above;

(i) Our liability under this Guarantee shall not exceed Rs.. .... Rupees ....only);
(ii) This Guarantee shall be valid up to ....; and claim period of this Bank Guarantee shall be .... year/s after expiry of the validity period i.e., up to...........................; and
(iii) We are liable to pay the guaranteed amount or any part thereof under this Bank Guarantee only and only if you serve upon us a written claim or demand on or before the expiry of this guarantee.

Dated the................. Day of ....20.....

For... BANK

Authorized Signatory

Annexure F:
Non-disclosure Agreement (NDA)

Mutual Non-disclosure Agreement

THIS MUTUAL NONDISCLOSURE AGREEMENT (the "Agreement") is made and entered into as of (DD/MM/YYYY) by and between ____, a company incorporated under the laws of India, having its registered address at ________________________________ (the "Company") and "The Jammu & Kashmir Bank Ltd, Banking Company under the Companies Act- 2013 having its registered office at Corporate

Headquarters M. A. road Srinagar (hereinafter referred to as "Bank") represented herein by Authorized Signatory (hereinafter referred as Licensee which unless the context requires include its successors in interests and permitted assigns). (the "Recipient").

1. **Purpose** J&K Bank has engaged or wishes to engage the company for undertaking the project vide Purchase Order No: ______________________ and each party may disclose or may come to know during the course of the project certain confidential technical and business information which the disclosing party desires the receiving party to treat as confidential.

2. **Confidential Information** means any information disclosed or acquired by other party during the course of the projects, either directly or indirectly, in writing, orally or by inspection of tangible objects (including without limitation documents, prototypes, samples, technical data, trade secrets, know-how, research, product plans, services, customers, markets, software, inventions, processes, designs, drawings, marketing plans, financial condition and the Company's plant and equipment), which is designated as "Confidential," "Proprietary" or some similar designation. Information communicated orally shall be considered Confidential Information if such information is confirmed in writing as being Confidential Information within a reasonable time after the initial disclosure. Confidential Information may also include information disclosed to a disclosing party by third parties. Confidential Information shall not, however, include any information which

i. was publicly known and made generally available in the public domain prior to the time of disclosure by the disclosing party.

ii. becomes publicly known and made generally available after disclosure by the disclosing party to the receiving party through no action or inaction of the receiving party.

iii. is already in the possession of the receiving party at the time of disclosure by the disclosing part as shown by the receiving party's files and records immediately prior to the time of disclosure.

iv. is obtained by the receiving party from a third party without a breach of such third party's obligations of confidentiality.

v. is independently developed by the receiving party without use of or reference to the disclosing party's Confidential Information, as shown by documents and other competent evidence in the receiving party's possession; or

vi. Is required by law to be disclosed by the receiving party, provided that the receiving party gives the disclosing party prompt written notice of such requirement prior to such disclosure and assistance in obtaining an order protecting the information from public disclosure.

3. **Non-use and Non-disclosure.** Each party agrees not to use any Confidential Information of the other party for any purpose except to evaluate and engage in discussions concerning a potential business relationship between the parties. Each party agrees not to disclose any Confidential Information of the other party to third parties or to such party's employees, except to those employees of the receiving party who are required to have the information in order to evaluate or engage in discussions concerning the contemplated business relationship. Neither party shall reverse engineer, disassemble, or decompile any prototypes, software or other tangible objects which embody the other party's Confidential Information, and which are provided to the party hereunder.

4. **Maintenance of Confidentiality**. Each party agrees that is shall take reasonable measures to protect the secrecy of and avoid disclosure and unauthorized use of the Confidential Information of the other party. Each party shall take at least those measures that it takes to protect its own most highly confidential information and shall ensure that its employees who have access to Confidential Information of the other party have signed a non-use and non-disclosures agreement in content similar to the provisions hereof, prior to any disclosure of Confidential Information to such employees. Neither party shall make any copies of the Confidential Information of the other party unless the same are previously approved in writing by the other party. Each party shall reproduce the other party's proprietary rights notices on any such approved copies, in the same manner in which such notices were set forth in or on the original. Each party shall immediately notify the other party in the event of any unauthorized use or disclosure of the Confidential Information.

5. **No Obligation.** Nothing herein shall obligate either party to proceed with any transaction between them and each party reserves the right, in its sole discretion, to terminate the discussions contemplated by this Agreement concerning the business opportunity. This Agreement does not constitute a joint venture or other such business agreement.

6. **No Warranty.** All Confidential Information is provided "AS IS." Each party makes no warranties, expressed, implied or otherwise, regarding its accuracy, completeness or performance.

7. **Return of Materials**. All documents and other tangible objects containing or representing Confidential Information which have been disclosed by either party to the other party, and all copies thereof which are in the possession of the other party, shall be and remain the property of the disclosing party and shall be promptly returned to the disclosing party upon the disclosing party's written request.

8. **No License.** Nothing in this Agreement is intended to grant any rights to either party under any patent, mask work right or copyright of the other party, nor shall this Agreement

grant any party any rights in or to the Confidential Information of the other party except as expressly set forth herein.

9. **Term.** The Obligations of each receiving party hereunder shall survive for an unlimited period from the date hereof.

10. **Adherence.** The content of the agreement is subject to adherence audit by J&K Bank. It shall be the responsibility of the Company to fully cooperate and make available the requisite resources/evidences as mandated by J&K Bank Supplier Security policy.

11. **Remedies.** Each party agrees that any violation or threatened violation of this Agreement may cause irreparable injury to the other party, entitling the other party to seek injunctive relief in addition to all legal remedies.

12. **Arbitration, Governing Law & Jurisdiction.**

In case of any dispute arising upon or in relation to or in connection with this contract between parties, the disputes shall at first instance be resolved through negotiations. If the dispute cannot be settled amicably within fourteen (14) days from the date on which either Party has served written notice on the other side of the dispute then any party can submit the dispute for arbitration under Arbitration and conciliation Act,1996 through sole arbitrator to be appointed mutually by the parties.

The place of Arbitration shall be Srinagar, India and the language of the arbitration proceedings and that of all the documents and communications between the parties shall be English.

The decision of the arbitrator shall be final and binding upon the parties. The expenses of the arbitrator as determined by the arbitrator shall be borne equally. The parties shall continue to be performing their respective obligations under this Agreement, despite the continuance of the arbitration proceedings unless bank directs otherwise.

This NDA shall, in all respects, be governed by, and construed in accordance with the Laws of the UT of J&K read with applicable Laws of India. The Courts in Srinagar, India shall have exclusive jurisdiction in relation to this agreement.

13. **Miscellaneous.** This Agreement shall bind and injure to the benefit of the parties hereto and their successors and assigns. This document contains the entire Agreement between the parties with respect to the subject matter hereof, and neither party shall have any obligation, express or implied by law, with respect to trade secret or propriety information of the other party except as set forth herein. Any failure to enforce any provision of this Agreement shall not constitute a waiver thereof or of any other provision.

Any provision of this Agreement may be amended or waived if, and only if such amendment or waiver is in writing and signed, in the case of amendment by each Party, or in the case of a waiver, by the party against whom the waiver is to be effective".

The undersigned represent that they have the authority to enter into this Agreement on behalf of the person, entity or corporation listed above their names.

COMPANY NAME	RECIPIENT
By:_________________________	By:_________________________
Name: _______________________	Name: _______________________
Title: _______________________	Title: _______________________
Address:______________________	Address:______________________
____________________________	____________________________
Company Seal	Company Seal

Annexure- G
Technical Evaluation Scoring Template

S.No.	Particulars	Score	Technical Scoring	Documents Required
1	Average Turnover from last 3 years	15	Above Rs.10 Crores - 15 Marks	Audited Balance Sheet & Certificate from Registered CA
			Above Rs.7 Crores to Rs.12 Crores - 10 Marks	
			Rs.5 Crores to Rs.7 Crores - 10 Marks	
2	Work Experience	15	More than 7 years - 15 Marks	Self-Declaration & PO Copies & Contract Copies
			More than 5 years upto 7 years - 12 Marks	

			3 years upto 5 years - 10 Marks	
3	Number of Banking Clients	25	More than 3 Clients - 25 Marks	Self Declaration & PO Copy/ Contract Copy
			2 - 3 Clients - 20 Marks	
			1 Client - 10 Marks	
4	Presentation of proposed Solution and their experience	30	Very Good 30 Marks	To be evaluated by the committee
			Good 20 Marks	
			Satisfactory 10 Marks	
5	Operational Head/ Team Leaders/Supervisors/Agents proposed for J&K Bank will be assessed below parameters: • Total years of experience. • Educational qualifications. • Relevant Certifications.	15	Very Good - 15 Marks	Qualification/ Work Experience certificates
			Good - 12 Marks	
			Satisfactory - 10 Marks	
	Total	**100**		

Note: Bidders who score at least 50% marks shall be eligible for commercial evaluation