



Request for Proposal

Setting up of Call Center for Oriental Insurance Company Ltd

Tender No: OICL/HO/MKTG/Setting up of Call Center/2014-15/01/Dated: 5.3.2015

Department of Marketing

The Oriental Insurance Company Limited
1st Floor, Oriental House
A-25/ 27, Asaf Ali Road, New Delhi – 110 002

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Oriental Insurance Company Limited
Receipt

Tender No. OICL/HO/MKTG/Setting up of Call Center/2014-15/01 Dated: 05.03.2015

Serial No: _____ Date of Issue: __/__/____

Tender Form Issued To: _____

Received Payment (Non- Refundable) Vide Demand Draft / Pay Order No _____

dated __/__/____ for Rs 5000/- issued by _____

_____ (Bank) _____ (Branch)

Signature : _____

Name : _____

Designation : _____

NOTE : THE PAGE NO. 95 & 96 ARE INTENTIONALLY LEFT BLANK



Oriental Insurance Company Limited
Receipt Copy

Tender No. OICL/HO/MKTG/Setting up of Call Center/2014-15/01 Dated: 5.2.2015

Serial No: _____ Date of Issue: __/__/____

Tender Form Issued To: _____

Received Payment (Non- Refundable) Vide Demand Draft / Pay Order No _____

dated __/__/____ for Rs 5000/- issued by _____

_____ (Bank) _____ (Branch)

Signature : _____

Name : _____

Designation : _____

NOTE : THE PAGE NO. 95 & 96 ARE INTENTIONALLY LEFT BLANK



Important Notice

THIS TENDER DOCUMENT IS NOT TRANSFERABLE

Bidders are advised to study the tender document carefully. Submission of bid shall be deemed to have been done after careful study and examination of the tender document with full understanding of its implications.

The response to this tender should be full and complete in all respects. Incomplete or partial bids shall be rejected. The Bidder must quote for all the items asked for in this tender.

The Bidder shall bear all costs associated with the preparation and submission of the bid, including cost of presentation and demonstration for the purposes of clarification of the bid, if so desired by OICL. OICL will in no case be responsible or liable for those costs, regardless of the conduct or outcome of the bidding process.

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CHECK LIST

Please check whether the following have been enclosed in the Letter of Pre-Qualification Cover

Note: Bidders' representatives should carry the Letter of Authorization (Format available at Annexure 11) along with them and submit the letter separately during the bid submission.

1. Pre-qualification (Please refer to Clause 11.5 Criteria for pre-qualification of Bidders)

Sr. No.	Pre-qualification Check list	Yes / No	Page Number*
1.	Bid Security of Rs. 3,00,000 (Rupees Three Lakhs Only).		
2.	Certificate of Incorporation/ Registration and Articles of Association.		
3.	Valid OSP License for providing domestic BPO/ IT related services in Delhi/ NCR region. An undertaking for renewal is required, if the license expiry is within 3 years from the date of submission of bids.		
4.	Audited/ certified financial statements for the last three financial years along with a certificate from statutory auditor mentioning the turnover from BPO/ Call Center operations.		
5.	Certificate from Bidder showcasing the positive net worth as of 31st March, 2014.		
6.	Copy of IT returns for the last three financial years, duly acknowledged by Income-tax department.		
7.	List of Clients with contact details (name, address, telephone, email) along with number of seats and years of service for each client.		
8.	List of offices/ Centers in Delhi/ NCR along with in-bound Call Center seats in each location.		
9.	List of Clients along with in-bound calls per month for the last financial year.		



Sr. No.	Pre-qualification Check list	Yes / No	Page Number*
10.	List of Clients with languages handled (including English and Hindi) and number of seats for each language.		
11.	Undertaking for No Blacklisting (As per the Proforma available in Annexure 10)		
12.	A copy of the RFP, any Clarifications or Corrigenda issued by OICL, with all pages signed and stamped by an authorized signatory of the firm.		
13.	Power of Attorney as per the format enclosed in Annexure 14 or Board resolution authorizing the signatory of the Bid to commit the Bidder.		

****The Bidder should provide the page number where the corresponding documentation/ certificate exists.***

(Authorized Signatory)

(Company Seal)



1Table of Contents

CHECK LIST	5
1. INVITATION FOR BIDS.....	11
2. INTRODUCTION TO OICL.....	13
2.1 Products offered	13
2.2 Operational volume	14
3. SCOPE OF SERVICES.....	15
3.1 OICL Call Center Requirements	16
3.2 Nature of Services.....	17
3.3 Informational Services	17
3.4 Transactional Services	18
3.5 Grievances.....	19
3.6 Outbound Calls	19
4. FUNCTIONAL AND TECHNICAL REQUIREMENTS.....	20
4.1 Toll Free Number/Non Toll Free No.....	20
4.2 Automatic Call Distributor (ACD).....	20
4.3 Computer Telephony Integration (CTI)	21
4.4 Interactive Voice Response (IVR)	21
4.5 Call Center Management Software	22
4.6 Accessibility to OICL Systems	23
4.7 Scalability	23
4.8 Physical Infrastructure	23
4.9 SMS Facility	24
5. REPORTING AND MONITORING	24
5.1 Reports	24
5.2 Monitoring	25
6. BACK UP, DISASTER RECOVERY AND BUSINESS CONTINUITY	26
6.1 Back Up	26
6.2 Disaster Recovery and Business Continuity	26
7. MANPOWER REQUIREMENTS.....	27
7.1 Agent Profile.....	27
7.2 Team Leader Profile	27
8. TRAINING	29
9. RESPONSIBILITIES OF OICL	30
10. PURCHASE OF BID DOCUMENTS	31
11. INSTRUCTIONS TO BIDDERS.....	31
11.1 Procedure for submission of bids	31
11.2 Cost of Tender	33
11.3 Tender Document	33
11.4 Bid Preparation	35
11.5 Criteria for Pre-qualification of Bidders	38
11.6 Bid Submission.....	39
11.7 Award of Contract	43
12. SERVICE LEVEL AGREEMENT	46
13. GENERAL TERMS AND CONDITIONS OF CONTRACT	49
13.1 Definitions, Acronyms, and Abbreviations	49
13.2 Applicability	49



13.3	Standards of Performance.....	49
13.4	Use of Contract document and Information	50
13.5	Performance Security	50
13.6	Payments	50
13.7	Payment Schedule.....	50
13.8	Currency of Payments.....	51
13.9	Change Orders.....	51
13.10	Contract Amendment	52
13.11	Sub-Contract	52
13.12	Loss of Revenue to OICL	52
13.13	Delays in the Vendor's performance.....	52
13.14	"No Claim" Certificate.....	53
13.15	Termination of contract	53
13.16	Consequences of Termination	54
13.17	Force Majeure	54
13.18	Arbitration.....	55
13.19	Governing Language	55
13.20	Applicable Law.....	56
13.21	Notices	56
13.22	Firm Prices	56
13.23	Deduction	57
13.24	Limitation of Liability	57
13.25	Confidentiality	57
13.26	Documents Prepared by the Vendor	58
13.27	No Relation Certificate.....	58
13.28	Non-Blacklisting Declaration.....	58
13.29	Cancellation of the contract & compensation	59
13.30	Severability	59
13.31	Captions and Headings.....	59
13.32	Term of the Contract.....	59
14.	ANNEXURE 1: Bidder Profile	61
15.	ANNEXURE 2: Technical Bid Letter.....	62
16.	ANNEXURE 3: Non-Disclosure Agreement.....	64
17.	ANNEXURE 4: Commercial Bid Letter	67
18.	ANNEXURE 5: Price Schedule	69
19.	ANNEXURE 6: Performa Bank Guarantee for Performance.....	71
20.	ANNEXURE 7: Contract Form.....	74
21.	ANNEXURE 8: Format for No Deviation Certificate	77
22.	ANNEXURE 9: No Relation Certificate	78
23.	ANNEXURE 10: Format for Undertaking for not blacklisted due to fraudulent activities ..	79
24.	ANNEXURE 11: Format for Letter of Authorization.....	80
25.	ANNEXURE 12: Pre-qualification Details	81
26.	ANNEXURE 13: Technical Bid Format	82
27.	ANNEXURE 14: Format for Power of Attorney	85
	APPENDIX.....	86
28.	APPENDIX A - CV Template.....	87
29.	APPENDIX B - Typical Call Center Architecture	88
30.	APPENDIX C - List of OICL policies.....	89



31.	APPENDIX D – Grievance Mechanism	93
32.	APPENDIX E – Claim Process.....	94



Definitions and Abbreviations:

Bidder	means a company incorporated under the Companies Act 1956, which submits, or intends to submit, a proposal in response to this Request for Proposal (RFP).
Vendor	means the Bidder awarded the Contract resulting from this RFP.
Contract	means the agreement entered into between OICL and the Bidder as recorded in the contract form signed by OICL and the Bidder, including all attachments and annexure thereto and all documents incorporated by reference therein.
Contract Documents	means the Agreement, the Bidders' proposal document, the RFP and such other documents as listed in the Agreement, including all amendments or addenda agreed between the parties.
Shall, Should, Must, mandatory or required	means an absolute minimum function or capacity, which, if not satisfied in the proposal, shall result in disqualification of the Bidder in the final evaluation.
RFP	means this Request For Proposal including any amendments, attachments, and/ or clarifications pertaining to this RFP that may be issued prior to the closing date.
May or is desirable	means desirable but not mandatory functions or capacities. Bidders who are able to provide these functions or capacities may be evaluated more favorably than those who may not.
OICL	means The Oriental Insurance Company Limited.
Acceptance of Tender	means the letter or any memorandum communicating to the successful Bidder the acceptance of his tender and includes an advance acceptance of his tender.
Month	means calendar month
Day	means calendar day
Proposal	means the Technical Proposal and the Financial Proposal
INLAS	means OICL's integrated non-life insurance application software
DNIS	Dialed Number Identification Sequence
ANI	Automatic Number Identification
IVRS	Interactive Voice Response System
CTI	Computer Telephony Integration
ACD	Automatic Call Distributor
CRM	Customer Relationship Management



1. INVITATION FOR BIDS

This invitation to bid is for setting up and operating Call Center for Oriental Insurance Company Limited.

- 1.1 The Chief Manager (Marketing) invites offer up to 04:00 PM on 06-04-2015 from reputed BPO/ Call Center Vendors for the establishment of Call Center for Oriental Insurance Company Limited.
- 1.2 Non-transferable tender document containing conditions of pre-qualification, detailed requirement specifications and the Terms and Conditions can be obtained from the address mentioned in Clause 1.8 (b). The tender document will be available for sale between 11:00 AM to 03:00 PM on all working days from 09-03-2015 to 18-03-2015 on payment of INR 5,000/ - (Rupees Five Thousand) by crossed Demand Draft/ Banker's Cheque.
- 1.3 Demand Draft/ Banker's Cheque should be made in favour of "The Oriental Insurance Company Limited" payable at New Delhi issued by a Scheduled bank. Please note that OICL does not assume responsibility for non-receipt/ non-delivery of Tender Document(s) in time.
- 1.4 A soft copy of the tender document is also available on OICL website www.orientalinsurance.org.in for reference purpose only. The document purchased from OICL only shall be final and binding.
- 1.5 If any of the above dates is declared a holiday, the next working date will be considered.
- 1.6 Canvassing in any form will lead to disqualification.
- 1.7 Consortium/ Joint Venture bids are not allowed.
- 1.8 Schedule for Invitation of bids

Sr. No.	Particulars	Details
a)	The Purchaser	The Oriental Insurance Company Limited
b)	Address for Correspondence, Purchase and Submission of bids	The Oriental Insurance Company Limited Marketing Department, Oriental House, 1st Floor, A-25/ 27, Asaf Ali Road, New Delhi – 110 002.



Sr. No.	Particulars	Details
c)	Date till which the Bids are valid	120 days from the last permissible date for submission of Bids.
d)	Period from which OICL Call Center has to commence operations	4 weeks from the date of execution of the resultant agreement or 6 weeks from the date of issue of Letter of Intent, whichever is earlier
e)	Name of the Contact person for any clarifications	Dr A K Grover, Chief Manager (Marketing) The Oriental Insurance Company Ltd. 1st Floor, Oriental House, A-25/ 27, Asaf Ali Road, New Delhi – 110 002. Tel: - 011-43659103, Fax- 011-23276354 E-mail: akgrover@orientalinsurance.co.in

1.9 Important dates

Activity	Date
Issue of Tender Notice	05-03-2015
Sale of Tender Documents	09-03-2015, 11:00 AM to 03:00 PM
Last date for purchase of Tender documents	18-03-2015, 03:00 PM
Last date and time for the receipt of pre-bid queries	20-03-2015
**Pre Bid Meeting	23-03-2015, 05:00 PM
Response to Pre-bid queries (by OICL)	30-03-2015
Last date and time for submission of Bids	06-04-2015, 04:00 PM
Date & Time of opening of pre-qualification bids	06-04-2015, 04:30 PM
Date and Time for Technical bid Opening	20 -4-2015, 12:00 PM

***Pre-bid queries should be sent as per the format mentioned in Clause 11.3.2**

**** Bidders are requested to send not more than two representatives duly authorized by him on the Letter Head of Co. to participate in the Pre Bid Meeting.**

A K Grover
Chief Manager (Marketing)



2. INTRODUCTION TO OICL

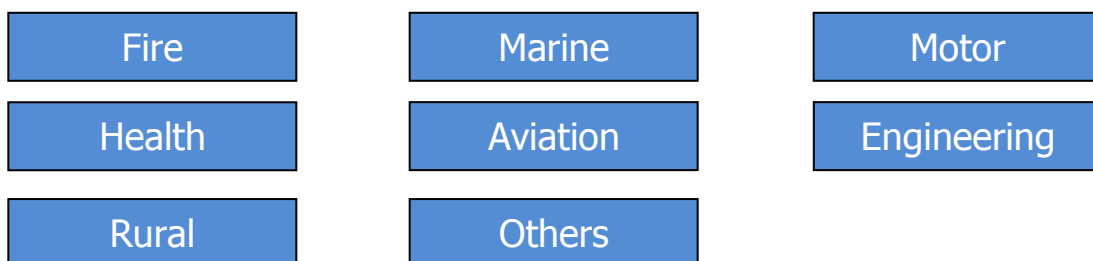
OICL is the one of the four leading public sector general insurance companies transacting general insurance business in India with its head office located at New Delhi, 30 Regional Offices and more than 1800 operational offices spread throughout the country. It has over 15,000 employees. The company also has presence abroad in Nepal, Dubai and Kuwait.

OICL is ahead of its peers in the industry in adopting information technology. It has its own software development team that manages the front-office module, payroll, provident fund, website and other miscellaneous systems used within the company. To bring uniformity, security and centralized access OICL has adopted integrated non-life insurance application software, named "INLIAS", which is an online service and covers underwriting, accounting, claims processing, report generation and reinsurance requirements. The application has provision for master data maintenance, access restrictions and built in financial authority features. New products can be added and existing menus can be restricted with minimal efforts.

In the year 2009, OICL Portal was put into action with an aim to improve services and integrate the operations of the company. The portal provided an integrated front end for all customers and front office executives providing a scalable, dynamic environment taking advantage of context-centric web-applications with latest web 2.0 and collaborative services, which provide an overall enhanced user experience as well as an integrated platform with seamless interactions with the back-office. It also enabled OICL top-management to have a holistic view of the entire business environment through reports/ graphical charts which would integrate with the Back-end data repository. The interested Bidders are advised to visit OICL portal www.orientalinsurance.org.in to know more about the range of services offered by the portal.

2.1 Products offered

OICL offers more than 150 types of policies customized to meet various requirements of the customers. OICL's products can be categorized into the following broad categories:





Each of the above product categories consists of large number of policies. The indicative list of policies is available at **Appendix C.**

2.2 **Operational volume**

OICL is the leading general insurance company in India in terms of number of policies issued and premium receipts. The following table shows the volume of policies, claims and calls for the FY 2013-14:

Number of Policies Issued during FY 2013-14	Approx 1,16,72,127
Number of Claims lodged during FY 2013-14	Approx 9,00,000
Number of Calls received during FY 2013-14	217949
Number of Outbound Calls during FY 2013-14	17039
Number of Calls Received from April 2014 to Jan 2015	225705
Number of Outbound Calls from April 14 to Jan 201	13056

The Average Call Handling Time for the month of December, 2014 is 3 min 50 secs

M/s Caretel Infotech Ltd. is providing Call Center Services from Netaji Subhash Palace, New Delhi.



3. SCOPE OF SERVICES

OICL has registered an impressive growth in the last few years and it has become a challenge to meet the service needs of the huge customer base. In this aspect, OICL would like to continue the established call center services, which will be the first point of contact for any caller who is in need of information or service from OICL.

The OICL call center is based on a fully outsourced model i.e. all three of the below heads will be outsourced to the Call Centre Vendor;

1. Infrastructure, including Real Estate
2. Technology
 - a. Call Centre Technology (IVR, CTI, ACD etc.)
 - b. CRM solution
3. Manpower

OICL expects the Vendor to commence the call center operations with all the requisite components within 4 weeks from the date of execution of the resultant agreement or 6 weeks from the date of issue of Letter of Intent, whichever is earlier.

The period of the contract will be three years from the date of go-live of the OICL Call Center. The said term may be extended by OICL at its sole discretion on the same terms and conditions for further one year.

The Vendor will be responsible for (indicative only);

- Providing infrastructure for call center operations ie. premises, furniture etc
- Provisioning for all the technology components, ie. hardware, software and telecom facilities as maybe required to meet the functional and technical requirements of OICL call center
- Finalizing technical quality and standards of all the hardware and software in consultation with OICL to ensure that it meets the quality standards as expected by OICL
- Handling inbound and outbound calls
- Handle IVRS and CRM functions (Vendor CRM should be capable of integrating with OICL CRM)
- Meeting all reporting and monitoring requirements
- Adhering to service level requirements
- Adhering to statutory/regulatory requirements such as compliance to TRAI regulations, DND compliance, compliance to Labor and Taxation Laws, compliance relating to software licenses, compliance to local Govt body rules etc.
- The Call Center will also retrieve the relevant information from Portal & provide to the caller to close the transaction.



- The IVR should include a feature seeking feedback from customers, whether they are satisfied with the call handling service of the call centre in "Yes/NO"
- Call Centre to provide Quarterly Reports of all the customers who called in Excel Format from its CRM till the time it is integrated with the OICL CRM.

3.1 OICL Call Center Requirements

The OICL Call Center should have the following characteristics:

- Easily accessible to the callers and provide them with a range of services in a timely manner;
- Keep OICL customers well informed about the products, facilities, services etc.;
- Call back feature, should anyone request it by leaving their contact on OICL portal
- Assist customers in feeding the proposals in Portal/INLIAS
- Assist customers/agent to search their policies in the Portal
- Inform status of claim to customers
- Ticket No. generation for resolution of the query which remain pending during first call and update the status of same after making enquiries from the concerned office. Call /SMS the status of resolution of query to the customer
- Voice Call Recordings to be provided in the text form where future action is required to be submitted on daily basis to OICL representative for further resolution on working days and on monthly basis to Head Office
- Provision to send OICL Agent addresses by SMS

OICL proposes to hire **10 seats** from an existing and operational call center to handle calls from OICL's existing and prospective customers. The Call Center will be located in Delhi/ NCR and receive the queries of callers through already existing toll free number and non toll free number . The call center would provide services in English and Hindi. The caller will be able choose from the language options English or Hindi through an IVRS prompt and would be accordingly connected to an English or Hindi speaking agent. Following are the key features of the proposed call center:

No. of Seats	A total of 10 seats* (9 seats Inbound + 1 seat Outbound) for handling Inbound and Outbound calls
Languages Supported	English and Hindi.
Hours of Operation	From 8 AM to 10 PM on all days except national holidays.
Accessibility	Accessible through a Toll Free Number & a Non Toll Free Number
Location	Should be located in Delhi/ NCR.



*10 seats mean a total of 10 agents available from 8AM to 10PM on all days except national holidays. However, Bidders are encouraged to carry out their own estimates on deciding the number of FTEs required for this purpose.

3.2 **Nature of Services**

The insurance industry is knowledge-intensive and in order to remain competitive, continuous update of products and simultaneous dissemination of information to the customer base is indispensable. OICL is looking for a Vendor to continue call center activities for OICL and provide following services:

- a. Respond promptly and positively to all requests of assistance and information;
- b. Be able to solve the customer issues/ grievances promptly and/or initiate a process for reasonable resolution.
- c. To answer queries related to products, policies, claims and procedures and assist in proposal entry
- d. To provide office address/ contact details on request via email/ phone or SMS;
- e. To send soft copy of proposal form, policy features, claim forms through email as per customer request;
- f. To send soft copy of the policy schedule to the insured in case he/ she has not received his/ her policy; and
- g. Grievance- handling.

The call center agents, who will be trained on insurance products and procedures of OICL, shall understand the customer's requirements and resolve the query as per the information provided. The proposed services to be provided through the call center can be categorized into two broad areas:

1. **Informational Services:** Provide published or processed information on specific products or procedures to the callers. Usually, the nature of informational services remains static over a period and it is common for all the customers, e.g. policy information, claim procedure etc.
2. **Transactional Services:** Exchange of information through a mail or any other media between customer and agent. The transactional services can be static (policy documents, claim documents etc) or dynamic (grievance status, claim status etc.) through SMS.

3.3 **Informational Services**

a) Product/ Policy related



- Answer general queries related to purchase of policy, basic features etc.
- Procedure for endorsements for changes in policy; and
- Procedure to view policy documents by registering in the Portal.
- To help customer to purchase/renew policy online.
- To inform customer the contact details of office/agents of OICL

b) Claim Related

- Direct the caller to contact underwriting office for lodging/ filing a claim by providing necessary contact information (indicative procedure is described in Appendix E);
- Provide information to the caller about the procedure to file a claim; and
- Guide the customers in tracking the status of their claim from the portal.

c) General

- Guide the customer to the nearest branch/sales office/agent by providing necessary contact information;
- Educate first-time callers about the facilities available on the portal and assist them to register on the portal;
- Clarify any issues regarding the usage of the portal or direct to the portal support center; and
- Inform the customers on various payment modes available for premium payment during renewal.

3.4 Transactional Services

- Status of complaints from Portal.
- Send proposal forms, policy etc. features, brochures to the callers.
- Send relevant claim forms to customer through email on request;
- Receive requests through email and respond accordingly. All agents should be in a position to send emails. However, vendor may decide to dedicate one or two agents for email handling based on the need and demands for this;
- Register grievances and classify them based on the nature of grievance, office etc.; and
- Generate a unique ticket number for each query.

E-requests: Customers who visit the OICL portal may leave their contact details such as mobile number, email etc in the e-request facility for call back. The Call Center shall respond to these emails by placing calls within 12 working hours of receipt of such notification.



3.5 Grievances

Resolution of customer grievances is one of important objectives of the OICL's Call Center. The grievances can either be received through email or lodged via telephone at the call center. Typical set of grievances that are expected at the Call Center are:

Policy
<ul style="list-style-type: none">• Non-receipt of policy documents• Incorrect Policy details (name, age, address, location etc)• Error in the premium calculation/ charges• Issues regarding the beneficiary/ nominee under the policy• Complaints against the services of agents, TPAs, surveyors etc
Claim
<ul style="list-style-type: none">• Delay in the approval of claim• Claim approved but non-receipt of payment cheque
Portal
<ul style="list-style-type: none">• Unable to register/ login on the portal• Not able to buy/ renew policy from the portal• Not able to view the policy documents on the portal• Delay in refund of erroneous payments made online
General
<ul style="list-style-type: none">• Document feedback of services

From the above categories of grievances the agent should be able to:

- Register grievances (received through telephone) and classify them based on the nature of grievance, cause of grievance, office etc.;
- Generate a unique ticket number for each grievance (received through telephone) and this unique number made known to the complainant on call.
- Escalate the grievance to the concerned officer as per the mutually agreed escalation matrix*.

***The envisaged process flow for grievance handling is provided in Appendix D.**

3.6 Outbound Calls

As a part of outbound services, the call center should offer following services:

- Call back to the customer who left an e-request on the portal;
- Product information to callers;
- Feedback to the clients about their grievance redressal; and
- Follow-up on complaints/ queries via email / SMS.



Please note that the Vendor shall make provisions for telemarketing to be a part of outbound calling. If the requirement arises, OICL shall intimate beforehand and the procedure for telemarketing shall be finalized in consultation with OICL on mutually agreeable terms and conditions.

*** Bidders to note that the above mentioned services are not exhaustive in nature and are only meant as an indicative list. OICL may at its sole discretion either increase or decrease the range of services offered through the call center.**

4. FUNCTIONAL AND TECHNICAL REQUIREMENTS

The call center shall have at least one dedicated E1 / PRI link up to OICL Call Center. The Call Center should have state of the art equipments available as on date and should have the scalability to accommodate/ create the additional number of seats, if so required by OICL.

4.1 Toll Free Number/Non Toll Free No.

4.1.1 The Vendor shall use the existing toll free number 1800118485 from MTNL only. The toll free number has following features;

- Number is accessible from anywhere in India and from other network operators;
- The vendor shall also use the non-toll free PRI Line number 01133208485 procured by OICL.

4.1.2 It shall be the duty of the vendor to arrange the shifting of existing Toll Free & Non Toll Free No. The two numbers 1800118485 and 01133208485 shall not be changed. The statutory costs incurred for the shifting/acquisition of the new telephone (toll free) number & (non-toll free) number if required shall be reimbursed on actuals. No other expenses will be paid.

4.2 Automatic Call Distributor (ACD)

4.2.1 ACD distributes incoming calls to agents as they are received. It should be pre-integrated with the IVR with the following features:

- Ability to configure ACD by agent, skill, group, priority and by call type
- Ability to route calls based on day of week, time of day, customer profile, agent skill, region of incoming call, language based etc.
- Standard features like Call Transfer, Conference, Barge-in, Dialed Number Identification Sequence (DNIS), Automatic Number Identification (ANI), Caller Line Identification (CLI) etc;



- System should be able to intelligently route the callers to agents as defined by the administration;
- System should announce the queue waiting time for the caller before getting attended by an agent; and
- System shall support the ability to play customized announcements per queue as defined by the administration.

4.3 **Computer Telephony Integration (CTI)**

4.3.1 The CTI should contain following features:

- Screen popping of the callers' information
- Automatic and computer controlled dialing
- System shall provide visibility of call queue to call agents
- Other features such as agent state logging, call ticketing, call statistics etc.
- To make a provision in the IVR for obtaining feedback from the customer by asking whether he is satisfied with the provided service YES/NO.

4.3.2 The call center shall start maintaining/updating its own customer database from the first day of functioning promptly on receipt of calls/emails from customers. All data base shall be property of OICL and be available to OICL as and when required

4.4 **Interactive Voice Response (IVR)**

4.4.1 The Call Center should support IVRS, which shall logically be front-end for all incoming calls and process them in accordance with a pre-configured call-flow. The IVR tree shall be designed in consultation with OICL. The IVR should have following features:

- Adequate number of IVRS/ ACD ports, to ensure that all calls meant for the call center are able to reach the Call Center;
- Queuing of calls. IVRS should also announce the expected wait time before being attended to by the agent;
- The Call Center shall provide the facility of configuring announcements such as welcome message, advertisements, information etc.; and
- If required, the IVRS may be integrated with applications of OICL so as to give the customers a self-service option by interacting with the system by using telephone as the key-pad. The IVR should be equipped for this requirement.

4.4.2 The IVRS shall be customized as per the requirements of OICL. As of now IVRS shall be used for the purpose of language selection only, however, during the term of the resultant Contract, from time to time, OICL may suggest changes in the IVR tree. All the costs incurred for this customization shall be borne by the vendor under the services to be performed under the resultant Contract and shall not be separately charged to OICL.



4.5 Call Center Management Software

4.5.1 The software would maintain complete call history of all calls received at the call center. The agents would be capturing all the relevant caller information in this application. The application should have the following features:

- Call center software should track all interactions with customers and store call and customer information in a database for easy retrieval;
- The software should allow 100% call recording (Voice recording only) for quality control and customer services purpose. This data has to be stored at the call center for at least 3 months and thereafter the vendor shall submit the data to OICL in the form of CD/DVD on a quarterly basis; But, for the first six months from the date of go-live of call center, the vendor shall submit the call recording to OICL (in the form of CD/DVD) on a monthly basis.
- The software should automatically generate a unique query number for each call;
- The application should allow for random playback of the calls for quality monitoring;
- Apart from storing general information of the caller such as mobile number, name, email, age, gender, location etc, the application should be customized to store information such as Policy type, Policy Number, Claim Number etc.;
- Facility for searching the call database on various search criteria should be available;
- The application would also have the provision to build database of insurance-related FAQs and their standard answers;
- It should be possible to escalate the grievance/ query lodged by automatic generation of emails; and
- Knowledge Management of documents, data provided by OICL.

4.5.2 The Vendor shall deploy his own CRM software customized to OICL's requirements as mentioned above. The level of customization required shall be finalized in consultation with OICL. During the term of the resultant Contract, OICL may suggest necessary changes in the functionality of CRM. The Vendor shall bear all the costs incurred for the customization of CRM at the go-live and during the term of Contract. No separate customization charges shall be paid by OICL.

4.5.3 Bidders should note that provision is to be made for integration of on line data between the call center CRM and OICL Systems as per the current scope. The integration may be taken up as a future requirement.

4.5.4 The Call Center system should also have the provision to integrate with leading CRM solutions which OICL may procure in the near future.



4.6 **Accessibility to OICL Systems**

- 4.6.1 The agents would be accessing OICL systems such as INLIAS and Portal for providing information to the callers. In this regard, OICL shall give restricted access of INLIAS so that agents can provide real time information to callers.
- 4.6.2 OICL shall facilitate the connectivity of INLIAS to the systems at the call center. For this purpose, OICL shall provide a dedicated dual MPLS link to the call center site for communicating with OICL applications. All costs incurred for the provision of link shall be borne by the OICL. However, the roof right for installing the required equipment shall be ensured by the vendor.
- 4.6.3 In case of any disruption of services due to system crash at the call center or OICL systems (INLIAS /Portal), the vendor shall inform OICL immediately without any delay. Also the vendor shall maintain a log of such incidents for audit purpose.

4.7 **Scalability**

- 4.7.1 The Call Center of OICL is envisaged to be evolving in nature. As the general public/customers become aware of the Call Center and its services, there may be an increase in the call volume traffic. The proposed Call Center technical solution proposed should allow scalability with respect to the following:
- i. Increase in the number of calls
 - ii. Increase in number of seats;
 - iii. Increase in number of languages supported; and
 - iv. Increase in the functionality of IVRS, CRM, CTI etc.
- 4.7.2 The Vendor shall adopt suitable technology model to facilitate the above requirements such that scalability will be achieved with minimal efforts.

4.8 **Physical Infrastructure**

- 4.8.1 The Bidder shall specify the location (in Delhi/ NCR only) which shall be used for setting up OICL call Center. The entire premises should be air-conditioned and have adequate space for the seating of agents. The premises at minimum should have;
- Setup for OICL which should be exclusively identifiable
 - The vendor must obtain all the licenses and permissions from respective authorities for using the premises for Call Centre purposes
 - A training room of sufficient capacity along with work stations;
 - A data center for servers and other telecom equipment;
 - A common place for lunch/ refreshments; and
 - Adequate seating space for at least one OICL Officer.



- 4.8.2 The proposed location shall have adequate power back up such as minimum two hours battery backup followed with generator back up with a redundancy of 6-8 hours to operate complete infrastructure
- 4.8.3 OICL shall conduct a physical verification of the proposed location and its facilities to satisfy itself on the capability of the Bidder to set up the proposed call center. The Bidders are expected to facilitate this inspection.

4.9 **SMS Facility**

- 4.9.1 To provide the facility for sending SMS to the customers/agents for communicating the requisite information such as OICL contact for claim intimation, promotional messages etc.
- The CRM shall be integrated with the SMS facility for sending instant SMSs to the customers/OICL officers ((please refer Appendix E)
 - OICL shall provide the SMS gateway and all the expenses incurred for sending SMSs shall be reimbursed on actual.

5. **REPORTING AND MONITORING**

5.1 **Reports**

Suitable reporting software should be available to generate standard report formats to measure/ verify various SLAs, for monitoring the performance of agents, IVRS, ACD etc. Vendor has to provide a portal for sharing reports so that designated officers of OICL will be able to generate reports at OICL's end.

- It should be possible to generate performance statistics such as average speed of answer, average queuing time, peak busy hour calls etc.
- It should also be capable of generating customized reports/ MIS including graphical reports as per OICL's requirement
- It should have capability to provide statistics as dashboards
- Reports should also be available in web-enabled format & should be configurable to be mailed to a defined mailing list;
- System should be able to generate reports based on time period, type of grievances/ queries/ demand/ analysis, city-wise, repeat request or complaints analysis, call response and waiting time, disposal rate through IVRS and agents, lost calls, system/ position log on-off or breakdowns, hourly call details, outbound report, complaints pending for more than 2/ 3/ 5/ 7 days, monthly MIS, number of agents logged in, longest call waiting, number of calls waiting,



abandoned call percentage for the day, week and month, and any other report as per OICL's requirements

- All SLAs and KPIs to be tracked as per contractual requirements should be available as standard reports from the system
- To suggest other report formats that could be useful for managing Call Center operations, apart from the reports requested by OICL.
- At present, the following reports are required by OICL. Additional Reports, if any, will also be provided as per requirement of OICL by the Bidder.
- a) Gender-wise and State wise Call bifurcation
- b) Important Inbound Disposition (excluding Wants New Policy & Wants to be Agent).
- c) Important Inbound Disposition (Wants to Agent and Wants New Policy)
- d) Important Outbound Dispositions (excluding Wants New Policy & Wants to be Agent).
- e) Important Outbound Dispositions (Wants New Policy & Wants New Policy).
- f) Quarterly Report on Performance of Call Center with Linear Graphic Representations.
- g) The Reports to be enclosed along with the Monthly Bills for payments.
- To provide for flexible report formats, in xls, txt or any other user-friendly structure including graphics depending on the request of the OICL from time to time
- Reports should be available remotely also in OICL through electronic means like web based access with password security and emails etc. The report should include latest data, if the authorized report seeker does not specify period
- To develop and implement requisite application for hosting/ updating of other information (i.e. information not available in OICL's backend systems, like FAQ, service details etc.) in its system as well as on website notified by OICL.

5.2 **Monitoring**

A facility should be available for OICL's monitoring team, external & internal auditors to periodically inspect the functioning of Call Center. The monitoring team should be able to access all sub-systems/ servers (including IVRS, CRM, ACD), records with respect to Information Technology, security measures including data & software back-ups, firewalls, anti-virus software updates etc. Additionally,

- OICL may also deploy tools to monitor performance of various systems to rule out any possibility of tampering the data, which may have an effect on billing of the Vendor.
- It should be possible to remotely monitor performance on all SLAs/ KPIs and also of all the applications provided by the system i.e. real-time ACD statistics, calls in queue, number of agents logged in, number of agents abandoned answered



calls, query of the call logs of a particular customer etc. by designated Call Center Coordinator or Call Center in-charge.

6. BACK UP, DISASTER RECOVERY AND BUSINESS CONTINUITY

6.1 Back Up

It should be possible to record and archive 100% of all the calls (inbound and outbound) for a minimum period of 3 months. The recording system should provide for an application that can be invoked by either agents or by OICL which will allow for search and retrieval of recordings by using any of the parameters like: name of the caller, policy number, ticket number, telephone number of the caller, date and time of call etc.

The Vendor should also take regular backups of Call Center data, call recordings, logs and software on external media i.e. non-rewritable compact disk / digital video disk on monthly basis. The backups should be regularly checked for consistency and readability and copy of complete backup shall be given by the Vendor to OICL on a monthly basis.

6.2 Disaster Recovery and Business Continuity

The vendor shall establish policies and procedures to be used for Call Center Systems in the event of a disaster to protect and ensure continuation of Call Center services. An alternate facility has to be provided by the vendor that has the equipment and/or resources to recover the Call Center business functions affected by the occurrence of a disaster as per the following;

- At least 20% of the Normal operational status has to be restored within first 72 hours of the disaster.
- Within one week from the day of disaster, the OICL call center should be operational with at least 50% of normal operational status



7. MANPOWER REQUIREMENTS

The Vendor should ensure that the Call Center is manned with 10 agents including a Team Leader with the skill sets mentioned in Clause 7.1 and Clause 7.2.

7.1 Agent Profile

The agent will be the first point of contact for OICL and is expected to be knowledgeable about various products and processes of OICL. He/ she should listen to the customer and respond promptly and clearly. The agents hired should have the following qualifications and skill sets:

- Should be a graduate in any discipline;
- Should have a minimum experience of 6 months working in a BPO set up as an agent;
- Should be fluent in English and Hindi Languages;
- Should have basic awareness about computers;
- Should have a minimum typing speed of 40 words per minute; and
- Should have good communication skills.

After hiring, the agent shall be trained on call center systems such as computers, telephony systems, CRM databases etc and Insurance domain.

7.2 Team Leader Profile

A Team leader not only performs the activities of an agent such as handling customer calls but also manages other agents at all times during the operation of the Call Center. He/ she should support and provide guidance to the agents and will be responsible for the agents' performance on SLA parameters. The team leader should train and assist the agents to effectively manage the customers. He/ she should have the ability to prioritize tasks and establish targets to finish the tasks. More importantly, the team leader should be able to diagnose performance issues and develop effective action plans to address the root cause of issues. The Team Leader will be responsible for New Hire Training, appropriate refresher training and OICL-specific product training programs to agents as per operational requirements.

The Team Leaders should have the following qualifications and skill sets:

- Should be a graduate in any discipline
- Should have a minimum of 2 years of experience working in a BPO/ Call Center set up in customer support/ direct selling roles
- Good verbal & written communication skills in English and Hindi
- Ability to handle escalations.



- Analytical and problem-solving skills
 - Business perspective while making decisions
 - High energy level and good inter-personal skills
- 7.3 Vendor shall maintain the above prescribed number of staff as long as there is no additional requirement from OICL. If the requirement arises, OICL shall give an order for increase or decrease of the number of agents. The Vendor shall have to ensure increase / decrease of seats and agents within three weeks from the date of such order.
- 7.4 Before the commencement of the Call Centre's activities and engaging agents, Vendor shall take approval of OICL. CVs of any newly hired agent should also be subsequently sent to OICL for perusal. There shall not be any relationship of employer and employee between OICL and the Vendor/Agent.
- 7.5 The Vendor shall take necessary steps in advance to recruit agents before discharging existing agents upon their resignation, so that agreed number of logins & quality of service is maintained at all times.
- 7.6 The Vendor will be liable to adhere to all the labor laws and any other laws as may be applicable from time to time. Any violation in this regard will empower OICL to terminate the contract.
- 7.7 There will not be any employer-employee relationship between OICL and staff of Vendor. As such, the Vendor's personnel, employees, agents, etc, shall have no authority or right to bind OICL in any manner. It is also clarified that the personnel employed by the Vendor will be exclusively the employees of the Vendor, will be supervised directly and controlled solely by the Vendor or its representative, shall be governed by terms of the Vendor's employment and shall have no relationship with OICL. The Vendor shall be responsible and liable in the event of any adverse claims of whatsoever nature made on OICL by the employees of the Vendor.
- 7.8 The Vendor will issue appointment letters to its employees clarifying that they would be employees exclusively of the Vendor. The Vendor shall be solely responsible for acts and activities of its employees (including disciplinary action therefore) while they are engaged by the Vendor to provide the services to OICL on the Vendor's behalf.
- 7.9 OICL shall not be responsible for any deductions or contributions, whether statutory or otherwise, in respect of the Vendor's employees, from the service fee.
- 7.10 If it is observed by OICL that an Agent/ Team Leader has misbehaved with a caller on telephone, or if complaint is received against any of the Agent/ Team Leader or if his/ her performance is found to be lacking in the opinion of OICL, OICL may instruct the Vendor to remove such person from OICL Call Center.



- 7.11 The Vendor may conduct background verification of the agent's candidature. OICL shall not play any role in this verification. The vendor may use his own procedures or sources for the verification. However, the vendor shall submit the CVs of agents as per clause 7.4.

8. TRAINING

- 8.1 Considering the nature of the services, training forms the most important aspect of OICL Call Center. The Vendor should make arrangements for imparting proper training in soft skills; call handling, exposure to CRM terminals so as to prepare the agents to answer different types of queries, and on other appropriate aspects of Call Center services.
- 8.2 The Vendor should ensure that all the agents are put on actual duty only after providing them ten days of training as per the following table:

Training Area	Responsibility
Soft Skills	Vendor
CRM	Vendor/OICL
Call Handling	Vendor
Product Knowledge	OICL
INLIAS/ Portal	OICL
Grievance Handling	Vendor/OICL
Process related	OICL

- 8.3 For training on OICL processes and procedures, OICL shall impart the training in its premises in Delhi / NCR. The duration of training is expected to be for 3-5 days. OICL shall provide the data and content which can be further customized by the provider for internal training sessions.
- 8.4 OICL may from time to time provide refresher training to the Team Leaders. The Vendor needs to ensure that their Team Leaders provide further in-house process/ product refresher training to agents.



9. RESPONSIBILITIES OF OICL

- 9.1 The billed expenses for inbound calls, rentals in regard to the usage of toll free number, outbound calls (grievance responses, call backs, feedback etc.) will be reimbursed by OICL on actuals. After submitting the requisite monthly bills, the amount will be paid along with the monthly payments.
- 9.2 OICL shall also provide access to certain databases as required for provision of service.
- 9.3 OICL may nominate a Nodal officer(s) for monitoring and conducting quality audits at periodic intervals at the Call Center. Administration level permissions to access all sub-systems/ servers (including IVR, CRM, ACD) would need to be provided. The Vendor should provide adequate seating place for OICL officers to facilitate the same.
- 9.4 OICL will impart product training to the trainers at the time of induction. Thereafter, from time to time, OICL may conduct refresher training.
- 9.5 OICL shall define the reporting/ MIS formats and the associated time schedules.
- 9.6 OICL will give restricted access to INLIAS so that the designated agent can access the system and respond to queries from the callers.
- 9.7 OICL shall extend its email domain to certain agents for responding to customer queries. However, the vendor at his own cost may install email client such as outlook etc. at the call center for mail management.



10. PURCHASE OF BID DOCUMENTS

- 10.1.** The complete set of bid documents may be purchased at the Head Office of OICL by paying an amount of INR 5,000 (Rupees Five Thousand only) towards bid document fee in the form of Demand Draft drawn in favour of "The Oriental Insurance Company Limited" payable at New Delhi. Please note that this bid processing fee is non-refundable. The bid document can be purchased personally during office hours on all working days at the address mentioned in Clause 1.8 (b).
- 10.2** It should be noted that the RFP document made available on the website would be for reference purpose only. The Bidders who wish to participate in the bidding process should purchase the RFP at the address mentioned in Clause 1.8 (b) before 03:00 PM on 18-03-2015.

11. INSTRUCTIONS TO BIDDERS

In order to participate in the bidding process, Bidders should follow the procedure described below for submitting their bids. A failure to do so may result in the bid being eliminated at the examination stage as non-responsive.

11.1 Procedure for submission of bids

11.1.1 It is proposed to have a three bid system for this bid

- Pre-Qualification (2 hard copies + 1 soft copy)
- Technical Bid (2 hard copies + 1 soft copy in one cover)
- Commercial Bid (2 hard copies + 1 soft copy in one Cover)

*Note: Please note that in case of any discrepancy between the hard copy and the soft copy of the bid, the content provided in the hard copy shall be considered as final.

11.1.2 Pre-Qualification

In a sealed cover, receipt of tender purchase, the Bid Security (Clause 11.4.5) and two hard copies (**one original and 01 additional copy**) describing the **PRE-QUALIFYING** technical competence and experience of the Bidder prepared as per the Clause 11.5 should be submitted with the Bid. The words **PRE-QUALIFYING LETTER**



should be clearly marked on the cover.

11.1.3 Technical Bid

Technical bid comprising of two hard copies and one soft copy of the technical bid prepared as per Clause 11.4.2 B should be submitted as follows:

- a) Each of the two hard copies of technical bid should be a complete document, bound as a volume and placed in separate sealed envelopes super-scribing **'TECHNICAL BID'**.
- b) Each of the sealed envelopes should also be marked as **'ORIGINAL', 'FIRST COPY'** respectively.
- c) The soft copy (.pdf) of the technical bid should be submitted on a CD sealed in an envelope marked as **'SOFT COPY OF TECHNICAL BID'**.

The three envelopes of technical bid prepared as above should be placed in a single sealed envelope super-scribing;

Technical Bid for Tender No OICL/HO/MKTG/Setting up of Call Center/2014-15/01/Dated: 05.2.2015

Last date of submission 06-04-2015, before 04:00 PM

Do not open before 06-04-2015, 04:30 PM

11.1.4 Commercial Bid

Commercial Bid comprising of two hard copies and one soft copy of the Commercial Bid prepared in accordance with Clause 11.4.2 C should be submitted as follows:

- a) Each of the two hard copies of commercial bid should be a complete document, bound as a volume and placed in separate sealed envelopes super-scribing **'COMMERCIAL BID'**.
- b) Each of the sealed envelopes should also be marked as **'ORIGINAL', 'FIRST COPY'** respectively.
- c) The soft copy (.pdf) of the commercial bid should be submitted on a CD sealed in an envelope marked as **'SOFT COPY OF COMMERCIAL BID'**.

The three envelopes of commercial bid should be placed in a single sealed envelope super-scribing:

Commercial Bid for Tender No OICL/HO/MKTG/Setting up of Call Center/2014-15/01/Dated: 05.2.2015

Last date of submission 06-04-2015, before 04:00 PM

Do not open before 06-04-2015, 04:30 PM

11.1.5 The Technical Bid cover and Commercial Bid Cover and the Pre-Qualification cover prepared as above, are to be kept in a single sealed cover super-scribing



Tender No OICL/HO/MKTG/Setting up of Call Center/2014-15/01/Dated: 05.2.2015

Last date of submission 06-04-2015, before 04:00 PM

Do not open before 06-04-2015, 04:30 PM

If not delivered before 04:00 PM on 06-04-2015, please return to:

<Name & Address of the Bidder>

11.1.6 Sealing and marking of Bids

The Bidders shall seal and mark each of the copies (two printed and one soft copy, where applicable) of the Pre-qualification Bid, the Technical Bid and the Commercial Bid respectively strictly in accordance with Clause 11.1. In case of non-compliance, OICL will assume no responsibility for the bid's misplacement or premature opening.

11.1.7 Each copy of the tender should be a complete document and should be bound as a volume. The document should be page numbered and appropriately flagged and must contain the list of contents with page numbers. Different copies must be bound separately. Any deficiency in the documentation may result in the rejection of the Bid.

11.1.8 Bidder must ensure that the information furnished by him / her in respective CDs is identical to that submitted by him in the original paper bid document. In case of any discrepancy observed by OICL in the contents of the CDs and original paper bid documents, the information furnished on original paper bid document will prevail over the soft copy.

11.1.9 Bid document submitted by the bidder should be concise and contain only relevant information as required under this RFP.

11.2 Cost of Tender

The Bidder shall bear all costs associated with the preparation and submission of the bid, including cost of presentation and demonstration for the purposes of clarification of the bid, if so desired by OICL. OICL will in no case be responsible or liable for those costs, regardless of the conduct or outcome of the bidding process.

11.3 Tender Document

11.3.1 Content of the Tender document

The Bidder is expected to examine all instructions, terms, forms, and specifications in this document. Failure to furnish all information required by the tender document or



submission of a bid not substantially responsive to the tender document will be at the Bidder's risk and shall result in the rejection of the bid.

11.3.2 Clarification of Tender document

Prospective Bidders requiring any clarification of the Tender Document may seek clarifications through email in word/ excel formats only. The purpose of this is to allow potential Bidders to ask questions and request clarifications. The pre-bid queries should reach OICL as per the dates mentioned in Clause 1.9 via email in the following format:

Bidder Name:					
Sr. No.	Page	Section	Sub-section	Clause of RFP on which clarification is required	Clarification required

11.3.3 Amendment of Tender document

At any time prior to the last date for receipt of bids, OICL may, for any reason, whether at its own initiative or in response to a clarification requested by a prospective Bidder, modify the tender document by a corrigendum. The amendment will be notified in writing or by email to all prospective Bidders who have received the tender document and will be binding on them. In order to afford prospective Bidders reasonable time in which to take the amendment into account in preparing their bids, OICL may, at its discretion, extend the last date for the receipt of bids.

11.3.4 The bidders shall be deemed to have understood and agreed that no explanation or justification for any aspect of the process of selection of vendor for establishment of call center shall be given and that the decisions of OICL in this regard are without any right of appeal whatsoever.

11.3.5 Material deficiencies in providing the information requested may result in rejection of the proposal. The decision of OICL shall be final and binding in this regard.

11.3.6 Any cost incurred by the prospective bidders to prepare the proposals and for negotiating the resultant Contract, will not be reimbursed.

11.3.7 Information relating to evaluation of proposals and recommendations concerning award shall not be disclosed to the bidders or to other persons not officially concerned with the process.

11.3.8 During evaluation of the proposals, OICL may, at its discretion, ask the bidders for clarifications on their proposal. The bidders are required to respond within the time frame prescribed by OICL.



11.3.9 Right to reject any or all proposals: Notwithstanding anything contained in this RFP, OICL reserves the right to accept or reject any proposal, at any time without any liability or any obligation for such acceptance, rejection or annulment, and without assigning any reasons thereof.

11.3.10 Without prejudice to the generality of Clause 11.3.9 above, OICL reserves the right to reject any Proposal if: (a) at any time, a material misrepresentation is made or discovered, or (b) the Bidder does not provide, within the time specified by the OICL, the supplemental information sought by the OICL for evaluation of the proposal. Misrepresentation / improper response by the Bidder may lead to the disqualification of the Bidder.

11.4 Bid Preparation

11.4.1 Language of Bid

The bid prepared by the Bidder and all correspondence and documents relating to the bids exchanged by the Bidder and OICL, shall be written in English. Any printed literature furnished by the Bidder may be written in another language so long the same is accompanied by an English translation in which case, for purposes of interpretation of the bid, the English translation shall govern.

11.4.2 Documents comprising the bid

The bids prepared by the Bidder shall comprise of the following components:

A. Pre-qualification letter should contain the following documents:

1. Explicit documentary evidence in support of the requirements specified in Clause 11.5.
2. Bid Security of INR 3,00,000 (Rupees Three Lakh only) in the form of Demand Draft / Banker's Cheque issued by a Scheduled Bank.
3. Power-of-Attorney as per format enclosed in Annexure 14 or Board Resolution granting the person signing the bid the right to bind the Bidder as the 'Constituted Attorney of the company'. The document should be duly executed as provided in the relevant law, clearly specifying the person and his position in the organization of the Bidder authorized to sign documents in connection with the bid (Clause 11.4.7).
4. A copy of the RFP, any Clarifications or Corrigenda issued by OICL, with all pages signed by an authorized signatory of the firm to indicate that the RFP norms have been accepted unconditionally.

B. Technical bid:

Please refer Annexure 13 for Technical Bid Format



C. Commercial bid should comprise the following:

1. Commercial bid letter (Annexure 4)
2. Price Schedule (Annexure 5)

The person (Authorized Signatory) signing the bid shall initial all pages of the bid.

Please note that all the formats / annexures, etc mentioned in the RFP are mandatory to be submitted and non-submission of any document shall be considered as deviation. However, decision of OICL shall be final and binding in such cases.

11.4.3 Bid Prices

The Bidder shall indicate in the proforma prescribed in Annexure 5 of the Commercial Bid, the price for offering Call Center services to OICL.

11.4.4 Firm Prices

Prices quoted by the Bidder must be all inclusive, firm and final, and shall not be subject to any escalation whatsoever during the period of the contract. Taxes shall be inclusive of all applicable taxes, duties or levies which, if any payable should be paid by the Bidder and will be reimbursed on production of original receipts.

Attention of the Bidder is invited to the terms and conditions of payment given in Clause 13.6.

Any increase / decrease of tax component shall be passed on to OICL provided the Vendor has provided a written notice of 60 days prior to raising such invoice.

11.4.5 Bid Security

The Bidder shall furnish, as part of his bid, a Bid Security in the form of Demand Draft/ Banker's Cheque of INR 3,00,000/- (Rupees Three Lakh only) issued by a Scheduled Bank. The Bid Security is required to protect OICL against the risk of Bidder's conduct, which would warrant the security's forfeiture in the following scenario:

- a. If a Bidder withdraws his bid during the period of bid validity specified by the Bidder in the bid; or
 - b. In the case of a successful bid, if the Bidder fails to,
 - i. Sign the contract in accordance with Clause 11.7.5; or
 - ii. Furnish security in accordance with Clause 11.7.6.
- The Bid Security shall be denominated in Indian Rupees, and should be valid for 60 days beyond the validity of the bid.
 - Any bid not secured with Bid Security amount will be rejected by OICL as non-responsive.



- Unsuccessful Bidders' Bid Security will be returned as promptly as possible
- The successful Bidder's Bid Security will be returned upon the Bidder signing the contract, pursuant to Clause 11.7.5, furnishing the security, pursuant to Clause 11.7.6.

No interest will be payable by OICL on the amount furnished by Bidders as Bid Security.

11.4.6 Period of validity of Bids

Bids shall remain valid for 120 days from the last permissible date for submission bids. A bid valid for a shorter period may be rejected by OICL as non-responsive. In exceptional circumstances, OICL may request the Bidder for an extension of the period of validity. The request and the responses thereto shall be made in writing. Bid Security validity shall also be suitably extended. Bidders will not be allowed to modify his bid.

11.4.7 Format and Signing of Bids

Bidder shall prepare two printed copies each of the 'Pre-qualification bid', 'Technical Bid' and 'Commercial Bid', clearly marking each as 'Original', 'First Copy', in accordance with Clause 11.1. In addition, the Bidder shall submit one 'Soft Copy' (.pdf) each of the 'Technical bid' and 'Commercial bid', clearly marking each as 'Soft Copy', in accordance with Clause 11.1. In the event of any discrepancy between them, the 'Original' shall govern.

The original and all printed copies of the bid shall be typed or written in indelible ink and shall be signed by the Bidder or a person(s) duly authorized to bind the Bidder to the contract. This authorization shall be indicated by written Power-of-Attorney accompanying the bid. The person(s) signing the bid shall put initials on all pages of the bid, except for unmodified printed literature.

The bid shall contain no interlineations, erasures or overwriting except as necessary to correct errors made by the Bidder, in which case the person(s) signing the bid shall initial such corrections.

11.4.8 Revelation of Prices

Prices in any form or by any reasons should not be revealed in Technical Bid or before opening the Commercial Bid, failing which the offer shall be liable to be rejected. If price change is envisaged due to technical clarification, revised Commercial Bid in a separate sealed envelope shall be accepted with prior written permission of OICL.

11.4.9 Terms and Conditions of Tendering Firms

Printed terms and conditions of the Bidders will not be considered as forming part of their bids. As part of this, the Bidder should submit a No Deviation Certificate as per the format mentioned in Annexure 8.

11.4.10 Local Conditions



It will be imperative on each Bidder to fully acquaint with the local conditions and factors, which would have any effect on the performance of the contract and/ or the cost.

11.4.11 Proposal Ownership

The proposal and all supporting documentation submitted by the Bidder shall become the property of OICL.

11.4.12 Proposal Format

Bidders are requested to submit a written proposal containing full details of the proposed Call Center solution to cover the requirements of this RFP. In the interests of consistency and in order to enable an efficient and fair evaluation process, proposals are required to conform to the following:

1. Proposals shall mirror the format and sequence of the RFP;
2. Proposals shall include specific statements of compliance or otherwise, for each requirement within this RFP; and
3. Proposals shall be self-contained and not rely on references to manuals or brochures.

11.5 Criteria for Pre-qualification of Bidders

Following is the eligibility criteria for pre-qualification of Bidders. Please note that the Consortiums are not allowed.

Sr. No.	Pre – qualification Criteria	Supporting Documents required
1.	Bidder is duly registered in India under the Companies Act 1956 and has been in operation for at least 3 years as on the designated last date of submission of response to this RFP.	<ul style="list-style-type: none">• Certificate of Incorporation/ Registration• Memorandum of Association
2.	Bidder has valid OSP licence for providing domestic services at the location proposed for setting up OICL Call Center.	Copy of valid OSP License documents for domestic operations with validity of at least 3 years from the date of submission bids. If the license expiry is within the above specified period, the Bidder should provide an undertaking that the license will be renewed so as to maintain the validity during the term of the contract.
3.	Bidder has an average annual	<ul style="list-style-type: none">• Audited financial statements



Sr. No.	Pre – qualification Criteria	Supporting Documents required
	turnover greater than INR 15 Crores for the last three financial years (FY 2011-12, 2012-13 and 2013-14) from BPO/ Call Center operations.	<ul style="list-style-type: none">• Undertaking by the Bidder clearly mentioning the average annual turnover value from BPO/ Call Center Operations.• Copy of IT Returns for the last three financial years.
4.	Bidder has positive net worth (measured as paid-up capital plus free reserves) as on 31 st March 2014.	Certificate by Company Secretary or Chartered Accountant.
5.	Bidder shall have at least 3 years of experience in servicing Outsourced Call Center for inbound & outbound customer care.	List of customers in India to whom the Bidder is currently providing Call Center services and clearly mentioning the years of service. Testimonials from Client(s)
6.	Bidder shall have at least 100 seats operational in Delhi / NCR serving domestic clients.	Details of the client(s) in Delhi / NCR along with the number of seats at each location for each client.
7.	Bidder should have handled at least 100,000 in-bound calls per month during the financial year 2013-14.	List of clients with in-bound calls handled per month for the Financial Year
8.	Bidder shall have demonstrated capability of serving the customers in Hindi and English.	List of clients with details of languages supported and number of seats for each language.
9.	Bidder should not be blacklisted by Central / any State Government / PSUs for fraudulent activities as on the date of bid submission	<ul style="list-style-type: none">• Undertaking on company letter head.• Self-declaration (format provided in Annexure 10)

Note:

- 1. All the documents including the bids have to be attested by the Authorized Signatory of the Bidder**
- 2. Bidder should provide details as per Annexure 12**

11.6 Bid Submission

11.6.1 Last date of Receipt of Bids

Bids must be received by OICL at the address specified under schedule for invitation (Clause 1.8) not later than the time and date specified in Important Dates (Clause 1.9). In the event of the specified date for the receipt of bids being declared a holiday for OICL, the bids will be received till the appointed time on the next working day. OICL



may, at their discretion, extend the last date for the receipt of bids by amending the tender document in accordance with Clause 11.3.3, in which case all rights and obligation of OICL and Bidders previously subject to the last date will thereafter be subject to the last date as extended. However, the decision of OICL in this regard shall be final and binding.

11.6.2 **Late Bids**

OICL shall reject any bid received after the last date & time for receipt of bids as prescribed by OICL (Clause 1.9). In this regard the decision of OICL shall be final and binding.

11.6.3 **Modification and withdrawal of Bids**

- The Bidder may modify or withdraw its bid after the bid's submission, provided that written notice of the modification or withdrawal is received by OICL prior to the last date prescribed for receipt of bids.
- The Bidder's modification or withdrawal notice shall be prepared, sealed, marked and dispatched in accordance with the provisions of Clause 11.6.1. A withdrawal notice may also be sent by fax but followed by a signed confirmation copy, post marked not later than the last date for receipt of bids.
- No bid may be modified subsequent to the last date for receipt of bids.
- No bid may be withdrawn in the interval between the last date for receipt of bids, and the expiry of the bid validity period specified by the Bidder in the bid. Withdrawal of a bid during this interval shall result in forfeiture of the Bidder's Bid Security.

11.6.4 **Address for correspondence**

Bidder: The Bidder shall designate the official mailing address, place, telephone number, fax number and email address to which all correspondence shall be sent by OICL.

OICL: Correspondence with OICL should be made at the address specified under Clause 1.8. OICL will not be responsible for non-receipt of any communication sent by the Bidder or for any communication sent to any other office of OICL.

11.6.5 **Opening of Bid by OICL**

All bids will be opened at the location mentioned in Clause 1.8 in the presence of Bidder's representatives who choose to attend.

OICL will open the letter describing Pre-qualifying Technical Competence as per the date and time mentioned in Clause 1.9. The Bidders' name, modifications, bid withdrawals



and the presence or absence of the requisite Bid Security and such other details, as OICL at their discretion, may consider appropriate will be announced at the bid opening.

11.6.6 Clarifications

If deemed necessary, OICL may seek clarifications on any aspect from the Bidder. However, that would not entitle the Bidder to change or cause any change in the substance of the bid submitted or price quoted. OICL may, if it so desires, ask the Bidder to give presentation for the purpose of clarification of the tender. All expenses for this purpose, as also for the preparation of documents and other meetings, will be borne by the Bidders.

11.6.7 Preliminary Examination

OICL will examine the bids to determine whether they are complete, whether any computational errors have been made, whether required Bid Security has been furnished, whether the documents have been properly signed, and whether the bids are generally in order.

A bid determined as not substantially responsive will be rejected by OICL and may not subsequently be made responsive by the Bidder by correction of the non-conformity.

OICL may waive any minor informality or non-conformity or irregularity in a bid, which does not constitute a material deviation, provided such waiver does not prejudice or affect the relative ranking of any Bidder.

11.6.8 Evaluation of Bids

The evaluation of Bids is to ascertain the Bidder's technical and financial capability to establish and operate OICL Call Center. The bid must be complete in all respects and covering the entire schedule of requirements as stipulated in the Bid Document.

The selection of the vendor for establishing and operating the OICL Call Center will be carried out in three stages.

1. Pre-qualification:

OICL will open envelope containing the Pre-Qualification Bid in the presence of Bidder's Authorized representatives (refer Annexure 11) as per the date and time mentioned in Clause 1.9.

The Evaluation Committee would evaluate the Pre-qualification criteria of the bidders as per the criteria mentioned in Clause 11.5. Successful bidders will be informed subsequently. Only the bids of Bidders who are pre-qualified shall be taken up for technical evaluation.

2. Technical Evaluation:



Only the technical bids of pre-qualified Bidders will further be evaluated to qualify the Bidder with the most requisite experience, strengths and capabilities required for setting up OICL Call Center. Each bid will be evaluated and graded as per the criteria mentioned in the following table:

Sr. No.	Criteria	Max Marks	Sub-head	Marks
1.	Average annual turnover from domestic BPO/ Call Center operations for the last three years	10	>= 75 Crores	10
			>= 35 Crores but < 75 Crores	9
			>15 Crores but <35 Crores	8
2.	Industry Experience	20	Supporting at least 3 general insurance companies	20
			Supporting at least one general/ life insurance company	18
			Supporting at least one client in the BFSI sector	15
			No specific BFSI experience	12
3.	Number of domestic Inbound call center seats operational in Delhi / NCR	20	>=500 seats operational in NCR	20
			>=200 seats but <500 seats operational in NCR	18
			>=100 seats but <200 seats operational in NCR	16
4.	Monthly Inbound Call volume handled	15	>=1,000,000 calls	15
			>=500,000 calls but <1,000,000 calls	13
			>=100,000 calls but <500,000 calls	12
5.	Language Capability	10	Supporting clients with at least 50 seats each in Hindi and English in Delhi/ NCR	10
			Supporting client with at least 30 seats each in Hindi and English in Delhi/ NCR	8
			Supporting less than 30 seats each in Hindi and English in Delhi/ NCR	7
6.	Certifications	5	ISO 27001 or Equivalent	5
			ISO 9001 or Equivalent	3
			No Specific Certifications	0
7.	DR / BCP	5	Bidders shall be awarded marks for DR/ BCP approach proposed (Clause 6.2)	5
8.	Physical Inspection and Presentation	15	OICL shall conduct physical verification of the premises where OICL Call Center would be set up and the Bidders shall make a presentation on their offerings	(0-15)
Total Maximum		100		



Sr. No.	Criteria	Max Marks	Sub-head	Marks
	Marks			

Only the Bidders who score a minimum of 65 marks (aggregate) in technical score will be considered for commercial opening.

OICL shall carry out physical inspection of the premises, where OICL Call Center will be set up. OICL team shall conduct verification of the technical infrastructure in place, Call Center premises, facilities provided etc provided by the Bidder. The team shall award marks based on the verification conducted. These marks would form part of the technical evaluation as mentioned in the above table.

In the event of the verification revealing that a Bidder does not have the capability to meet the requirements for establishing Call Center as the specifications provided in this document, OICL may at its discretion reject the bid. The Bidders shall make a presentation on their capabilities, offerings and approach for setting up OICL Call Center.

***Note:** As the technical qualification is based on the criteria mentioned in the above table, Bidders are expected to follow the above headers while preparing their Technical Bids and provide as much information as possible in this regard.

3. Financial Evaluation:

After evaluating the technical bids, OICL shall notify the bidders whose technical bids are qualified as per the technical evaluation criteria, for the Commercial bid opening indicating Date and time and venue for the opening. The Commercial bids of technically qualified bidders will be opened in the presence of bidders' representatives. The resultant contract shall be awarded to the bidder with lowest Commercial quote as shall be adjudged by the representatives of OICL. The decision of OICL in this regard shall be final and binding.

11.6.9 Exerting Undue Influence

Bidder shall not contact OICL on any matter relating to this bid, from the time of the submission of Commercial Bid to the time the contract is awarded. Any effort by a Bidder to influence OICL's bid evaluation, bid comparison or contract award decision may result in the rejection of the bid.

11.7 Award of Contract

11.7.1 Post qualification

In addition to the pre-qualification, OICL will determine to their satisfaction whether the Bidder selected as having submitted the lowest evaluated responsive bid is qualified to satisfactorily perform the contract. The decision of OICL is final in such cases.



The determination will take into account the Bidder's financial, technical and support capabilities. It will be based upon an examination of the documentary evidence of the firm's qualification submitted by the Bidder, pursuant to Clause 11.4.2 A and Clause 11.5.

11.7.2 **Award criteria**

After evaluating the Technical Bids as per Clause 11.6.8, the Bidders, who **score at least 65 marks (aggregate) in technical score**, will be considered for commercial opening. OICL shall inform the technically qualified Bidders for Commercial Bid opening indicating the date time and place for opening of the Commercial Bids.

OICL will open the Commercial Bids (of only Technically Qualified Bidders), in presence of the representatives of the Bidders who chose to attend. The resultant contract shall be awarded to the bidder with lowest Commercial quote as shall be adjudged by the representatives of OICL. The decision of OICL in this regard shall be final and binding.

11.7.3 **OICL's Right to accept/ reject any or all bids**

OICL reserves the right to accept any bid, and to annul the tender process and reject all bids at any time prior to award of contract, without thereby incurring any liability to the affected Bidder or Bidders or any obligation to inform the affected Bidder or Bidders of the grounds for OICL's action.

11.7.4 **Notification of Award**

Prior to the expiration of the period of bid validity, OICL will notify the Bidder(s) in writing by registered letter, that his/ her bid has been accepted. The receipt of acceptance should be sent by the Bidder in writing through registered post. The notification of award will constitute the formation of the contract. Upon the furnishing of performance guarantee by the Bidder(s) pursuant to Clause 11.5, OICL will promptly notify each unsuccessful Bidder and will discharge the bid security, pursuant to Clause 11.4.5.

11.7.5 **Signing of Contract**

Along with the Letter of Intent, OICL will send the Bidder the contract form as per Annexure 7 provided in the tender document, incorporating all agreements between the parties. On receipt of the contract form, the Bidder shall sign and date the contract form, and return it to OICL within 4 weeks of receipt of the said contract form.

11.7.6 **Performance Security**

Within 14 days after the receipt of Letter of Intent from OICL, the successful Bidder shall furnish Performance Guarantee to OICL, which shall be equal to 10% of the total contract value (as specified in Annexure 5) valid up to 60 (sixty) days after completion of all contractual obligations by the Vendor and **guarantee shall be from a**



scheduled Bank in the Performa given at Annexure 6. If during the term of the resultant Contract, the number of seats is increased then the Vendor should ensure that performance security is adequately changed so as to match 10% of the revised total contract value.

Failure of the successful Bidder to comply with the requirement of Clause 11.7.5 or Clause 11.7.6 shall constitute sufficient grounds for the annulment of the award and forfeiture of the Bid Security.

11.7.7 Publicity

Any publicity by the Bidder in which the name of OICL is to be used, should be done only with the explicit written permission from OICL.

11.7.8 Disclaimer

This Tender is not an offer by OICL, but an invitation to receive offer from Bidders. No contractual obligation whatsoever shall arise from the tender process unless and until a formal contract is signed and executed by duly authorized officers of OICL with the Bidder.

11.7.9 Transfer of Goods/Materials/Equipments:

The successful bidder shall be responsible for safety and security of the goods/materials/equipments/services/data and should ensure a smooth takeover of the said goods/materials/equipments/services/data from the present Vendor and the cost for shifting, etc. of the said goods/materials/equipments/services/data from the present Vendor to the successful bidder of the present Tender shall be borne by the successful bidder.



12. SERVICE LEVEL AGREEMENT

- 12.1 The purpose of this Service Level Agreement (hereinafter called SLA) is to clearly define the levels of service which shall be provided by the Vendor to OICL for the duration of the contract. The SLA is intended to establish a clear set of measurable parameters against which the performance of the Vendor can be measured.
- 12.2 The Vendor and OICL shall maintain a monthly contact to monitor the performance of the services being provided by the Vendor.
- 12.3 The Vendor agrees to the following SLA parameters while providing services to the customers/ callers through the established OICL Call Center. The SLAs shall be monitored periodically and non-adherence of these SLAs is bound to attract penalties as described in the following Clauses. However, the penalties shall be applicable only after the 2nd (Second) month of the go-live of the Call Center.

12.4 Service Level Agreement Parameters

12.4.1 System Uptime

System Uptime implies that Call Center services are fully available and system is not down for any reason wherein system refers to the Hardware, Software & Voice infrastructure of the call centre. It will be calculated based on the following formula:

System Uptime: $1 \text{ minus Total down time (in minutes) / Total service time in a month}$
i.e. $\text{No. of working days (in a month)} * 14 \text{ (hours per day)} * 60 \text{ (minutes per hour)}$

The service window will be as per system down time should be captured by the IT systems at the Call Center monthly. The System Uptime value for the month is required to be $\geq 99.7\%$.

Sr. No.	System uptime value for month	Penalty
1.	$\geq 99.7\%$	Nil
2.	$\geq 95\%$ but $< 99.7\%$	2.0% of monthly billed amount
3.	$\geq 90\%$ but $< 95\%$	5.0% of monthly billed amount
4.	$< 90\%$ but $> 80\%$	10.0% of monthly billed amount
5.	$< 80\%$	15.0% of monthly billed amount



12.4.2 Call Answer

Call Answer time is the number of seconds it takes for any customer/non customer to connect with the Contact Center representative after pressing prescribed digit to talk to the agent. The following penalties are applicable:

Sr. No.	Percentage of calls attended	Penalty
1.	> 90% calls attended within 30 seconds	Nil
2.	85%-90% calls attended within 30 seconds	3% of monthly billed value
3.	< 85% calls attended within 30 seconds	5% of monthly billed value

12.4.3 Call abandon rate

This measures the percentage of calls that requested for an agent but got disconnected before being answered by an agent i.e. the percentage of calls that were abandoned by the customers after they have selected the IVR and waited for the agent to pick up.

Sr. No.	Calls unanswered by agents	Penalty
1.	< 5%	Nil
2.	Between 5%-10%	5% of monthly bill value
3.	>10%	10% of monthly bill value

12.4.4 Call Quality Score

This is a score based on parameters to measure the agent's knowledge about the products and procedures of OICL and these parameters and measurement criteria shall be determined in consultation with OICL post selection of the vendor. The call quality score should be more than 80%. In case the overall quality score for all the agents falls below 80% the amount payable to the bidder shall be reduced:

Sr. No.	Score on Call quality	Penalty
1.	> 80%	Nil
2.	Between 75% to 80%	2% of monthly billed value
3.	<75%	5% of monthly billed value

12.5 Key Performance Parameters

Similar to SLAs defined in the following sections, there are other critical performance parameters that shall be tracked on a regular basis to evaluate the Call Center's performance. OICL reserves the right to include any of these Key Performance Indicators (KPIs) as part of the SLAs from a future date in consultation with the Vendor.

Unlike SLAs, these KPIs shall not be linked to commercial penalties, but the Vendor is expected to maintain and ensure that its performance on these parameters is acceptable. In the daily, monthly and quarterly review meetings OICL and Vendor shall



jointly take decisions regarding acceptable performance required on different KPIs. If the Vendor fails to meet these expectations over an extended period of time (3 months), then OICL would have the right to terminate the contract with the Vendor. The important KPIs are listed as follows:

12.5.1 Accuracy of grievance logging by operators

The objective is to measure the accuracy with which operators register customer complaints. The complaints that have been captured incorrectly by the Call Center operators make it difficult to resolve the same. OICL would like to ensure that no more than 5% of complaints are incorrectly captured. The complaints that are marked with a wrong tag shall be used to calculate the percentage of incorrect complaints lodged by the Call Center.

12.5.2 Average call handling time by agents

Its objective is to ascertain average talk time taken by an agent in satisfying the customer while maintaining the required quality of content & presentation. Measurement of talk time duration will start from the moment the agent picks up the call till end of conversation. The same shall be reviewed periodically.

12.5.3 First time resolution of calls

This refers to the percentage of calls resolved the first time, without the need for escalation to other groups or OICL. The agent is expected to resolve the issue or answer the question during the first contact i.e. while user is still on the telephone to report the call.

12.5.4 Time taken for resolution of Grievances

The responsibility of the Vendor is to escalate the complaints received to the respective nodal officer (Appendix D) from the mutually agreed escalation matrix. The delay in escalation will be tracked for all different categories of complaints. Such pendency in complaints will be considered as inefficiencies at the Call Center. This KPI will measure the time taken for resolution of complaints excluding the pendency from OICL side.

12.6 Review of SLA Parameters

The SLA design is based on the scope of services and operational aspects of OICL Call Center. A periodic review of SLAs will be made when necessary and changes can be made with mutual consent.



13. GENERAL TERMS AND CONDITIONS OF CONTRACT

13.1 Definitions, Acronyms, and Abbreviations

Terms	Definitions
OICL	The Oriental Insurance Company Limited
Contract	The agreement entered into between OICL and the Bidder as recorded in the contract form signed by OICL and the Bidder, including all attachments and annexure thereto and all documents incorporated by reference therein
Vendor	The company with whom the order for setting up and operation of Call Center is placed and shall be deemed to include the Vendor's successors, representatives (approved by OICL), heirs, executors, administrators and permitted assigns, as the case may be unless excluded by the terms of the Contract.
Contract Price	The price payable to the Bidder under the contract for the full and proper performance of his contractual obligations.
Service	Service refers to the call center services specified in Clause 3.
Acceptance of Tender	The letter or any memorandum communicating to the Bidder, the acceptance of his tender and includes an advance acceptance of this tender.
Go-live	Go-live of the call center is defined as the day of start of complete operations of the call center i.e. the call center is fully equipped to provide services as per the scope of work and all the agents are ready to receive and make calls. OICL shall decide the go-live date in consultation with the Vendor.

13.2 Applicability

These general conditions shall apply to the extent that they are not superseded by provisions in any other part of the contract.

13.3 Standards of Performance

The Vendor shall perform the services and carry out its obligations under the contract with due diligence, efficiency and economy, in accordance with generally accepted techniques and practices used in the industry and with professional engineering and consulting standards recognized by international professional bodies and shall observe sound management and engineering practices. It shall employ appropriate advanced technology and safe and effective equipment, machinery, material and methods. The



Vendor shall always act, in respect of any matter relating to this contract, as faithful advisors to OICL and shall, at all times, support and safeguard OICL legitimate interests in any dealings with third parties.

13.4 Use of Contract document and Information

The Vendor shall not, without OICL's prior written consent, disclose the contract or any provision thereof, or any specification, design, drawing, pattern, sample or information furnished by or on behalf of OICL in connection therewith, to any person other than a person employed by the Vendor in the performance of the contract. Disclosure to any such employed person shall be made in confidence and shall extend only as far as may be necessary for purposes of such performance. The Vendor shall not without OICL's prior written consent, make use of any document or information forming a part of this tender and/or otherwise acquired regarding OICL including its business except for purpose of performing the contract. Any document forming a part of this tender, other than the contract shall remain the property of OICL.

13.5 Performance Security

Please refer to Clause 11.7.6

13.6 Payments

13.6.1 OICL shall make payments to the Vendor at the time and manner set out in the payment schedule (Clause 13.7).

13.6.2 No bill for extra work/ change order will be submitted by the Vendor unless said extra work / change order has been authorized / approved by OICL in writing in accordance with Clause 13.9.

13.7 Payment Schedule

13.7.1 Payments shall be made on monthly actuals for the services provided through the OICL call center. The Vendor is required to submit the following bills at the end of the month for payment:

- i. The agent charges as mentioned in Annexure 5 (Attendance record of the agents to be attached along with the bill)
- ii. One time expenses of shifting of toll free number Non Toll number if needed



- iii. Recurring charges for the usage of toll free number/toll number
- iv. Inbound call charges
- v. Outbound call charges
- vi. Outbound SMS charges

For the items (ii), (iii), (iv), (v) and (vi) the bills received from the respective telecom service provider(s) should be attached along with the bill.

13.7.2 The payment is also subject to satisfactory adherence to the SLAs as per the terms and conditions in Service Level Agreements (Clause 12). For this, the Vendor shall attach a certificate mentioning the compliance to SLAs during the billing period. The Vendor shall also attach necessary proofs for the same.

13.7.3 Apart from the payments mentioned in Clause 13.7.1 no other payments would be made by OICL during the term of the contract.

13.8 **Currency of Payments**

Payment shall be made in Indian Rupees (INR) only.

13.9 **Change Orders**

13.9.1 The Vendor agrees that OICL Call center requirements given in Scope of Services are minimum requirements and are in no way exhaustive and guaranteed by OICL. If deemed necessary OICL may at any time, by a written order given to the Vendor pursuant to Clause 13.21 increase in the number of any one or more of the following:

- i. The number of seats
- ii. The number of languages supported

13.9.2 The increase in number of seats should be effective within 3 weeks from the date of issue of change order and per seat rate will be as per the quoted price in Annexure 5.

13.9.3 The increase in the number of languages supported can be achieved by one or more of the following:

- i. increase in the number of seats by hiring agents who would support the desired language
- ii. replacing existing agents with new agents who would support the desired languages

The aforementioned options shall be finalized by the vendor in consultation with OICL and decision of OICL shall be final and binding in this case. Vendor agrees that per seat rate for above mentioned changes will be as per the quoted price in Annexure 5.



13.9.4 Any claims by the Vendor for adjustment under this Clause must be asserted within thirty days from the date of Vendor's receipt of OICL's change order.

13.10 **Contract Amendment**

No variation in or modification of the terms of the contract shall be made except by written amendment signed by both parties to this Contract.

13.11 **Sub-Contract**

The Vendor shall not assign/ sub-contract, in whole or in part, its obligations to perform under the contract, to any other party or persons, except with OICL's prior written consent. If the Vendor is found sub-contracting part or complete services to any other company or subsidiary of the Vendor, OICL at its sole discretion, may terminate contract as per Clause 13.15.1.

13.12 **Loss of Revenue to OICL**

The Vendor shall be vicariously liable to indemnify OICL in case of any misuse of data/ information by the Vendor or its employees/agents.

13.13 **Delays in the Vendor's performance**

13.13.1 Establishment of the Call Center and the go-live of services shall be made by the Vendor within 4 weeks from the date of agreement or 6 weeks from the date of issue of Letter of Intent, whichever is earlier.

Any unexcused delay by the Vendor from the mutually decided date for go-live of the Call Center services shall make the Vendor liable for the following penalties:

If D is the date for go-live of call center then

- i. Upto D + 5 days: Rs 5000 (Rupees Five Thousand) per day of delay.
- ii. From D+6 days to D+ 10 days: Rs 10000 (Rupees Ten thousand) per day of delay.
- iii. Beyond 15 days from "D", the performance security of the Vendor shall be forfeited and the contract would be terminated for default.

13.13.2 If at any time during execution of the contract, the Vendor should encounter conditions impeding timely establishment/ go-live of Call Center, the Vendor shall



promptly notify OICL in writing of the fact of the delay, its likely duration and its cause(s), before the scheduled establishment/ go-live date. OICL shall evaluate the situation after receipt of the Vendor's notice and may at their discretion extend the time for establishment/ go-live of Call Center, in which case the extension shall be ratified by the parties by amendment of the contract. If the Vendor's request to delay the establishment of Call Center, go-live of Call Center Services, is not found acceptable to OICL, the above mentioned Clause 13.13.1 would be invoked.

13.14 **"No Claim" Certificate**

The Vendor shall not be entitled to make any claim, whatsoever against OICL under or by virtue of or arising out of, this contract, nor shall OICL entertain or consider any such claim, if made by the Vendor after it shall have signed a "No claim" certificate in favour of OICL in such forms as shall be required by OICL after the works are finally accepted.

13.15 **Termination of contract**

OICL may, terminate this contract in whole or in part by giving the Vendor at least one month prior written notice indicating its intention to terminate the contract under the following circumstances:

13.15.1 **Termination for Default**

OICL may, without prejudice to any other remedy under this Contract and applicable law, reserves the right to terminate for breach of contract by providing a written notice of 60 days stating the reason for default to the Vendor and as it deems fit, terminate the contract either in whole or in part:

- If the Vendor fails to deliver any or all of the complete establishment / operationalization / go-live of Call Center services within the time period specified in the contract

OR

- If the Vendor fails to perform any other obligation(s) under the contract

13.15.2 **Termination for Insolvency**

Prior to providing a notice of termination to the Vendor, OICL shall provide the Vendor with a written notice of 30 days instructing the Vendor to cure any breach/ default of the Contract.

On failure of the Vendor to rectify such breach within 30 days, OICL shall terminate the contract by providing a written notice of 60 days to the Vendor, without compensation to the Vendor, if the Vendor becomes bankrupt or otherwise insolvent, provided that



such termination will not prejudice or affect any right of action or remedy which has accrued or will accrue thereafter to OICL.

13.15.3 Termination for Convenience

OICL may in its own discretion, by provision of a written notice sent to the Vendor, terminate the contract, either in whole or in part at any time for its convenience. The notice of termination shall specify that termination is for OICL's convenience, the extent to which performance of work under the contract is terminated, and the date upon which such termination becomes effective. Subsequently, the pending dues and the payments up to the date of termination will be settled accordingly.

13.16 Consequences of Termination

13.16.1 In the event of termination of this contract for any reason whatsoever, OICL is entitled to impose any such obligations and conditions and issue any clarifications as may be necessary to ensure an efficient transition and effective business continuity of the Call Center services which the Vendor shall be obliged to comply with and take all available steps to minimize the loss resulting from that termination/ breach, and further allow and provide all such assistance to OICL and/ or succeeding Vendor, as may be required, to take over the obligations of the Vendor in relation to the execution/ continued execution of the requirements of this contract.

13.16.2 All plans, drawings, specifications, designs, reports and other documents, if any, prepared by the Vendor in the execution of the contract shall become and remain the property of OICL and before termination or expiration of this contract the Vendor shall deliver all such documents, prepared under this contract along with a detailed inventory thereof, to OICL.

13.17 Force Majeure

Notwithstanding the provisions of Clause 13.13 and Clause 13.15 the Vendor shall not be liable for forfeiture of his performance security, liquidated damages or termination for default, if and to the extent that, his delay in performance or other failure to perform his obligations under the contract is caused due to circumstances beyond his reasonable control and is the result of an event of Force Majeure.

For purposes of this Clause, "Force Majeure" means an event beyond the control of the Vendor and not involving the Vendor and not involving the Vendor's fault or negligence



and not foreseeable. Such events may be inclusive, but are not limited to, wars or revolutions, fires, floods, epidemics, quarantine restrictions and freight embargoes. If a Force Majeure situation arises, the Vendor shall as soon as practicably possible notify OICL in writing of such conditions and the cause thereof. Unless otherwise directed by OICL, the Vendor shall seek all reasonable alternative means for performance not prevented by the Force Majeure event.

13.18 Arbitration

13.18.1 OICL and the Vendor shall make every effort to resolve amicably by direct informal negotiations, any disagreement or disputes, arising between them under or in connection with the contract.

13.18.2 If, after 30 days from the commencement of such direct informal negotiations, OICL and the Vendor have been unable to resolve amicably a contract dispute, either party may require that the dispute be referred for resolution to the formal mechanism specified in Clause 13.18.3.

13.18.3 In case of dispute is referred to arbitration; it shall be finally decided by reference to arbitration by a Board of Arbitrators appointed in pursuant to the Arbitration and Conciliation Act, 1996, any statutory modification or re-enactment thereof. The venue of such arbitration shall be Delhi, and the language of arbitration proceedings shall be English

13.18.4 The arbitrator(s) shall make a reasoned award (the "Award"). Any Award made in any arbitration held pursuant to this Clause (13.18) shall be in writing and the same shall be final and binding on the Parties as from the date, and the Parties agree and undertake to carry out such Award without delay.

13.18.5 OICL and the Vendor agree that an Award may be enforced against OICL and/ or the Vendor, as the case may be, and their respective assets wherever situated.

13.18.6 This Agreement and the rights and obligations of the parties shall remain in full force and effect, pending the Award in any arbitration proceedings hereunder.

13.19 Governing Language

The Governing Language of the contract is English.



13.20 **Applicable Law**

The Contract shall be interpreted in accordance with the Indian Laws for the time being in force and will be subject to the exclusive jurisdiction of a competent court of jurisdiction within the city of Delhi (with the exclusion of all other Courts).

13.21 **Notices**

Unless otherwise stated, all notices, approvals, instructions and other communications for the purposes of the resultant Agreement shall be given in writing and may be given by facsimile, by personal delivery or by sending the same by prepaid registered mail addressed to the Party concerned at its address stated in this Clause or the fax numbers set out below and/ or any other address subsequently notified to the other Party for this purpose and shall be deemed to be effective (in the case of registered mail) 10 calendar days after posting, (in the case of facsimile) 2 Working Days after receipt of a transmission report confirming dispatch or (in the case of personal delivery) at the time of delivery:

If to OICL:	THE ORIENAL INSURANCE CO. LTD
Address :	MARKETING DEPTT., HEAD OFFICE. A-25/27 ASAF ALI ROAD, NEW DELHI – 110002.
Telephone :	011 43659103
Fax :	011-23276354
Attention :	SH. A.K. GROVER, CHIEF MANAGER
If to _____:	
Address :	[_____]
Telephone :	[_____]
Fax :	[_____]
Attention :	[_____]

Such notices and other communication duly given shall be deemed to be effective if given by personal delivery, upon such delivery; or if sent by facsimile upon the next Working Day after sending thereof, or if sent by certified or registered mail, upon delivery or the twelfth (12) Working Day following the date of dispatch thereof, whichever is earlier. Any change in the address of any Party shall be given in the same manner provided for in this Clause.

13.22 **Firm Prices**



The unit prices quoted for the Establishment of Call Center Services shall be firm throughout the period of contract and shall not be subject to any change except on account of increase or decrease of applicable taxes which shall be passed on to OICL.

13.23 **Deduction**

Payments, as envisaged in price schedule, shall be subject to deductions (such as TDS) of any amount, for which the Vendor is liable under the agreement against this tender.

13.24 **Limitation of Liability**

The Vendor's cumulative liability for its obligations under the contract shall not exceed the contract value except in the case of gross negligence or willful misconduct of the Vendor. The Vendor shall not be liable for incidental, consequential, or indirect damages including loss of profit or saving.

13.25 **Confidentiality**

13.25.1 The Vendor understands and agrees that all materials and information marked and identified by OICL as 'Confidential' are valuable assets of OICL and are to be considered OICL's proprietary information and property. Vendor will treat all confidential materials and information provided by OICL with the highest degree of care necessary to ensure that unauthorized disclosure does not occur. Vendor will not use or disclose any materials or information provided by OICL without OICL's prior written approval.

13.25.2 The Vendor may disclose confidential information in the following circumstances:

- i. With the prior written consent of OICL.
- ii. To a member of Vendor's team ("Authorized person") if the authorized person needs the confidential information for performance of obligations under this contract; and the authorized person is aware of the confidentiality of Information.
- iii. To government or statutory body for audit or any other purpose as directed by OICL.

13.25.3 In the event the Vendor is required by judicial or administrative process, to disclose any information or material which is deemed to be confidential under this Contract and the resultant Non-Disclosure Agreement, the Vendor shall promptly notify OICL, and if OICL deems fit co-operate with OICL to challenge such process before making disclosure.

13.25.4 The Vendor shall be liable to fully recompense OICL for any loss of revenue arising from



breach of confidentiality. OICL reserves the right to adopt legal proceedings, civil or criminal, against the Vendor in relation to a dispute arising out of breach of obligation by Vendor under this Clause.

13.25.5 The requirements of use and confidentiality set forth herein shall survive the expiration, termination or cancellation of this tender.

13.25.6 Nothing contained in this contract shall limit the Vendor from providing similar services to any third parties or reusing the skills, know-how, and experience gained by the employees in providing the services contemplated under this contract.

13.25.7 The Vendor shall abide with the Confidentiality Agreement, and shall sign a separate Non Disclosure Agreement (NDA) as a condition precedent to signing the resultant Contract with OICL. The format for NDA is given in Annexure 3.

13.26 **Documents Prepared by the Vendor**

All plans, drawings, specifications, designs, reports and other documents prepared by the Vendor, if any, in the execution of the Contract shall become and remain the property of OICL and before termination or expiration of this Contract the Vendor shall deliver all such documents, prepared under this contract along with a detailed inventory thereof, to OICL.

13.27 **No Relation Certificate**

The Vendor shall submit a "No Relation Certificate" as per the format provided in Annexure 9, stating that there are no near relations employed in OICL under whose control the contract would be executed and it will be promptly informed, if any near relative is employed during the term of contract.

13.28 **Non-Blacklisting Declaration**

The Bidder shall furnish an undertaking that the firm has not been blacklisted for any fraudulent activities by any Central/ State Government or any PSU or agency of Central/ State Government as on the date of bid submission as per the format provided in Annexure 10. If at any stage of bidding process or during the currency of the contract, any suppression/ falsification of such information is brought to the knowledge of OICL, OICL shall have the right to reject the bid or terminate the contract, as the case may be, without any compensation to the Bidder.



13.29 **Cancellation of the contract & compensation**

OICL reserves the right to cancel the Contract placed on the selected Vendor and recover any expenditure incurred on the Vendor in the following circumstances:

- a) The selected Vendor commits a breach of any of the terms and conditions of the bid.
- b) The selected Vendor goes in to liquidation voluntarily or otherwise.
- c) The progress made by the selected Vendor is found to be unsatisfactory
- d) If deductions on account of liquidated Damages exceeds more than 10% of the total contract price ;or
- e) In the event of any fraudulent statement or mis-representation by the Vendor.

13.30 **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.

13.31 **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.

13.32 **Term of the Contract**

This agreement shall expire after a period of three years from the date of go-live of the OICL Call Center. The said term may be extended by OICL at its sole discretion on the same terms and conditions for further one year at the rates already agreed upon. So as to ensure the smooth transition and continuation of services till an alternative Vendor is appointed. OICL shall notify the Vendor about such extensions in advance and Vendor shall continue to perform all its obligations hereunder.



BID FORMS



14. ANNEXURE 1: Bidder Profile

BID PARTICULARS FOR TENDER No. Tender No OICL/HO/MKTG/Setting up of Call Center/2014-15/01/Dated: 05.3.2015

1.	Registered Name of the Bidder	
2.	Full Address of the Bidder	
3.	Telephone No:	
	Fax No:	
	Email Address:	
4.	Sectors in which the Bidder is providing services (i.e. Banking, Insurance, Telecom etc)	
5.	Number of Years of proven experience in BPO/ Call Center related services	
6.	Name, address and email of the contact person to whom all references shall be made regarding this tender	

As of this date the information furnished in all parts of this form is accurate and true to the best of my knowledge

Authorized Signatory _____

Name _____

Designation _____

Date _____

(Company Seal)



15. ANNEXURE 2: Technical Bid Letter

(To be submitted in the Bidder's letter head)

The Chief Manager (Marketing)
The Oriental Insurance Company Limited
1st Floor, Oriental House
A-25/ 27, Asaf Ali Road
New Delhi – 110 002

Ref: Tender No OICL/HO/MKTG/Setting up of Call Center/2014-15/01/Dated: 05.03.2015

Sir,

1. We declare:
 - i. that we are an established Call Center Service Provider under the name and style of -----.
 - ii. that we have read and examined all the bidding documents with respect to the tender mentioned above and do hereby propose to provide services specified in the bid document.
 - iii. that we are equipped with adequate technology for providing Call Center services as per the parameters laid down in the Tender Document and our establishment is open for inspection by the representatives of OICL.

2. Schedule for providing Services
We do hereby undertake, that, in the event of acceptance of our bid, the Services shall be provided as stipulated in the schedule to the Bid document and that we shall perform all the incidental services.

3. We enclose herewith the complete Technical Bid as required by you. This includes:
 1. Technical bid
 2. Bidder profile (Annexure 1)
 3. Bid Letter Technical (Annexure 2)
 4. No Deviation Certificate (Annexure 8)
 5. No Relation Certificate (Annexure 9)
 6. Industry-specific certifications (if any)
 7. Undertaking for No Blacklisting (Annexure 10)
 8. Letter of Authorization (Annexure 11)



4. We agree to abide by our offer for a period of 120 days from the date of submission of bids and that we shall remain bound by a communication of acceptance within that time.
5. Certified that the Bidder is a company and the person signing the tender is the constituted attorney.
6. Bid Security for an amount equal to INR 3,00,000/- (Rupees Three Lakh Only) is enclosed in the Cover containing the letter for Pre-qualifying Requirements as per Clause 11.4.5.
7. We do hereby undertake, that, until a formal contract is prepared and executed, this bid, together with your written acceptance thereof and placement of letter of intent awarding the contract, shall constitute a binding contract between us.
8. We do hereby undertake to provide the adequate space for installation of Antenna required for providing the MPLS and BPN connectivity for the call centre activity at the roof top or at alternative suitable space at the same site on our own.

Dated this day of 2015

Details of enclosures

- 1.
- 2.
- 3

Authorized Signatory of Bidder

Full Address:

Telephone No.

Address:

Fax No.

(Company Seal)



16. ANNEXURE 3: Non-Disclosure Agreement

(As per Clause 13.25)

AGREEMENT, made effective this day of, <ddmmyyy> between Oriental Insurance Company Limited and _____ (Hereinafter "THE VENDOR").

With respect to CONFIDENTIAL INFORMATION furnished by the parties to each other, the parties agree as follows:

1. That Confidential Information is received by each party for purposes of establishing call center for OICL & carrying on its activities. Confidential Information is defined as meaning information of OICL or the VENDOR identified as or relating to its activities, data made available or accessible, data generated during operations, business strategies, business arrangements, computer and network operations, functions and systems architecture which may be disclosed in oral, written, graphic, machine-recognizable, and/ or sample form, inclusive but not limited to any statistical data, MIS reports, client confidential information of OICL, any information relating to insurance policies and claims which may be exchanged between the parties and also information which is clearly designated, labelled, or marked as confidential and/ or proprietary or its equivalent. In the event of confidential information shared orally, the disclosing party will confirm, in writing within thirty (30) days after such oral disclosure. Each party shall limit dissemination of Confidential Information to only those people or employees of the Vendor, demonstrating and requiring a need to know.
2. That up to a period of 1 year after the date of termination of this Agreement, each party shall (a) restrict dissemination of Confidential Information to only those employees who must be directly involved in evaluation of the Confidential Information (b) use the same degree of care as for its own information of like importance and take reasonable care, in safeguarding against disclosure of Confidential Information.
3. That each party shall not copy, transmit or otherwise communicate the CONFIDENTIAL INFORMATION, in any form to anyone not having a need to know, without the prior written approval of the other party.
4. At the disclosing party's request or upon termination of the Contract for setting up of Call Center for OICL [or if the proposed transaction is not consummated], the receiving party will within 30 days of receipt of such notification:
 - (i) return to the disclosing party all copies of the Confidential Information in its possession [or in the possession of its representatives/ agents/ employees], [whether in



written form, electronically stored or otherwise] provided by the disclosing party;
(ii) destroy all copies of those portions of any documents containing any Confidential Information, and
(iii) if so requested by the disclosing party, deliver to the disclosing party a certificate executed by one of its duly authorized officers confirming compliance with the return or destruction obligation.

5. The Vendor shall maintain full confidentiality of the data obtained while answering queries/ complaints of OICL's customers. Under no circumstances the Vendor shall divulge/ reveal/ share such data with any third party without the prior written permission. Vendor shall execute appropriate confidentiality agreements with their employees to maintain confidentiality of such data. Such data collected, if any shall be the property of OICL and shall be handed over to OICL on expiry of the contract or when asked for during the currency of the contract. The facility should have appropriate electronic access control systems to ensure only authorized personnel have access.

6. That nothing contained in this Agreement shall be construed as granting or conferring any rights by license or otherwise, expressly or implied, or otherwise for any patents, copyrights, trademarks, know-how or other proprietary rights of either party acquired prior to or after the date of this Agreement.

7. That during the term of this Agreement and notwithstanding the other provisions of this Agreement, nothing received by Vendor shall be construed as CONFIDENTIAL INFORMATION which is now available to the public or is disclosed pursuant to the lawful requirement of a Government Agency disclosure is permitted by operation of law, provided that the Vendor before making the disclosure has given prior notice to OICL and has made a reasonable attempt to obtain a protective order limiting disclosure and use of the information so disclosed.

8. A waiver of any provision or breach of this Agreement must be in writing and signed by an authorized official of the Party executing the same. No such waiver shall be construed to affect or imply a subsequent waiver of the same provision or subsequent breach of this Agreement.

9. This Agreement shall be governed by and construed in accordance with the laws of India.

10. It is understood that this Agreement does not obligate either of the Parties to enter into further or continued discussions and assumes no commitment, financial or otherwise.

IN WITNESS WHEREOF, the parties have caused this Agreement to be executed by their duly authorized representatives and to become effective as of the date first written above.



AGREED:

Oriental Insurance Company Limited

XXXXXXXXXXXXXXXXXX

By: _____

(Authorized Signature)

Title: _____

Date: _____

By: _____

(Authorized Signature)

Title: _____

Date: _____



17. ANNEXURE 4: Commercial Bid Letter

(To be submitted in the Bidder's letter head)

To

The Chief Manager (Marketing)
The Oriental Insurance Company Limited
1st Floor, Oriental House
A-25/ 27, Asaf Ali Road
New Delhi – 110 002

Ref: Tender No: Tender No OICL/HO/MKTG/Setting up of Call Center/2014-15/01/Dated:05.03.2015.

Sir,

1. We affirm that the prices quoted are inclusive of installation, and commissioning charges.
2. We enclose herewith the complete Commercial Bid as required by you. This includes
 - i. Commercial Bid Letter (Annexure 4)
 - ii. Price Schedule (Annexure 5)

We agree to abide by our offer for a period of 120 days from the last date of submission bids prescribed by OICL and that we shall remain bound by a communication of acceptance within that time.

3. The price mentioned in our bid is in accordance with the terms as specified in the bidding documents and we declare that the prices are exclusive of all applicable taxes.
4. Certified that the Bidder is a company and the person signing the tender is the constituted attorney



5. We do hereby undertake, that, until a formal contract is prepared and executed, this bid, together with your written acceptance thereof and placement of letter of intent awarding the contract, shall constitute a binding contract between us.

Dated this day of 2015

Details of enclosures

- 1.
- 2.
- 3.

Authorized Signatory of Bidder

Full Address:

Telephone No.

Address:

Fax No.

(Company Seal)

**18. ANNEXURE 5: Price Schedule****(To be submitted in the Bidder's letter head)**

I / M / S _____ offer the following price for providing call center services to Oriental Insurance Company Ltd

Pricing Table

Table 1: Per seat costing
For 10 Seats

S. No.	Description	Unit (Per seat)	Quantity (a)	Unit Rate (per seat per month) in INR (b)	Duration of Contract (c)	Total basic cost (for a period of 3 years)
1.	Per Seat cost for operating call centre for OICL as per scope of work defined in RFP	In Words	Ten		Three years	
		In numerals	10		3 years	

Table 2: Applicable taxes

Sr. No.	Type of Tax	Tax rate	Amount
1			
2			
3			
4			

Note:

- a. L1* shall be decided based on the unit rate (b) filled in Table 1

**L1 will be the successful bidder with least commercial quote and as decided by OICL post bid evaluation.*

- b. All quotes should be per seat per month inclusive of Team Leader Charges & other supervisory charges
- c. Price mentioned in table 1 should be exclusive of any taxes and duties as applicable at time of payment and any increase or decrease in tax rates as applicable shall be passed



on to OICL at the time of payment.

- d. The quote should consider the costs for setting up of infrastructure such as hardware, software licensing, software customization etc
- e. Please mention all the applicable taxes in table 2
- f. As per the future requirements, OICL may
 - i. Increase the number of seats
 - ii. Increase in the Number of Languages Supported

The unit rate (per seat per month), mentioned above shall remain same for any increase in the number of seats or increase in languages supported.

- g. Rates should be quoted in figures and words without any errors, overwriting or corrections and should include all applicable taxes etc. In case of any discrepancy between the amount mentioned in numbers and words, the amount mentioned in words shall prevail

Signature of witness

Dated

Place

Authorized Signatory of Bidder

Dated

Place

(Company Seal)



19. ANNEXURE 6: Performa Bank Guarantee for Performance

Bank Guarantee No.

Date

Dear Sir,

WHEREAS _____(Vendor's name & Address), a company incorporated under the Companies Act, having its office at _____(hereinafter called the Vendor which expression unless repugnant to the context and/or expressly excluded shall include its successors and assigns) and Oriental Insurance Company Ltd(OICL), A-25/27,Asaf Ali Road, New Delhi-110002 (hereinafter called Purchaser which expression unless repugnant to the context and/or expressly excluded shall include its successors and assigns) have agreed to enter into a formal Agreement pursuant to the Letter of Intent dated _____ issued by the Purchaser;

AND

WHEREAS the Vendor at the time of bid submission has represented its ability and assent to set up and operate a Call Centre for the Purchaser and the resultant agreement provides that in case of failure/delay in setting up the Call Centre and/or operating the said Call Centre and/or due to any deficiency or event of default in rendering the services he shall be liable to damages to the Purchaser;

AND

WHEREAS as per the resultant agreement, Vendor is required to furnish a Bank Guarantee as a condition precedent to the Agreement of a sum equivalent to Rs _____ (Rupees in words) as a security for fulfilling its commitments to Purchaser as stipulated in the resultant agreement

We _____(Bank) having its Head Office at _____(hereinafter referred to as the Bank which expression shall, unless repugnant to the context or meaning thereof shall include its successors, administrators, executors and assigns) do hereby guarantee and undertake to pay to Purchaser without any demur on demand any and all monies claimed by OICL by _____(name of the Vendor) to the extent of Rs _____(Rupees in words) only as aforesaid at any time up to last date under the agreement without any demur, reservation, context, recourse or protest t and/or without any reference to _____(name of the



Vendor).

Bank undertakes to indemnify Purchaser against any loss or damage that may be caused to or suffered Purchaser by reason of any breach by the Vendor of any of the terms and conditions of the resultant agreement and/or in performance thereof. We agree that the decision of Purchaser, whether any breach of the terms and conditions of the resultant agreement and/or in performance thereof has been committed by the Vendor and the amount of loss or damage that has been caused shall be final and binding on us and the amount of the said loss or damage shall be paid by us forthwith on demand and without any demur to the Purchaser.

We _____ (name of the Bank) further agree that the guarantee herein contained shall remain in full force and effect during the period that would be taken for satisfactory performance and fulfilment in all respects of the resultant agreement by the Vendor (i.e. up to 36 months after the date of go-live)

We _____ (name of the Bank) further agree that the guarantee herein contained shall remain in full force and effect during the period that would be taken for satisfactory performance and fulfilment in all respects of the resultant agreement by the Vendor i.e. till _____ (viz the date up to 36 months after the date of go-live) hereinafter called the said date and that if any claim accrues or arises against _____ (name of the Bank) by virtue of the guarantee on or before the said date, the same shall be enforceable against us.

_____ (Name of the Bank), notwithstanding the fact that the same is enforced within six months' after the said date, provided that notice of any such claim has been given to _____ (Name of the Bank), by the Purchaser before the said date. Payment under this letter of guarantee shall be made promptly upon our receipt of notice to that effect from the Purchaser.

It is fully understood that this guarantee is effective from the date of the resultant agreement and that we _____ (Name of the Bank), undertake not to revoke this guarantee during its currency without the consent in writing of the Purchaser.

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

The payment so made by us under this bond shall be a valid discharge of our liability for payment there under and the Vendor shall have no claim against us for making such payment.

We _____ (Name of the Bank), further agree that the Purchaser shall have the fullest liberty, without affecting in any manner our obligations hereunder to vary any of the terms and conditions of the resultant agreement or to extend time of performance by



the Vendor from time to time or to postpone for any time from time to time any of the power exercisable by the Purchaser against the said Vendor and to forebear or enforce any of the terms and conditions relating to the resultant agreement and we, _____ (Name of the Bank), shall not be released from our liability under this guarantee by reason of any such variation or extension being granted to the said Vendor or for any forbearance by the Purchaser to the said Vendor or for any forbearance and/ or omission on the part of the Purchaser or any other matter or thing what-so-ever, which under the law relating to sureties, would, but for this provision have the effect of so releasing us from liability under this guarantee.

This guarantee will not be discharged due to the change in the constitution of the Bank or the Vendor.

This guarantee shall be governed and construed in accordance with Indian Laws and subject to the exclusive jurisdiction of Indian Courts.

Date _____

Place _____

Witness _____

Signature _____

Printed Name _____

(Bank's common seal)



20. ANNEXURE 7: Contract Form

THIS AGREEMENT made on this____day of_____between The Oriental Insurance Company Limited (hereinafter called "the Purchaser") having its Registered office at_____of one Part

AND

_____, having its Registered Office at _____ (hereinafter called "The Vendor") of the other Part;

AND

WHEREAS the Vendor is engaged in the business of setting up of Call Centre and operate the said Call Centre; AND

WHEREAS the Purchaser is interested for setting up a Call Centre; AND

WHEREAS the Vendor has agreed to set up and operate the Call Centre of OICL viz the Purchaser to which the Purchaser has agreed.

NOW THIS AGREEMENT WITNESSETH AS UNDER:-

1. That the Vendor has agreed to set up and operate a Call Centre of Purchaser to cater to the business requirements of Purchaser.
2. That the Purchaser had issued a Letter of Intent and the Vendor had submitted its tender/quotation. After negotiations between the parties the Purchaser has accepted the bid/ modified bid submitted by the Vendor. The parties agree that the said tender documents shall form and will be read as an integral part of this agreement.
3. The parties agree and accept that the relations between the Purchaser and Vendor are on Principal to Principal basis and Vendor in no way is constituted as an agent and/or an employee of the Purchaser.

4. Priority of Documents

The documents forming this Agreement are to be taken as mutually explanatory of one another. They shall have priority in the following order:

- a) the Request for Proposal bearing Tender No OICL/HO/MKTG/Setting up of Call Center/2014-15/01 Dated: 5.3.2015.
- b) this Agreement;
- c) LoI issued by OICL to the Vendor; and
- d) the Vendor's "Technical Proposal" and "Financial Proposal" submitted in response to the RFP.



5. Indemnity

5.1 The Vendor agrees to indemnify and hold harmless OICL, Officers, Directors, employees and agents(each a "Indemnified Party") promptly upon demand at any time and from time to time, from and against any and all losses , claims, damages, liabilities, costs (including reasonable attorneys fees and disbursements) and expenses (collectively, "Losses") to which the Indemnified Party may become subject, in so far as such losses directly arise out of, in any way relate to, or result from (i) any mis-statement or any breach of any representation or warranty made by the Vendor or (ii) the failure by the Vendor to fulfill any agreement, covenant or condition contained in this Agreement, including without limitation the breach of any terms and conditions of this Agreement by any employee or agent of the Vendor or (iii) any claim or proceeding by any third party against OICL arising out of any act, deed or omission by the Vendor or (iv) claim filed by a workman or employee engaged by the Vendor for carrying out the work at the OICL Call Centre and/or relating to the said Call Centre. For the avoidance of doubt, indemnification of Losses pursuant to this section shall be made in an amount or amounts sufficient to restore each of the Indemnified Party to the financial position it would have been in had the losses not occurred.

5.2 Any payment made under this Agreement to an indemnity or claim for breach of any provision of this Agreement shall be net of applicable taxes.

6. WAIVER

Modification of this Agreement and/or any of the provisions/part thereof or any delay in enforcing any term, exercising any option, or requiring performance shall not be a waiver of the Purchaser, its Directors; its employees or its Agents

7. AUDIT

The Vendor shall keep accurate and systematic accounts of the project (viz OICL Call Centre) specific records in respect of the Services envisaged herein, in accordance with accepted accounting principles, and shall clearly identify all relevant time charges and cost, and the basis thereof. The Vendor shall permit representatives of OICL to inspect and make copies of such project specific records, subject to OICL providing prior written notice of 7 (seven) days before exercising such right under the Agreement. This right of OICL shall survive for a period of 1(one) year after termination or expiration of this Agreement.

The proposed Call Centre should be fully operational i.e. the agents are ready to receive or make calls with the entire said infrastructure and soft ware installed as mentioned in Scope of Services within 4 weeks from the date of agreement or 6 weeks from the date of issue of letter of intent whichever is earlier.

8. The Purchaser shall pay to the Vendor for its services at the rate and/or manner stipulated in the tender documents.



9. That the term of this agreement shall expire after a period of three years from the date of go-live of the OICL Call Center. The said term may be extended by OICL at its sole discretion on the same terms and conditions for an additional period of six months.

IN WITNESS WHEREOF THE PARTIES HERETO HAVE CAUSED THIS AGREEMENT TO BE EXECUTED IN ACCORDANCE WITH THE RESPECTIVE LAWS ON THE DAY, MONTH AND YEAR ABOVE WRITTEN

**Signed, Sealed and Delivered for
"The Oriental Insurance Co. Ltd." By its
constituted Attorney**

**Signed, Sealed and Delivered for
"<Vendor Name>" by its constituted
Attorney**

Signature _____
Name _____
Designation _____
Address _____
Company _____
Date _____

Signature _____
Name _____
Designation _____
Address _____
Company _____
Date _____

Company Seal

Company Seal

Witness

Witness

Signature _____
Name _____
Designation _____
Address _____
Company _____
Date _____

Signature _____
Name _____
Designation _____
Address _____
Company _____
Date _____



21. ANNEXURE 8: Format for No Deviation Certificate

(To be submitted in the Bidder's letter head)

To
The Chief Manager, Marketing Department
The Oriental Insurance Company Limited
1st Floor, Oriental House
A-25/ 27, Asaf Ali Road
New Delhi – 110 002

Subject : No Deviation Certificate
Reference : Tender No OICL/HO/MKTG/Setting up of Call Center/2014-15/01
Dated 05.3.2015 for the establishment of call center for OICL

Dear Sir,

With reference to above, this is to confirm that as per tender conditions, we have understood the requirements before submission of our offer. We also confirm that we have not changed / modified the tender documents as appeared in the website/ issued by you and in case of such observance at any stage, it shall be treated as null and void.

We hereby confirm that we have not taken any deviation from tender Clauses together with other references as enumerated in the above referred Tender. We hereby confirm our unqualified acceptance to all terms & conditions, unqualified compliance to all the terms and conditions in the above referred tender.

Yours Sincerely

(Authorized
Signatory of Bidder)

Date_____

(Company Seal)



22. ANNEXURE 9: No Relation Certificate

(To be submitted in the Bidder's letter head)

To
The Chief Manager, Marketing Department
The Oriental Insurance Company Limited
1st Floor, Oriental House
A-25/ 27, Asaf Ali Road
New Delhi – 110 002

Subject: No Relation Certificate

Reference: Tender No OICL/HO/MKTG/Setting up of Call Center/2014-15/01/Dated: 05.3.2015 for the establishment of call center for OICL

Certified that I / We have no near relative posted in Oriental Insurance Company Limited in any capacity between **Officers of Scale One to Seven** (Both inclusive) under whose technical control the above mentioned tender related services will be executed. I / We shall also intimate the name of persons who subsequently employed by me/ us who are near relatives to any of the above at Oriental Insurance Company Limited.

By the term near relative is meant wife, husband, parents and grandparents, children and grand children, brother and sisters, uncles, aunts and cousins and their in-laws.

(Authorized
Signatory of Bidder)

Date _____

(Company Seal)



23. ANNEXURE 10: Format for Undertaking for not blacklisted due to fraudulent activities

(To be submitted in the Bidder's letter head)

UNDERTAKING FOR BLACKLISTING

We do hereby undertake that we have not been blacklisted by any Central / State Government department or public sector undertaking due to fraudulent activities.

(Authorized
Signatory of Bidder)

Date _____

(Company Seal)



24. ANNEXURE 11: Format for Letter of Authorization

(To be submitted in the Bidder's letter head)

To,
The Chief Manager, Marketing Department
The Oriental Insurance Company Limited
1st Floor, Oriental House
A-25/ 27, Asaf Ali Road
New Delhi – 110 002

**LETTER OF AUTHORISATION FOR ATTENDING BID OPENING for Tender No:
OICL/HO/MKTG/Setting up of Call Center/2014-15/01/Dated: 05.03.2015**

The following persons are hereby authorized to attend the bid opening on _____(date) in the tender for the establishment of Call Center for OICL on behalf of M/S_____ (Name of the Bidder) in the order of preference given below

Order of Preference	Name	Designation	Specimen Signature
I			
II			

(Authorized
Signatory of the Bidder)

Date_____

(Company Seal)

1. Maximum of two persons can be authorized for attending the bid opening.
2. Permission for entry to the hall where bids are opened may be refused in case authorization as prescribed above is not submitted.



25. ANNEXURE 12: Pre-qualification Details

Sr. No.	Information	Particulars / Response		*Page No.
1.	Number of years of operation in India as on the designated last date of submission of response to this RFP			
2.	Number of years of operation of Outsourced Call Center for inbound & outbound customer care			
3.	OSP License details			
4.	Turnover (in Rs. Crores)			
	2011-12			
	2012-13			
	2013-14			
5.	Number of call center seats operational in Delhi/NCR serving domestic clients			
6.	Number of inbound calls handled per month in FY 2013-14			
	<Client Name 1>			
	<Client Name 2>			
	<Client Name 3>....add rows if required			
7.	Languages handled and allocated number of seats for each language			
	<Client Name 1>	Language	No. of Seats	
	<Client Name 2>	Language	No. of Seats	
	<Client Name 3>....add rows if required	Language	No. of Seats	

***provide page numbers for documentary evidence provided where ever applicable**



26. ANNEXURE 13: Technical Bid Format

Please refer to Clause 11.6.8(2) - Technical Evaluation and provide the information accordingly

Sr. No.	Information	Particulars / Response	Page No.								
1.	Technical Bid letter (Format available at Annexure 2)										
2.	Company Name and Date of Incorporation (Attach the documentary proof)										
3.	Valid domestic OSP License for providing BPO/ IT related services in Delhi/ NCR region. An undertaking for renewal is required, if the license expiry is within 3 years from the date of submission of bids.										
4.	Company Head Office/Registered Office and addresses Contact person(s): Phone: E-mail: Website:										
5.	Current and planned operational locations in India										
6.	Number of years of experience in BPO/Call Center Services										
7.	Where you believe you have a competitive advantage over your competitors. Provide examples of the service areas where your company has domain (insurance) or related expertise which differentiates you from other service providers.										
8.	Any pending or past litigation (within three years)? If yes, please give details: Also mention the details of claims and complaints received in the last three years										
9.	Please mention turnover from BPO operations for the last three financial years 2011-12, 2012-13 and 2013-14. Also attach the copies of Balance Sheets and a certificate from CA/auditor mentioning turnover from BPO operations in support of it.	<table border="1"> <thead> <tr> <th>FY</th> <th>Rs. Cr</th> </tr> </thead> <tbody> <tr> <td>2011-12</td> <td></td> </tr> <tr> <td>2012-13</td> <td></td> </tr> <tr> <td>2013-14</td> <td></td> </tr> </tbody> </table>	FY	Rs. Cr	2011-12		2012-13		2013-14		
FY	Rs. Cr										
2011-12											
2012-13											
2013-14											



Sr. No.	Information	Particulars / Response		Page No.
10.	Name Of Clients handled by you in last 3 years. Attach Satisfactory Performance Certificates from the clients, if any.			
11.	Number of seats the Company has on its roll for BPO Services. Also specify the number of seats for each client	Client Name	No. of Seats	
12.	Provide the number of domestic Inbound call center seats operational in Delhi / NCR.			
13.	Name of Govt./Public Sector Organization client, if any where the company is providing Call Center/ BPO Services.	Client Name	No. of Seats	
14.	Provide the monthly Inbound Call volume handled for the past one year. Client wise and in total.	Client Name	Handled Calls	
15.	Number of seats supporting Hindi and English Languages specifically in the Delhi/NCR Region.			
16.	Please provide any industry specific certifications the company has (such as ISO 9001, ISO 27001 etc)			
17.	Please mention the Disaster Recovery / Business Continuity Plans the company is offering for the OICL Call Center. Please refer Clause 6 in the RFP for the requirements.			
18.	Please specify the Call Center Solution and Hardware proposed for the OICL Call Center such as ACD, CTI, IVR, CRM, Connectivity with OICL's systems etc			
19.	What is your approach and proposed solution for supporting the scalability requirements of OICL Call Center			
20.	Please mention what kind of Physical Infrastructure and other facilities to be provided exclusively for OICL Call Center.			



Sr. No.	Information	Particulars / Response	Page No.
21.	Please mention various Reporting Tools and monitoring facilities to be provided for OICL Call Center.		
22.	No Deviation Certificate (Format Available at Annexure 8)		
23.	No relation Certificate (Format Available at Annexure 9)		

(Signature of the Authorized signatory of the Bidder)

Name:

Designation:

(Company Seal)



27. ANNEXURE 14: Format for Power of Attorney

(To be submitted in the Bidder's letter head)

POWER OF ATTORNEY

We, <Name of the Bidder>, having our registered office at < Office address> hereby authorize and empower Mr. /Ms., <Designation> of <Name of the Bidder>. to sign and conclude the proposal to be submitted to Oriental Insurance Company Ltd (OICL) in response to its Request for Proposal No **OICL/HO/MKTG/Setting up of Call Center/2014-15/01/Dated: 05.3.2015** for the proposed assignment titled “**Setting up of Call Center for Oriental Insurance Company Ltd**” and we, hereby, agree to abide by and ratify and act upon such proposal in terms of what is stated therein.

<Name>
<Designation>
For and behalf of <Name of the Bidder>.
<Date>

Accepted by me,

<Name>
<Designation>
<Name of the Bidder>
<Date>



APPENDIX



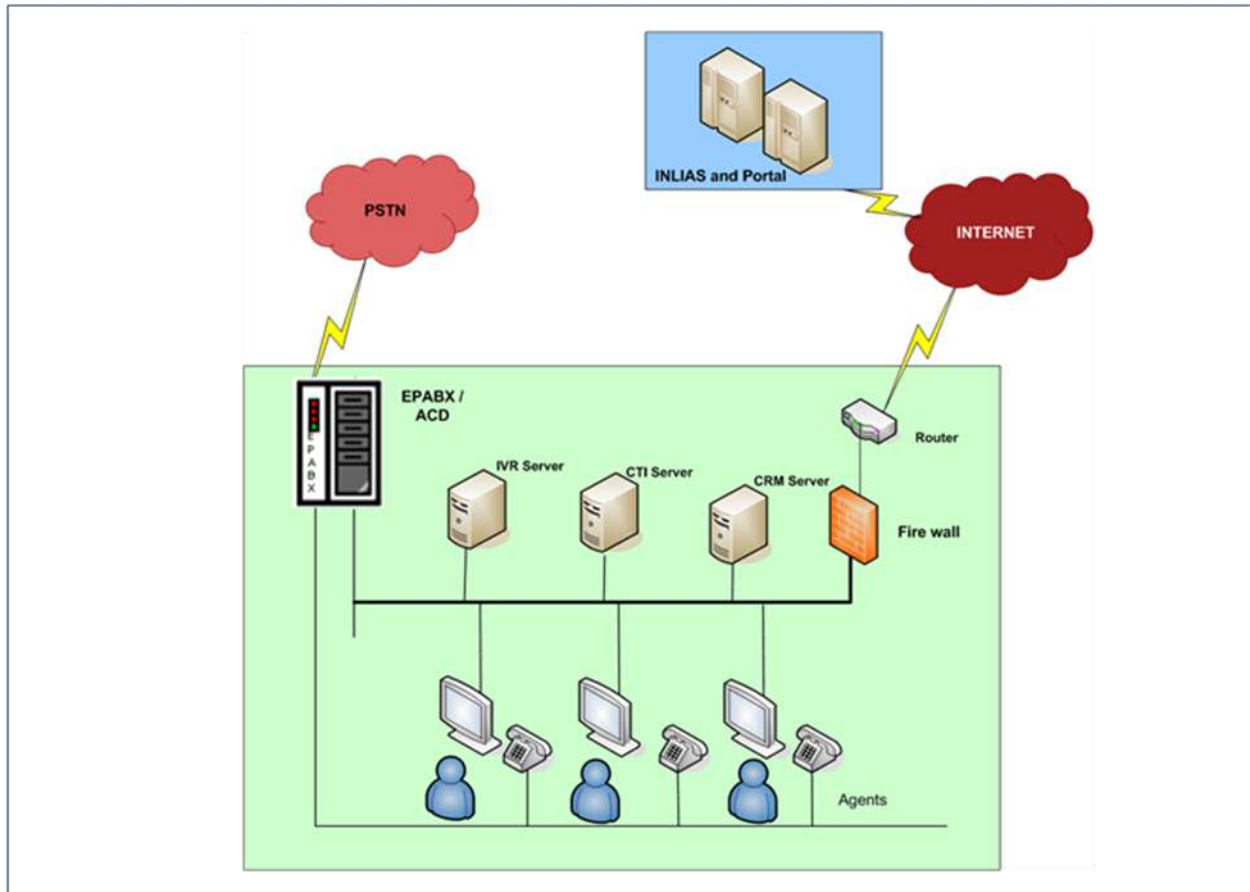
28. APPENDIX A - CV Template

(As per Clause 7.4)

1.	<i>Proposed Position</i>	<Agent, Team Leader>																						
2.	<i>Name</i>																							
3.	<i>Date of Birth</i>																							
4.	<i>Nationality</i>																							
5.	<i>Education</i>	<Indicate college/ university and other specialized education giving names of institutions, degrees obtained, and dates of obtainment>																						
6.	<i>Years of Experience</i>																							
7.	<i>Date of Joining</i>																							
8.	<i>Details of the Identity Card*</i> .																							
9.	<i>Language Proficiency</i>	<table border="1"> <thead> <tr> <th>Sr. No.</th> <th>Language</th> <th>Read</th> <th>Write</th> <th>Speak</th> </tr> </thead> <tbody> <tr> <td>1</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>2</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>3</td> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table>			Sr. No.	Language	Read	Write	Speak	1					2					3				
Sr. No.	Language	Read	Write	Speak																				
1																								
2																								
3																								
10.	<i>Employment Record</i>	<table border="1"> <thead> <tr> <th>Name of the Employer</th> <th>From</th> <th>To</th> <th>Position(s) held</th> <th>Details of tasks assigned</th> </tr> </thead> <tbody> <tr> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table>			Name of the Employer	From	To	Position(s) held	Details of tasks assigned															
Name of the Employer	From	To	Position(s) held	Details of tasks assigned																				



29. APPENDIX B - Typical Call Center Architecture





30. APPENDIX C - List of OICL policies

● **Individuals/ Family**

- Awasiya Rin Bima Kavach
- Baggage Insurance Policy
- Bhagyashree Child Welfare Policy
- Burglary and House Breaking Insurance Policy
- Comprehensive Health Insurance Scheme
- Contact Lens Insurance
- Cycle Rickshaw Policy
- Gun Insurance
- Householders Insurance Policy
- Insurance Policy for Mobile/ Cellular Phone
- Insurance Policy for Pager
- Pedal Cycle Insurance Policy
- Raj Rajeswari Mahila Kalyan Bima Yojana
- Suhana Safar Domestic Policy
- Swasthya Bima Policy
- Sweet Home Insurance Policy
- TV VCR VCP Insurance Policy

● **Health-- Medclaim/ Overseas Medclaim/ Personal Accident**

- Bhavishya Arogya
- Flight Coupon
- Gramin Accident Insurance
- Group Medclaim Policy
- Individual Medclaim Policy
- Jan Arogya Bima
- Janata Personal Accident Policy
- Nagrik Suraksha Policy
- Overseas Medclaim Business and Holiday
- Overseas Medclaim Employment and Study
- Personal Accident - Group
- Personal Accident - Individual
- Personal Accident - School Children
- Universal Health Insurance Scheme

● **Professionals**

- Banker's Indemnity Insurance Policy
- Directors And Officers Liability Policy
- Package Policy for Exporters Covered Under Duty Exemption Scheme
- Professional Indemnity Errors & Omissions Insurance For Chartered Accountants/ Financial Accountants/ Management Consultants/ Lawyers/ Advocates/ Solicitors/ Counsels
- Professional Indemnity Errors & Omissions Insurance Policy for Consulting Engineers/ Architects & Interior Decorators
- Professional Indemnity Policy For Doctors And Medical Practitioners
- Professional Negligence Errors and Omissions Insurance Policy For Medical Establishments
- Sports Insurance Policy
- Stock Brokers Indemnity Insurance Policy
- Business/ Office/ Traders
- Carriers' Liability Policy
- Comprehensive Risk Insurance (Exchange) Policy
- Contract Guarantee Policy



- Couriers' Liability Policy
- Default Insurance (Exchange) Policy
- Depository and Depository Participants Indemnity Insurance
- Electronic Equipment Insurance Policy
- Fidelity Guarantee Policy - Floating Group
- Fidelity Guarantee Policy - Individual Named
- Hire Purchase Bank Guarantee Policy
- Indemnity Insurance Policy for Custodians, Registrars and Share Transfer Agents
- Money Insurance Policy
- Multi Peril Policy For LP Gas Dealers
- Neon Sign Policy
- Office Umbrella Policy
- Plate Glass Insurance Policy
- Policy For Jewellers' Block Insurance
- Shopkeeper's Insurance Policy
- Special Contingency Policy
- Stevedore's Liability Policy
- Sub Brokers Default Insurance Policy
- Third Party (Cinema) Policy
- Third Party (Lift) Insurance Policy
- Travel Agent Policy (Guarantee)

- **Engineering/ Industry**
 - Advance Loss Of Profit (Following Erection All Risks)
 - All Risks Insurance
 - Boiler Explosion Insurance
 - Civil Engineering Completed Risks Insurance
 - Consequential Loss (Fire) Policy
 - Contractor's All Risk Insurance Policy
 - Contractor's Plant & Machinery Insurance
 - Deterioration Of Stocks Insurance Policy
 - Employers Liability Insurance
 - Erection All Risks Insurance Policy
 - Fire Policy 'C'
 - Industrial All Risk Insurance Policy
 - Liability Insurance Policy (Under Public Liability Insurance Act 1991)
 - Loss Of Profits (Machinery) Insurance Policy (TurnOver Basis)
 - Machinery Insurance Policy
 - Machinery Loss Of Profit Insurance Policy (Out-Put Basis)
 - Oil and Energy Risks Insurance
 - Package Policy (Mega Risk)
 - Product Liability Policy
 - Public Liability Policy (Industrial Risk)
 - Public Liability Policy (Non Industrial Risk)
 - Standard Fire and Special Perils Policy (Material Damage)

- **Motor Vehicle -- Private/ Commercial**
 - Commercial Vehicle - Goods Carrying Act Liability
 - Commercial Vehicle - "B" Policy (Misc.)
 - Commercial Vehicle - Goods Carrying 'B' Policy
 - Commercial Vehicle - Passenger Carrying Act Liability
 - Commercial Vehicle - Passenger Carrying 'B' Policy
 - Long Term Act Only
 - Motor Cycle Package Policy
 - Motor Cycle Policy - Act Liability
 - Motor Trade "B" Policy
 - Motor Trade Internal Risk Policy



- Private Car Package Policy
- Private Car Policy - Act Liability

- **Agriculture/ Sericulture/ Poultry**
 - Animal Driven Cart / Tanga Insurance
 - Apple Insurance (Input) Policy
 - Aquaculture (Shrimp/ Prawn) Insurance Policy
 - Beetlevine Insurance (Input Policy)
 - Coconut Palm Insurance Policy
 - Failed Well Insurance
 - Floriculture Insurance Package Policy
 - Honey Bee Insurance Scheme
 - Hut Insurance
 - Inland Fresh Water Fish (Embankments) Insurance
 - Insurance of Biogas Plant (Gobargas)
 - Khalian Insurance Package Policy
 - Kissan Package Insurance
 - Oil Palm Plantation Insurance Policy
 - Package Insurance for Tribals
 - Plantation/ Horticulture (Input) Policy
 - Policy for Insurance of Fish in ponds (Fresh Water)
 - Policy for Kisan Agricultural Pumpset Insurance Scheme
 - Poultry Insurance
 - Rose Plantation Insurance
 - Sericulture (Silkworm) Insurance
 - Tea Crop Insurance
 - Tea Plantation Insurance

- **Animals/ Birds**
 - Blood Stock Insurance
 - Calf/ Heifers Rearing Insurance Scheme
 - Camel Insurance
 - Cattle Insurance
 - Dog Insurance
 - Duck Insurance Scheme
 - Elephant Insurance
 - EMU Birds Insurance Policy
 - Foetus (Unborn Calf) Insurance Scheme
 - Horse/ Yak/ Mule/ Pony/ Donkey Insurance
 - Pig Insurance
 - Rabbit Insurance
 - Sheep & Goat Insurance Policy

- **Aviation**
 - Aircraft Hull and Spares All Risks Aviation Liability Insurance (Airlines)
 - Aircraft Hull/ Liability Insurance Policy
 - Aircraft Spares Insurance Policy
 - Aviation Fuelling/ Refuelling Liability Insurance Policy
 - Aviation Group Loss of Licence Insurance
 - Aviation Personnel Accident (Crew Members)
 - Hull War and Allied Perils Insurance (Airlines) Policy
 - Loss of License Insurance

- **Marine**
 - Advance Loss Of Profit (Following Marine)
 - Hull Deductible Insurance Policy
 - Hull War and Allied Peril Policy
 - Marine Hull Policy

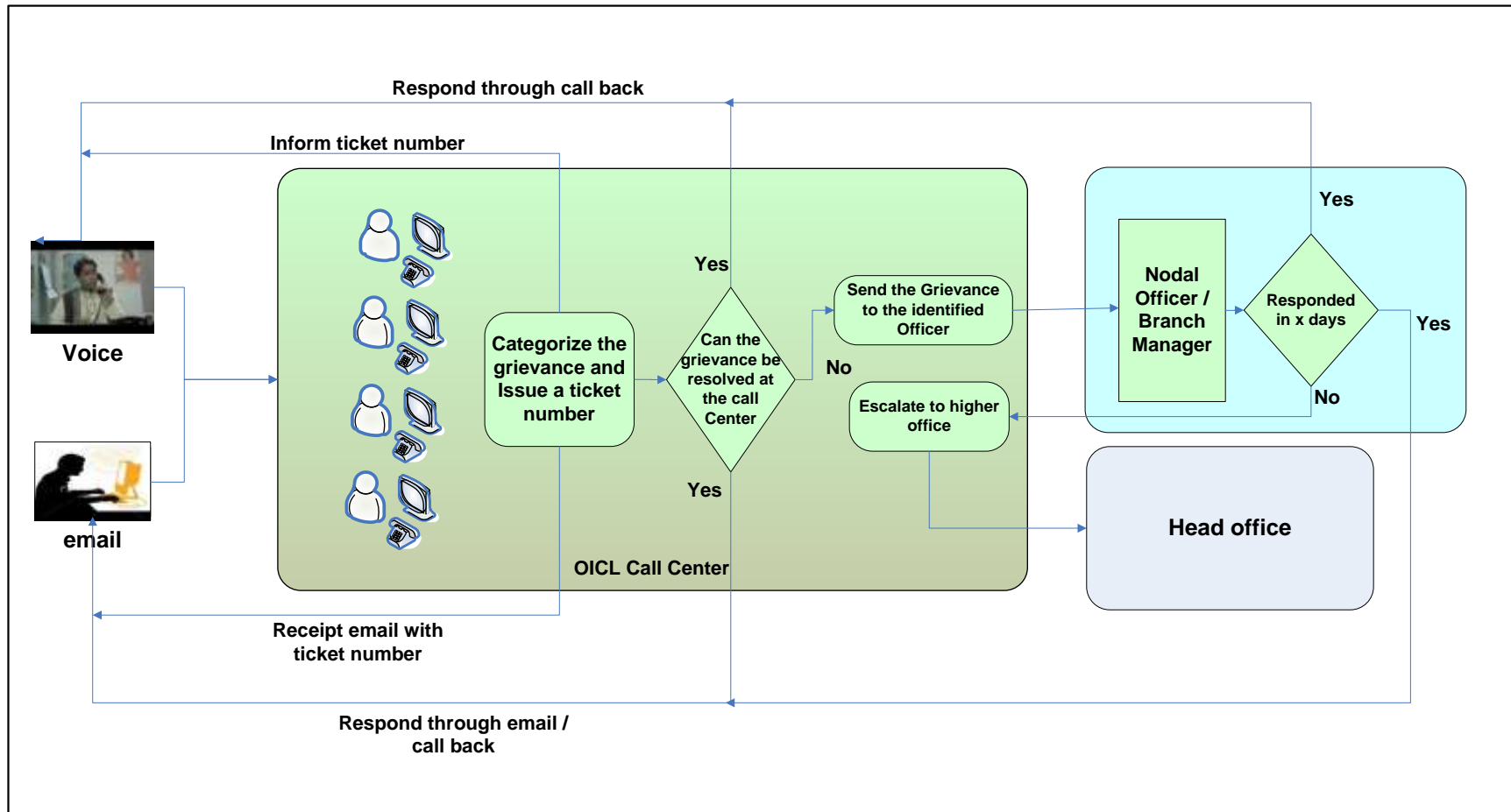


- Marine Insurance - REGD. Post
- Marine Insurance - Sailing Vessels
- Marine Insurance Policy (Air)
- Marine Insurance Policy (Ocean Voyage)
- Marine Insurance Policy Inland Transit(Rail/ Road)

MOST WIDELY USED POLICIES

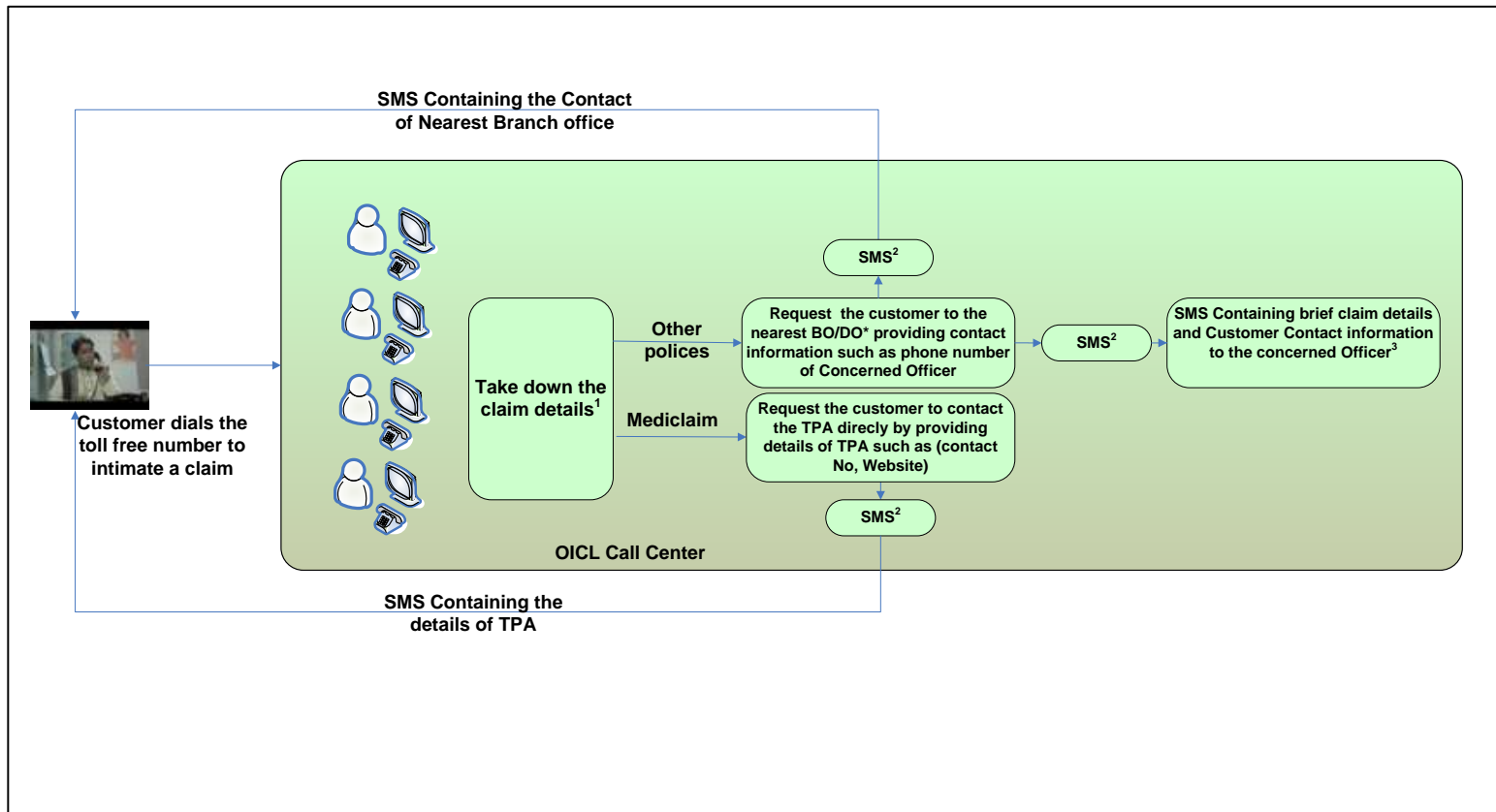
- Fire insurance policy
- Family Floater Health Insurance policy
- Individual Medclaim Policy
- Group Medclaim Policy
- Nagrik Suraksha Policy
- Universal Health Insurance Scheme
- Personal Accident - Individual
- Motor Cycle Package Policy
- Private Car Package Policy
- Householders Insurance Policy
- Sweet Home Insurance Policy
- Electronic Equipment Insurance Policy
- Shopkeeper's Insurance Policy
- Office Umbrella Policy
- Overseas Medclaim Business and Holiday
- Overseas Medclaim Employment and Study
- Kissan Package Insurance

31. APPENDIX D – Grievance Mechanism



X – shall be finalized in consultation with OICL

32. APPENDIX E – Claim Process



1, 2, 3 - The content of the SMSs should be finalized in consultation with OICL.

* Branch Office / Divisional Office

** Branch officer / Divisional Officer of the Concerned Branch Office / Divisional Office



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