SINDH PUBLIC PROCUREMENT REGULATORY AUTHORITY

CONTRACT EVALUATION FORM

TO BE FILLED IN BY ALL PROCURING AGENCIES FOR PUBLIC CONTRACTS OF WORKS, SERVICES & GOODS

1) NAME OF THE ORGANIZATION / DEPTT. Sindh Bank Ltd/Administration

2) PROVINCIAL / LOCAL GOVT./ OTHER Scheduled Bank

3) TITLE OF CONTRACT Supply & Installation of Contact Centre Solution

4) TENDER NUMBER SNDB/COK/ADMIN/1388/2024

5) BRIEF DESCRIPTION OF CONTRACT Supply & Installation of Contact Centre Solution

6) FORUM THAT APPROVED THE SCHEME Compent Authority

7) TENDER ESTIMATED VALUE Rs.21,650,800/-

8) ENGINEER'S ESTIMATE
(For civil works only)

9) ESTIMATED COMPLETION PERIOD (AS PER CONTRACT) 1 year

10) TENDER OPENED ON (DATE & TIME) 26.07.2024 at 1100 Hrs

11) NUMBER OF TENDER DOCUMENTS SOLD 03
(Attach list of buyers)

12) NUMBER OF BIDS RECEIVED 03

13) NUMBER OF BIDDERS PRESENT AT THE TIME OF OPENING OF BIDS 02

14) BID EVALUATION REPORT 03.10.2024
(Enclose a copy)

15) NAME AND ADDRESS OF THE SUCCESSFUL BIDDER M/s. Gerry Information Technology *office 3rd floor GIT office Central Hotel Building*

16) CONTRACT AWARD PRICE Rs.24,104,000/-

17) RANKING OF SUCCESSFUL BIDDER IN EVALUATION REPORT
(i.e. 1st, 2nd, 3rd EVALUATION BID).
1. M/s. Gerry Information Technology.
2. M/s. C Square Consulting

18) METHOD OF PROCUREMENT USED : - (Tick one)

a) SINGLE STAGE – ONE ENVELOPE PROCEDURE ✓ | Domestic/ Local |

b) SINGLE STAGE – TWO ENVELOPE PROCEDURE

c) TWO STAGE BIDDING PROCEDURE

d) TWO STAGE – TWO ENVELOPE BIDDING PROCEDURE

PLEASE SPECIFY IF ANY OTHER METHOD OF PROCUREMENT WAS ADOPTED i.e. EMERGENCY, DIRECT CONTRACTING ETC. WITH BRIEF REASONS:

19) APPROVING AUTHORITY FOR AWARD OF CONTRACT _____Competent Authority_____

20) WHETHER THE PROCUREMENT WAS INCLUDED IN ANNUAL PROCUREMENT PLAN?

Yes [✔] No [ ]

21) ADVERTISEMENT :

i)	SPPRA Website (If yes, give date and SPPRA Identification No.)	Yes	SPPRA NIT T00531-23-00021 03.07.2024
		No	
ii)	News Papers (If yes, give names of newspapers and dates)	Yes	Daily Express, Jeejal & Express Tribune 03.07.2024
		No	

22) NATURE OF CONTRACT   Domestic/Local [✔]   Int. [ ]

23) WHETHER QUALIFICATION CRITERIA WAS INCLUDED IN BIDDING / TENDER DOCUMENTS? (If yes, enclose a copy)

Yes [ ] No [✔]

24) WHETHER BID EVALUATION CRITERIA WAS INCLUDED IN BIDDING / TENDER DOCUMENTS? (If yes, enclose a copy)

Yes [✔] No [ ]

25) WHETHER APPROVAL OF COMPETENT AUTHORITY WAS OBTAINED FOR USING A METHOD OTHER THAN OPEN COMPETITIVE BIDDING?

Yes [ ] No [✔]

26) WAS BID SECURITY OBTAINED FROM ALL THE BIDDERS?

Yes [✔] No [ ]

27) WHETHER THE SUCCESSFUL BID WAS LOWEST EVALUATED BID / BEST EVALUATED BID (in case of Consultancies)

Yes [ ] No [✔]

28) WHETHER THE SUCCESSFUL BIDDER WAS TECHNICALLY COMPLIANT?

Yes [✔] No [ ]

29) WHETHER NAMES OF THE BIDDERS AND THEIR QUOTED PRICES WERE READ OUT AT THE TIME OF OPENING OF BIDS?

Yes [✔] No [ ]

30) WHETHER EVALUATION REPORT GIVEN TO BIDDERS BEFORE THE AWARD OF CONTRACT? (Attach copy of the bid evaluation report)

Yes [✔] No [ ]

31) ANY COMPLAINTS RECEIVED
(If yes, result thereof)

Yes	
No	No

32) ANY DEVIATION FROM SPECIFICATIONS GIVEN IN THE TENDER NOTICE / DOCUMENTS
(If yes, give details)

Yes	
No	No

33) WAS THE EXTENSION MADE IN RESPONSE TIME?
(If yes, give reasons)

Yes	Yes
No	

34) DEVIATION FROM QUALIFICATION CRITERIA
(If yes, give detailed reasons.)

Yes	
No	No

35) WAS IT ASSURED BY THE PROCURING AGENCY THAT THE SELECTED FIRM IS NOT BLACK LISTED?   Yes [✔] No [ ]

36) WAS A VISIT MADE BY ANY OFFICER/OFFICIAL OF THE PROCURING AGENCY TO THE SUPPLIER'S PREMISES IN CONNECTION WITH THE PROCUREMENT? IF SO, DETAILS TO BE ASCERTAINED REGARDING FINANCING OF VISIT, IF ABROAD:
(If yes, enclose a copy)   Yes [✔] No [ ]

37) WERE PROPER SAFEGUARDS PROVIDED ON MOBILIZATION ADVANCE PAYMENT IN THE CONTRACT (BANK GUARANTEE ETC.)?   Yes [ ] No [✔]

38) SPECIAL CONDITIONS, IF ANY
(If yes, give Brief Description)

Yes	
No	

Signature & Official Stamp of
Authorized Officer _____

ARSHAD ABBAS SOOMRO
Head of Administration & Security
Administration Division
Sindh Bank Limited
Head Office Karachi

13/11/2024

FOR OFFICE USE ONLY

Print   Save   Reset
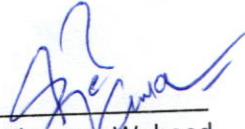
SNDB/COK/ADMIN/TD/1388/2024

Date:- 02-10-2024

OFFICE ORDER

SUBJECT: EXTENSION FOR BID VALIDITY PERIOD
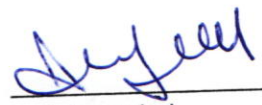
As per SPPRA Rule 38 (2), approval is solicited for further Ninety (90) days extension of "Bid Validity Period" for the following tender having SPPRA NIT ID No: **T00531-23-0021**
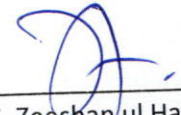
1. **Supply & Installation of Contact Center Solution.**

The reason for extension is M/s Gerry's Information Technology PVT LTD is requested to extend the bid validity period to 90 days due to Finalize discussions on legal teams & condition, as well as due to the absence of our signing Authority, who is currently out of the Country (latter Attached)

S. Khurram Waheed	Farhan a Siddiqui	Ather Iqbal	S. Zeeshan ul Haq
AVP-II / IT Division	AVP-I/Admin Division	VP-II/Admin Division	SVP/IT Division

Members – Procurement Committee

Signature

(Mr. Dilshad Hussain Khan) Chief Financial Officer – EVP – Chairperson
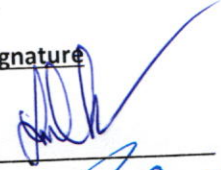
(Mr. Arshad Abbas Soomro) Head of Administration – SVP – Member

(Mr. Syed Muhammad Aqeel) Chief Manager, IDBL, KHI –AVP – Member

(Mr. Syed Assad Ali Shah) RGM Sindh-SEVP-Co-opted Member

(Mr. Riaz Ahmed) EVP- Acting I.T. Head- Co-opted Member

President/CEO
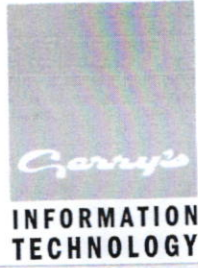
Date: 02-October-2024

To Whom It May Concern,

Subject: Agreement Extension Letter for Tender #SNDB/COK/ADMIN/TD/1388/2024

Dear Sir,

With reference to the subject mentioned, we are requesting a ninety (90) days extension of the time period for Agreement #SNDB/COK/ADMIN/TD/1388/2024. This extension is required to finalize discussions on legal terms and conditions, as well as due to the absence of our signing authority, who is currently out of the country.

Thankyou.

Wajahat Ullah Khan
General Manager Sales

On behalf of Gerry's information Technology (Pvt.) Ltd.

		Bid Evaluation Report				
		Supply & Installation of Contact Center Solution.				
1	Name of Procuring Agency	Sindh Bank Ltd.				
2	Tender Reference No.	SNDB/COK/ADMIN/TD/1388/2024				
3	Tender Description	**Supply & Installation of Contact Center Solution**				
4	Method of Procurement	Single Stage One Envelop Bidding Procedure				
5	Tender Published	SPPRA NIT ID: T00531-23-0021 Express Tribune, Sindh Express, Daily Express (03/07/2024) *Jeeja*				
6	Total Bid Documents Sold	03				
7	Total Bids Received	03				
8	Technical / Financial Bid Opening Date	19/07/2024 Time: 1100 Hours Ext 26/7/2024 Time 1100 Hours				
9	No of Bid Technically Qualified	02				
10	Bid(s) Rejected	1				

S. No.	Name of Company	Cost Offered by Bidder	Ranking in Terms of Cost	Comparison with Estimated Cost Rs 21,650,800/-	Reason for Acceptance/ Rejection	Remarks
0	1	2	3	4	5	6
1	M/s Gerry's Information Technology	Rs 24,104,000/-	1st Lowest Qualified Bidder.	Rs 2,453,200 /- Above with the estimated cost	Accepted Being the Most Advantageous Bid	
2	M/s C Square Consulting PVT LTD.	Rs 47,981,360/-	2nd Bidder.	Rs 26,330,560/- Above with the estimated cost	2nd Bidder	
3	M/s Convex Interactive.	Rs 13,667,750/-	Disqualified Bidder Eligibility Criteria not Full Filled.	Disqualified Bidder Eligibility Criteria not Full Filled.	Disqualified Bidder Eligibility Criteria not Full Filled.	

Note: Accordingly, going through the Technical/Financial evaluation criteria laid down in the tender document, M/s Gerry's Information Technology is the most advantageous bid and hence recommended for Supply & Installation of Contact Center Solution.

Members – Procurement Committee   **Signature**

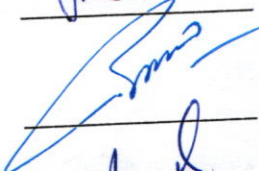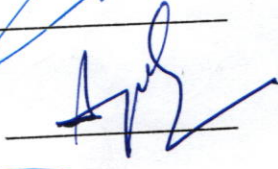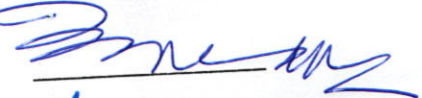(Mr. Dilshad Hussain Khan) Chief Financial Officer – EVP – Chairperson   _____

(Mr. Arshad Abbas Soomro) Head of Administration-SVP-Member   _____

(Mr. Syed Muhammad Aqeel) Chief Manager, IDBL, KHI –AVP – Member   _____

SCOPE OF WORK / TECHNICAL SPECIFICATION

Sindh Bank Limited (SNDB) requires SUPPLY AND INSTALLATION OF OMNI-CHANNEL CONTACT CENTER SOLUTION at its Head Office & DR site.

Required items should strictly be original/genuine and in accordance with the below specifications

SUPPLY AND INSTALLATION OF OMNICHANNEL CONTACT CENTER SOLUTION

SECTION-1

Functional Requirements

Sindh Bank requires sealed bids from reputable firms/companies for procurement of Contact Center Solutions and Service Transformation Consultancy.

Omni-Channel Contact Center Solution: The product should be fully equipped state-of-the-art infrastructure such as the latest Telephony Systems, ACD (Automated Call Distributor), CTI (Computer Telephony Integration), CRM (Customer Relationship Management), Skill-Based Routing, Call Recording, Role Based Matrix, Live Monitoring, Reporting/Dashboard, Integrated Dialer, Wallboard, Self Service IVR, Digital Channels and Enterprise-Level Complaint Management System.

Service Transformation Consultant: We aim to engage a partner to Plan, Design, Develop, and Implement a full-fledge Contact Center solution for SINDH BANK. The consultant would advise us in developing the strategy for Contact Center automation and help in devising the process to transform the center into a customer-centric channel. The Consultant would also help in developing consistent customer experience across conventional/voice and digital channels for meeting the customer needs of tomorrow.

Project Phases

The scope of the project comprises into following phases:

ADOPTION PHASE – 3 Months:

Implement a multi-channel Unified Contact Center Platform and allow customers to interact with Bank through different channels for resolving customer queries seamlessly.

- Implement Telephony Infrastructure/PABX with automatic call routing, priority handling and skill-based routing.
- Queue Management
- Calendar and Dial Rule Management
- Designing Campaigns
- Designing Workflows
- Basic IVR functionality with CTI, Message Prompts, Queue Number and Expected Time in Queue
- IVR Self-Serve including PIN issuance, Balance/Transaction Inquiry and Product Inquiry, Card Blocking
- Channels Enablement (Voice inbound, Voice Outbound, Callback & Backoffice)
-
- Customer Service Portal with customer interaction history across channels
- Wallboard & Service Dashboard

14

- Call Center and Agent Performance Reports
- Supervisory Real-time Monitoring (Agent, Teams, Floor, Service Level)
- Knowledgebase Module
- Role Matrix

ENGAGEMENT PHASE – 3 Months:

Enabling Digital Customer Services and allowing Omni-Channel access for customers with enhanced user experience

- IVR Self-Serve (Card Request, Activation, ATM PIN issuance/reset, chequebook request, activation, stop leave, etc.
- Channel Enablement (Chat & Email)
- Complaint Management (Contact Center, Backoffice and   Branches)
- Sales Lead Management
- Integration with the Bank's SMS Gateway
- Admin Module to Manage operational tasks.
- IVR CSAT Survey
- Card Inventory System
- Courier Tracking System
- SMS & Email Template Management

AUTOMATION PHASE – 3 Months

Advancing self-serve engagement using BOT/Conversational AI and enabling real-time service delivery and payments.

- IVR Self-Serve (Utility Bill Payment, Fund Transfer, Request/Complaint Logging)
- Channel Enablement (In-App Chat, Web Chat)
- Integrating BOT for inquiry, complaint logging, and payments on Chat,
- Integrating social media and WhatsApp channels
- Robo Calls through IVR (Surveys, Message Communication, and PIN validation)
- E-Learning Module
- Customer Sentiment Analysis Module
- The system should have the capability to move solutions in the cloud in the future.
- System should be hardware agnostic and not dependent on proprietary hardware.
- System should ensure open architecture to have integration with the Bank's backend system.
- The participating company or their principal or any party in the consortium should not have been blacklisted in any organization in Pakistan, should not have filed for bankruptcy or have been involved in fraudulent activity of tax invasion.

SECTION-2

Role of Service Transformation Consultant

The Bank is anticipated obtaining services of Professional Service Transformation Consultant in this project to elevate the Sindh Bank Customer Services and design the experience for todays and future customers.

Following professional services are requested from consultant as part of the project:

- Advising priorities and project execution approach to implement the agreed scope.
- Developing a comprehensive roadmap to follow throughout the project.
- The consultant shall be responsible for Contact Center Business implementing international best practices to achieve operational efficiency and obtaining global certifications, including ISO 9001 and 27001.
- Requirement Gathering from different stakeholders and documenting Functional specification.
- Plan User-Design journey workshop and develop prototype.
- Project Management and ensuring timely delivery of each milestone.
- Recommendation on Product Customization, UI/UX Design, Customer Journey Mapping
- Support in integration with partners and 3rd party services

SECTION-3

BoQ – Bill of Quantity

The solution comprises following number of licenses (per seat or channel)

S.No	Item(s)	Quantity
1-	Telephony PABX / Switch	30 Seats
2-	Voice Inbound	30 Seats
3-	Voice Outbound	30 Seats
4-	Multimedia Channel License (Email & Chat)	30 Seats
5-	Voice Recording	30 Seats
6-	IVR (Interactive Voice Response)	30 Channels
7-	Supervisor / Admin Portal	3 Seats
8-	Wallboard – All Service Channels	2 Seats
9-	CRM (Customer Relation Management)	300 users
10-	Complaint Management System	300 users
11-	Dashboard Analytics	Solution
12-	Role Matrix	Solution
13-	Courier Tracking	Solution
14-	Card Inventory System	Solution
15-	IVR Self-Serve	Scope Defined
16-	E-Learning	Solution
17-	Knowledgebase	Solution
18-	Survey Feedback	Solution
19-	Sales Lead Management	Solution
20-	UI/UX Design, Integration, SIT, UAT & Go-Live	One Job

*Comprehensive demo session of each item will be required to qualify for the technical score.

Contact Center Channels

The solution must cover following channels and integrated with dialer to operate calling functions:

- Inbound Voice
- Outbound Voice
- Call back
- Email
- Chat
- Back office
- Robo Calls

CRM – Customer Relationship Management

- Implement a multi-channel Contact Center and allow customers to interact with Bank through different channels for resolving customer queries seamlessly.
- Implement Telephony Infrastructure/PABX with automatic call routing, priority handling and skill-based routing.
- Queue Management
- Calendar and Dial Rule Management
- Designing Campaigns
- Designing Workflows
- Basic IVR functionality with CTI, Message Prompts, Queue Number and Expected Time in Queue
- The solution must be role-based, managed by the Central Administrator.
- Call Recording, Search, and Playback Utility and CTI popup with CLI is required.
- The application needs to be configured to support automatic screen population via CTI (Computer Telephony Integration)
- The solution must provide a LIVE agent monitoring/management wallboard to monitor, coach and evaluate agent on an ad-hoc basis.
- Integrated Dialer to ensure single window solution.
- Contact Uploading and Calendar to define off hours
- Allow managing work code (Creation, modification/editing); the system should provide the functionality to configure work codes for different roles and customer categories in various campaigns.
- The solution must have Quality monitoring and call evaluation modules.
- The solution must have Online training and coaching Module.
- The solution must follow PA DSS and PCI DSS compliance standards.
- Providing an Audit trail facility to track the Agent activities along with Live Call Monitoring.
- Debit Card / Credit Card /Tele-banking / Internet / Mobile Banking / Branchless Banking Products PIN Generation, Regeneration & change
- Cheque Book and Payment Order Request via IVR
- Card Activation, Reactivation & Deactivation on IVR
- Debit / Credit Card Blocking and Replacement Card Request
- Request for account statement.
- Account Balance for multiple accounts.

- Mini statement for multiple accounts
- Last Card Transaction details
- Funds transfer, Utility bills payment, Mobile prepaid top-up & postpaid connection bill payment from multiple accounts.
- Authentication through OTP and IVR PIN
- Send Product Information through SMS and Email
- Customer profile management
- Managing Non-Bank Customer for complaint logging and tracking
- Cross-Channel interaction history
- The proposed solution should have the Knowledge Base module to create and maintain a rich repository of documents and provide an ability to create content.
- The proposed solution must provide an integrated user-friendly reporting tool to design a custom report on an ad-hoc basis.
- The proposed solution must have comprehensive reports for various activities by the Contact Center.

Features, Service Menu & Reports

1. Queue management (priority to card lost) queue number provided in IVR and language selection option (Urdu/Eng.) and categories.

- IVR Self-Serve including PIN issuance, Balance/Transaction Inquiry and Product Inquiry, Card Blocking (TPIN)
- Channels Enablement (Voice inbound, Voice Outbound, Callback & Back office)
- IVR along with model for voice prompt in English & Urdu language.
- Customer Service Portal with customer interaction history across channels
- Wallboard & Service Dashboard

2. Real time wall board shows agent on calls, on break and offline.
3. Call Center and Agent Performance Reports (Individual and Combine)

- Agent total login hours (day wise/monthly/year wise)
- Total agent break time (day wise/month wise/year wise)
- Total individual report (login /logout/total break/total login hours/calls received /Calls dropped),
- After Call Work Break Report.(day wise/monthly/year wise)
- Call pick-up time (day wise/monthly/year wise)
- Average Call Duration (day wise/monthly/year wise)

4. Missed by Agent, Total Calls Received.(day wise/monthly/year wise)
5. Supervisory Real-time Monitoring (Agent, Teams, Floor, Service Level)

- Knowledgebase Module
- Role Matrix
- CMS & Core (Vision, ABIII, AIB) Banking system integration with IVR

6. One window solution (CMS and Core banking Vision, Account statement Islamic accounts as well integrate with IVR.
7. Service Level Report (Day wise / Month wise /Year wise)
8. Total Landed Call Report

- Both received and not received calls. (day wise/monthly/year wise)

9. Technology Based Verification

- Check box for verification (CNIC, Name/Account Title, Mother Name, DOB, Register Mobile number, CNIC Expiry (optional) & Address).

10. Auto Backup server for both CC (DR SITE)
11. Pin Generation Report

- Number of Pin generated report (Day wise, Month wise/ Year wise)

12. Missed Call Alert and Abandoned Calls Report (Day wise /Month wise / Year wise)
13. Abandoned Calls report from system and from queue.
14. Data Fetching on CNIC & Registered Mobile Number.

- Customer details should be reflected from the both CNIC and registered number which is mentioned in customer's account.

15. Masking of ATM Cards

- Only last 4 digits of ATM cards visible in Customer details

16. Real Time Balance

- Current balance must shows in details even customer made transaction 1 min before.

17. Incoming Call Monitoring / Outgoing Call Monitoring

- Live Call monitoring during calls.

18. After Call Work Report.

- After calls work option when calls end agent can put the detail of call before other call land & ACW break (individual report agent wise)

19. Extension to Extension Calling

- Internally system option to calls agent via soft phone

20. Detailed Incoming Call Report/Outbound Report and recording.

- Total inbound / outbound calls report (day wise/ month wise/ year wise)

21. Rights and Access Controller

- Rights and access control to concerns.

22. Call wait times of not more than one minute for card block request shall also apply to blocking request for all digital channels including branchless banking accounts/ wallets, mobile and internet banking channels, etc. Further, also provide self-service IVR based functionality for blocking digital channels through their call centers.
23. Functionality to block individual as well as all digital channels of a customer with a single option, after obtaining consent of the customer.

Complaint Management System

Lodgement

1) Following modes of complaint lodgement should be integrated with CRM.

- Call Center

- Email

- E-forms

- Surface Mail

- Fax
- Complaint boxes/Registers

2) Integrate all mode of complaint lodgment such as complaints lodgment through SMS/ call back service/ mobile application, self-service kiosks all Social media platforms with CRM to ensure all queries/complaints/comments treated fairly and efficiently. Request Management System (RMS) should also be integrated with CRM to register any customer query/request other than complaint.

3) Auto generated SMS to be sent to customer bi-annually to inform them about the modes of complaint lodgment.

4) Acknowledgement with auto generated complaint tracking number should be sent to customer through SMS and emails mentioning expected turnaround time (TAT) of complaint resolution and Call center number for confirming the complaint status.

5) Once complaint finalizes, the comments box in CMS must have auto correction to minimize mistakes and resolution can be tracked and analyzed for corrective measure to avoid recurrence of complaint.

6) Integrate feedback mechanism on complaint resolution and grievance handling mechanism in CMS to gauge voice of customer (VOC)

7) Lodgment access should be available to all frontline staff for including Branch staff

8) Auto interims & escalation required as per the below mentioned matrix:

For Minor complaints:

- 1st Escalation: On the 3rd working day - to the next reporting line
- 2nd Escalation: On the 5th working day to the Concerned Head of Department

For Major complaints:

- 1st Escalation: On the 7th working day - to the next reporting line
- 2nd Escalation: On the 14th working day to the concerned Head of Department
- 3rd Escalation: On the 21st working day to the President & CEO

	TAT in days	1st Interim	2nd Interim	1st Escalation	2nd Escalation	3rd Escalation
Minor a	3	-	-	-	-	-
Minor b	7	5th Day	-	3rd Day	5th Day	-
Major	30	10th Day	20th Day	7th Day	14th Day	21st Day

Reports

System generated quarterly returns as per SBP's prescribed format (SBP Annexures attached)
Reports on recurring complaints and trend based analysis

Other subsequent Req

9) Enterprise-level workflow to define the complaint or service with multiple resolution owner

10) Mechanism for Branches for resolving complaints.

11) Supervisory rights to monitor complaints and reassign.

12) Escalations up to Tier 4,

13) Interim Notification

14) Multiple RO Assignment should be demonstrated in the Complaint Management System

15) Comprehensive Dashboard for Complaint and Service Management

16) Enterprise and Department level Wallboards will be required as part of the project

17) Defining dynamic SMS and Email templates should be included in the solution.

18) The Complaint Management System must follow SBP guidelines and demonstrate strict compliance.

19) The solution must have an Administration module to manage Service Request, create SMS/Email template with dynamic values, manage surveys on IVR and different channels,

20) Bulk SR/Complaint creation, closing and assignment.

21) These are the high-level expectations; the complete requirements need to be identified/gathered during the discovery workshop sessions during the project planning phase.

22) Allowing complaint lodgment from Contact Center channels, IVR, Chat, Email, Website and App

23) Integrate all mode of complaint lodgment such as complaints lodgment through SMS/ call back service/ mobile application, self-service kiosks all Social media platforms with CRM to ensure all queries/complaints/comments treated fairly and efficiently. Request Management System (RMS) should also be integrated with CRM to register any customer query/request other than complaint.

24) Auto generated SMS to be sent to customer bi-annually to inform them bout the modes of complaint lodgment.

25) Acknowledgement with auto generated complaint tracking number should be sent to customer through SMS and emails mentioning expected turnaround time (TAT) of complaint resolution and Call center number for confirming the complaint status.

26) Once complaint finalizes, the comments box in CMS must have auto correction to minimize mistakes and resolution can be tracked and analyzed for corrective measure to avoid recurrence of complaint.

27) Integrate feedback mechanism on complaint resolution and grievance handling mechanism in CMS to gauge voice of customer (VOC)

28) Lodgment access should be available to all frontline staff for including Branch staff

29) Auto interims & escalation required as per the below mentioned matrix

Branch Service Level Assessment.
To curb the service delivery lapses and TAT breaches in the branches, following parameters needs to be incorporated in CRM.

Service Quality Assessment Check List- Sindh Bank Ltd.

Section 1: Branch External Environment	Available Marks	Yes/No	Achieved Marks	Comments
Condition/cleanliness of branch & ATM signage	3	Yes	3	
Cleanliness of branch exterior & availability of branch timing plate at the entrance	3	Yes	3	
Section 2: Branch Internal Environment				
Cleanliness of branch interior	3	Yes	3	
Was water dispenser available for customers and clean?	3	Yes	3	
Were the staff workstations clean and uncluttered?	3	Yes	3	
Appearance (Dress Code & Employee Cards) of branch staff	3	Yes	3	
Was the branch lighting condition sufficient?	3	Yes	3	
The complaint/suggestion drop box is prominently placed in the branch	3	Yes	3	
Furniture & fixture of the Branch are properly placed and maintained.	3	Yes	3	
Section 3: Product Knowledge				
Did staff provide correct information regarding the product/service?	3	Yes	3	
Did the staff use convincing arguments to persuade the customer?	3	Yes	3	
Was his/her language listener friendly and clear?	3	Yes	3	
Was Branch staff efficient in Telephonic services?	3	Yes	3	
Section 4: ATM Logistics & Functionality				
Cleanliness of ATM vestibule/ ATM area	3	Yes	3	
Availability of Guidelines for ATM card holders & education as per SBP	3	Yes	3	

ATM hotline availability, functionality, directly landing on call center, clean & not damaged	3	Yes	3	
ATM functionality	3	Yes	3	
Section 5: Fairness In Banking Conduct				
Branch follows TATs adequately	5	Yes	5	
Adequate Cash Counters' services	4	Yes	4	
Key Fact Statement (KFS) were available in the branch and accurately filled and evidence duplicate copy provided to customer.	4	Yes	4	
Assigned focal person for resolution of PEPs complaint in the branch	4	Yes	4	
Provision For Special Persons/amputees in the branch	4	Yes	4	
All the required notices are properly organized and displayed on notice board	4	Yes	4	
Was the branch operational as per timings mentioned on timing plate?	4	Yes	4	
Section 6: Safety & Security				
Availability of CCTV cameras	4	Yes	4	
Availability of Fire extinguishers, Burglar Alarm system, smoke detectors & motion sensors (where ever applicable)	4	Yes	4	
Availability of Security Guard, Proper Uniform, Weapon and Metal Detector	4	Yes	4	
Availability of security lock on the Branch and ATM exit	4	Yes	4	
Hawkers/ Beggars or other irrelevant people were not found in front of Branch	4	Yes	4	

Technical Requirements:

- Interface through middleware/direct web services to SINDH BANK host Application and other systems and external entities for financial and non- financial transactions/updates.
- Support all types of integration, including web services/APIs/ XML.
- User interface should be compatible with all major browsers (including but not limited to different versions of IE, Chrome and Firefox)
- Support of the online data replication at the SINDH BANK's backup site for disaster
- Recovery Data backup and archiving support
- The solution should have/prepare effective backup and recovery plans to support and maintain a stable and reliable operating environment in automated mode.
- The plan should state Backup frequency of database and/or files Recycle procedure of the backup; and Recovery procedure in the event of system failure
- Daily/weekly/monthly/yearly preventive maintenance procedure and activities
- Housekeeping for growing logs

- Up to date patch would install all relevant log files and traces
- User access control system
- Configuration properties
- User Role Matrix upto feature level.

Security Requirement:

- End-to-end encryption of data transmission.
- Authentication based on secure password as per SINDH BANK policy.
- The system should support multiple authentications based on SINDH BANK preferences.
- Should maintain detailed transaction logs to enable processing audit trails to be reconstructed in the event of any disputes or errors.
- The retention period of logs should be parameterized.

Administrator portal:

- User ID creation, modification, enabling & disabling functionalities.
- All administrator activities shall be logged to track the creation, modification and/or deletion of any data.
- Roles and Rights Management
- Audit Trail (user activity, system connectivity, application alerts)

Note

This is a Single Stage one envelop procedure, therefore 1st lowest bid will be evaluated first. If the 1st lowest bidder is disqualified evaluation criteria, then next lowest bid will be evaluated.

Similarly if 2nd bidder is disqualified, then 3rd lowest bidder will be evaluated and so on.

On qualification of a bidder during this process no further evaluation will be done. Selected bidder must provide a demo/sample unit immediately (within two working days) for necessary inspection/verification of the specifications.
The agreement will be renewed next three year on yearly basis

Joint venture (JV) are acceptable.

IN MEMORY OF SHAHEED MOHTARMA BENAZIR BHUTTO

شہید محترمہ بینظیر بھٹو کی یاد میں

SINDH BANK
سندھ بینک
POWER TO THE PEOPLE

بااختیار عوام

PURCHASE ORDER

PO No: 25102024

Date: 25-10-2024

M/s Gerry's Information Technologies PVT LTD,
Office at 3rd Floor GIT Office Central Hotel Building,
Merewether Road Civil Lines,
Karachi.

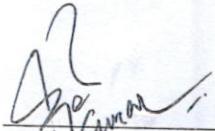**Subject:** **Supply & Installation of Contact Center Solution.**

Dear Sir,

With Reference to the Tender Bid SNDB/COK/ADMIN/TD/1388/2024 Dated 19-07-2024 For Supply & Installation of Contact Center Solution at Sindh Bank Ltd Submitted by you. After detail review the Sindh Bank ltd Management is pleased to inform that your Tender Bid is accepted

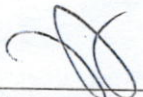| Description	Unit Cost	Cost in PKR including Tax
Supply & Installation of Contact Center Solution	Rs.20,960,000/-	Rs.24,104,000/- Special Discount Rate 22,898,800/-

Terms & Conditions
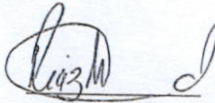
Payment Terms   as Per Agreement.

Taxes/Deduction   Above Prices are inclusive of all taxes.

Thank you,

S.Khurram Waheed
AVP-II/ I.T Div

Habib Asadi
AVP-I / Call Center

Shouzab Soomro
VP-II / SQD-Div

S. Zeeshan-ul-Haq
SVP-I/I.T Div

Riaz Ahmed
EVP Acting Head of IT

30/10/24

SINDH BANK LIMITED
HEAD OFFICE
3RD FLOOR, FEDERATION HOUSE,
ABDULLAH SHAH GHAZI ROAD,
CLIFTON, KARACHI-75600.

UAN   : +92-21-111-333-225
PHONE : +92-21-35829320
         +92-21-35829394
FAX   : +92-21-35870543
WEB   : www.sindhbank.com.pk

+92-21-111-333-225 :یو اے این
+92-21-35829320 :فون
+92-21-35829394
+92-21-35870543 :فیکس
www.sindhbank.com.pk :ویب

سندھ بینک لمیٹڈ
ہیڈ آفس ، تیسری منزل، فیڈریشن ہاؤس،
عبداللہ شاہ غازی روڈ، کلفٹن، کراچی ۔ ۷۵۶۰۰

E-STAMP

حکومتِ سنڌ

SND-0372-34030611522　　　**GoS-KHI-A399C69B2F2329CA**

Non-Judicial　　　　　　Rs 84,364/-

Description	:	Contract - 15(a)
Principal	:	SINDH BANK [00000000]
Contractor	:	GERRY S INFORMATION TECHNOLOGY [09999287]
Applicant	:	HAFIZ MUHAMMAD AHTISHAM QASIM [42401-5014844-9]
Stamp Duty Paid by	:	GERRY S INFORMATION TECHNOLOGY [09999287]
Issue Date	:	23-Oct-2024, 11:07:23 AM
Paid Through Challan	:	20243C69717F616C
Amount in Words	:	Eighty Four Thousand Three Hundred and Sixty Four Rupees Only

-- Please Write Below This Line --

SERVICE LEVEL AGREEMENT (SLA)

This Service level Agreement (**"Agreement"**) is made at <u>Karachi, Pakistan</u> on this <u>13</u> day of <u>Nov 24</u> (**"Effective Date"**).

BY AND BETWEEN

Sindh Bank Limited, a banking company incorporated under the laws of Islamic Republic of Pakistan, having its registered Office at 3rd Floor, Federation House, Abdullah Shah Ghazi Road, Clifton, Karachi 75600, Pakistan (hereinafter referred to as the "**SBL**", which expression where the context so admits, shall include its successors-in-interest and permitted assigns) of the First Part;

AND

Gerry's Information Technology (Pvt.) Ltd, a private company incorporated under the laws of Pakistan having its registered Office at 3rd Floor, GIT Office, Central Hotel Building, Merewether Rd, Civil Lines, Karachi, Pakistan(hereinafter referred to as the **"GIT"** or **"Vendor"**) which expression shall be deemed to include its successors-in-interest and permitted assigns of the Other Part.

(SBL and GIT may hereinafter collectively be referred to as the **"Parties"** and singly as **"Party"**).

RECITALS:

WHEREAS,

SBL:＿＿＿＿＿＿＿　　　　　Page 1 of 17　　　　GIT:＿＿＿＿＿＿＿

A   SBL is a banking company desirous of rendering service for contact solution and services as contemplated in Annexure A which forma an integral part of this agreement.

B   GIT represented that it has the requisite resources, necessary infrastructure, approvals, skills and GIT is fully authorized, have all necessary approvals and licenses to perform the required Services, and has agreed to provide the Services to the SBL;

C   Based on the representation of GIT, the SBL has agreed to avail the Services from GIT on the terms and conditions as set out in this Agreement.

NOW, THEREFORE, THIS AGREEMENT WITNESSETH and in consideration of the mutual covenants contained herein, the Parties do hereby agree, undertake and declare, in furtherance to the terms and conditions of the Tender floated on _____, (which is the part and parcel of this agreement), as under:

A. INTERPRETATION AND DEFINITIONS

A.1. In this Agreement, unless the context otherwise requires:

   a.   References to Clauses and Appendices are references to clauses and appendices of this Agreement;
   b.   Words importing one gender include the other gender;
   c.   References to persons include bodies corporate, firms and unincorporated associations;
   d.   The singular includes the plural and vice versa;
   e.   References to all or any part of any statute or statutory instrument including any statutory amendment, modification or re-enactment in force from time to time and references to any statute include any statutory instrument or regulations made under it;
   f.   The recitals to this Agreement shall form an integral part hereof; and
   g.   The headings in this Agreement are for the purpose of reference only and shall be ignored in the interpretation of this Agreement.

A.2.   In this Agreement, unless the context otherwise requires, the following terms shall have the following meaning:

   • **"Agreement"** is defined in the preamble;
   • **"Confidential Information"** is defined in Clause 9;
   • **"Force Majeure Event"** is defined in Clause 12;
   • **"Parties"** is defined in the preamble;
   • **"Party"** is defined in the preamble;
   • **"Payment Schedule"** means the aggregate charges for the Services calculated in accordance and set out in **"Annexure C"** of this Agreement; and
   • **"Professional Services or Support Services"** means the scope of work of project objectives, timelines, phases, and deliverables as set out in **"Annexure A & B"** of this Agreement; and

1.   TERM OF TERMINATION

1.1 This Agreement shall be deemed to be effective from the Effective Date and shall remain in full force and effect until completion of the Project (as confirmed by SBL in writing)   and subsequently can be extended for further two years with mutual consent of both parties, unless terminated earlier by either Party in terms of clause 1.2 below.

1.2 This Agreement may be terminated by either Party by giving sixty (60) days prior written notice to the other Party. However, SBL may forthwith terminate this Agreement with fifteen (15) days prior written notice with / without assigning any reason(s) or / and upon the occurrence of any one of the following events, without prejudice to any of its rights under this Agreement or any applicable laws:

   1.2.1   any petition being presented, or a resolution being passed for liquidation (whether compulsory or voluntary, not being merely a voluntary liquidation, for the purposes of amalgamation or reconstruction) or insolvency or appointment of receiver of the assets or undertaking or any part thereof of GIT; or
   1.2.2   GIT suspends its business or loses the right to undertake the Services of business; or

1.2.3 GIT suspends payment of its debts or admits (or is deemed to have admitted) its inability to pay its debts; or

1.2.4 GIT engages in any conduct prejudicial to the image and goodwill of SBL

1.2.5 GIT is delisted by any regulatory body or barred by any regulatory or governing authority of the SBL.

1.3 In the event of any material breach by either Party of its obligations hereunder, the breaching party shall have thirty (30) days from receipt of notice from the non-breaching party to rectify the breach after which time this Agreement shall stand terminated.

1.4 Upon termination, neither Party shall have any rights nor obligations to the other Party except as stated in this Agreement. However, all rights and obligations accruing prior to the date of termination shall continue to subsist.

2. SERVICES / OBLIGATIONS OF GIT

GIT shall provide the Services as set out under "Annexure A" and "Annexure B" attached hereto.

3. PAYMENT TERMS

3.1 In consideration of the covenants and agreements to be kept and performed by GIT and for the faithful performance of this Agreement, SBL shall pay and GIT shall receive and accept for the Services furnished by GIT under this Agreement as per "Annexure C" attached hereto.

3.2 It is expressly agreed between the Parties that the payment to be made by SBL to GIT for the Services rendered shall be fixed price during the entire duration of this Agreement without any revisions or negotiations in the price during the tenure of this Agreement. However, after the tenure of this Agreement, the rates may be revised with mutual consent.

3.3 All or any payment(s) to be made by SBL to GIT shall be made subject to deduction of applicable taxes and levies.

3.4 SBL shall be entitled to set off against and deduct and recover from any fees or other sums payable by SBL to GIT at any time, any tax, levy or other amount whatsoever which may be required to be deducted by order of any Court / Authority or under any law now existent or which may come into existence during the currency of this Agreement as well as any and all amounts which may be or become payable by GIT to SBL under this Agreement or pursuant thereto.

3.5 The payments to be made to GIT in terms of this Clause 4 shall constitute the entire remuneration to GIT in connection with the Services provided under this Agreement and neither GIT nor its personnel shall accept any trade commission, discount, allowance or indirect payment or other consideration in connection with or in relation to this Agreement or to the discharge of the Services hereunder.
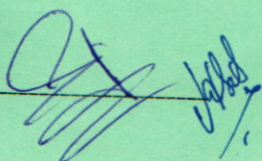
3.6 Any implementation activity beyond the scope of the implementation as defined in "Annexure A & B" including but not limited to implementation activities repeated on request of the SBL will be charged as per the associated amounts defined in "Annexure C".

3.7 The fees outlined in "Annexure C" pertain solely to services rendered and do not encompass costs associated with hardware procurement, additional software licensing, or infrastructure setup and maintenance. These costs are not part of the project scope and are the sole responsibility of SBL. Any expenses incurred for the acquisition, installation, or maintenance of hardware, additional software, or infrastructure shall be borne entirely by SBL. GIT shall not be responsible for any such costs.

3.8 If any activity necessitates travel outside Karachi, SBL shall be invoiced for associated Out-of-pocket expenses, encompassing travel, accommodation, and daily allowances, at actual costs incurred.

3.9 All payments regarding provision of rendered services Software License Fee, Software Implementation Fee, and Maintenance & Support Fees shall be made by SBL upon receipt of a valid invoice from GIT raised in accordance with the Payment Schedule set out in the

"Annexure C". All invoices, unless disputed, shall become payable within thirty (30) Days from the date of receipt of the invoice by SBL.

3.10 GIT reserves the right to suspend all work on the project if any outstanding payments remain unpaid for more than thirty (30) days beyond their due date, as specified in clause 4.9.

4. PROJECT DELIVERABLES AND USER ACCEPTANCE TESTING

4.1 The project phases, deliverables, and timelines shall comply with the scope of work outlined in "Annexure A. of this Agreement. The project plan, including milestones and deliverables, will be finalized during Phase 1 and will form an integral component of the implementation process. Any deviations from the agreed-upon scope of work will require mutual consent and a formal amendment to this Agreement.

4.2 All deliverables under this Agreement shall be subject to SBL's review and testing prior to acceptance. SBL will conduct acceptance testing and review the deliverables in accordance with SBL's acceptance criteria. Upon satisfactory review, SBL will issue an Acceptance Certificate to GIT for the respective deliverable.

4.3 A gap analysis session will be conducted within the project's second phase, in accordance with the project plan. Any items identified during this session as changes requiring development effort will be managed through the change order process as outlined in Clause 7 of this Agreement.

4.4 SBL will undertake User Acceptance Testing (UAT) of the Software, in accordance with the project plan, upon notification by GIT. UAT will be conducted on the SBL staging environment. It is the responsibility of SBL to ensure the readiness of the data to be utilized in the system on the staging server and must provide this data to GIT within the timelines specified in the project plan.

    4.4.1   It is the responsibility of SBL to prepare the testing material (Test Cases/ Use Cases) to be used during the UAT.

    4.4.2   Any errors identified after the UAT shall not affect the issuance of the Acceptance Certificate and may be rectified by GIT during the Support phase.

    4.4.3   The UAT must be completed as confirmed in writing by SBL before the eAudit Solution is deployed on the SBL's production environment.

5. USER TRAINING

6.1 Where required, GIT shall provide ten (10) days of user training as outlined in "Annexure B". GIT agrees to deliver appropriate and comprehensive training to ensure that end users are able to use the Software in a safe and effective manner.

6.2 GIT shall undertake the training at the Project Site, unless otherwise agreed upon by the Parties. SBL agrees to provide the necessary space and fulfill other requirements communicated by GIT to ensure successful training.

6.3 Additional training sessions, if requested by SBL, will be billed according to the costs specified in "Annexure C".

6. CHANGE ORDERS

7.1 SBL can submit change orders at any stage of the project. Upon receipt of a change order from SBL, GIT will assess the required level of effort, associated pricing, and expected delivery timeline. GIT will then communicate these details to SBL for consideration.

7.2 Change Orders will be considered under review until SBL provides written consent by signing the change order form. GIT will await formal approval from SBL before initiating any development efforts.

7.3 Upon finalization of the change order document, 50% of the change order fee shall be payable, with the remaining 50% due upon deployment of the changes on SBL's staging server.

7.4 To ensure clarity and accountability in managing alterations to the project scope beyond the initially specified requirements, Change Orders will strictly adhere to the specifications outlined in the change order form. It is SBL's responsibility to conduct a thorough review of the change order specifications prior to signing the change order form. Any additional changes or modifications identified during SBL's review will be treated as separate change orders and must undergo the established change order process outlined in this Agreement.

7.5 Pricing for change orders is structured based on the number of man-days required for development, priced at GIT' current change order rates on a time and material basis.
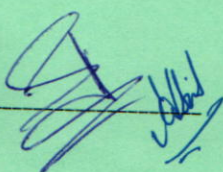
8 MAINTENANCE OF THE SOFTWARE

8.1 In consideration of the Maintenance and Support Fee, GIT shall provide maintenance and support services to SBL, as specified within "Annexure C", for an agreed term commencing from project sign-off.

8.2 GIT shall provide support and maintenance services to SBL in accordance with the terms, timelines, and conditions specified in "Annexure A". Any deviations from these provisions shall require mutual written agreement between GIT and SBL.

8.3 Subject to the terms and conditions of this Agreement, the Maintenance and Support Fee shall be payable in advance at the beginning of each Maintenance and Support year.

8.4 GIT reserves the right to adjust the support and maintenance fee at the commencement of each new three-year term. Any proposed changes to the support and maintenance fee shall be communicated to SBL in writing at least thirty (30) days prior to the expiration of the ongoing Maintenance Term.

8.5 During the Maintenance Term, if SBL wishes to order additional services, including but not limited to trainings, migration activities, requirement gathering sessions, or other services not explicitly outlined in "Annexure A", SBL may request such additional services through written purchase orders. These additional services will be priced at the GIT' current rates.

8.6 GIT commits to providing SBL with all standard enhancements and upgrades of the System, including improvements, updates, new releases, and revisions to the software and documentation, as developed by GIT at various intervals. These benefits are extended exclusively to clients with active software support agreements.

8.6.1 Major releases will be provided at a cost equivalent to 20% of the license fee set by GIT as defined in "Annexure B".

8.6.2 For any professional services requested by SBL, such as user training, gap analysis and requirement gathering sessions, UAT, customization efforts, and data migration tasks related to software enhancements and upgrades, GIT will apply its current professional services rates. This includes the mentioned services and any other services not specifically outlined. GIT shall notify SBL of the associated costs prior to commencing any requested professional services and shall proceed upon SBL's approval.

8.7 If SBL fails to make timely payment of the support fee as outlined in this Agreement, except in such circumstances where GIT is responsible to obey its commitments, GIT reserves the right to suspend all support services. GIT shall provide written notice of the suspension of services to SBL, and support services will resume upon receipt of the outstanding payment.
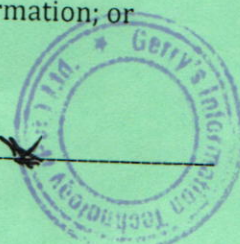
9 CONFIDENTIALITY

9.1 Any / All information concerning SBL which is provided to GIT and vice versa in connection with this Agreement ("Confidential Information"), shall be kept confidential by Either Party, its affiliates, agents, advisors, directors, officers, or employees and, without the prior written consent of the other, each shall not:

9.1.1 distribute or disclose any of the Confidential Information in any manner whatsoever; or

9.1.2 permit any third party access to the Confidential Information; or

9.1.3 Use the Confidential Information for any purpose other than as agreed in prior writing by the Party providing the information.

9.2 In the event that the receiving party received a request to disclose all or any part of the Confidential Information under the terms of a valid and effective subpoena or order issued by a Court of competent jurisdiction or by a government body, the receiving third party agrees to promptly notify the sending party of the existence, terms and circumstances surrounding such a report, prior to disclosing any such information, so that the sending party may seek an appropriate injunctive relief to safeguard the Confidential Information. If the receiving party is compelled to disclose any of the Confidential Information, it will disclose only that portion thereof which it is compelled to disclose and shall use its best efforts to obtain an order or other reliable assurance that confidential treatment will be accorded to the Confidential Information so disclosed. Confidential Information shall not include any information which:

9.2.1 has become generally available to the public through no fault or action of the receiving party; or

9.2.2 is in the possession of the receiving party prior to the date hereof, provided that such information is not known by the receiving party to be subject to another confidentiality agreement and further provided that such information was obtained independently and without the assistance of the sending party; or

9.2.3 Is or becomes available to the receiving party on a non-confidential basis from any third party, the disclosure of which to the receiving party does not violate any contractual, legal or fiduciary obligation such third party has to the sending party.

9.3 Without limiting the generality of the foregoing, neither Party will publicly disclose the existence of or the terms of this Agreement without the prior written consent of the other. Furthermore, neither of the Parties will make any use of Confidential Information of the other Party except as contemplated by this Agreement; acquire any right in or assert any lien against the disclosing party's Confidential Information except as contemplated by this Agreement; or refuse to promptly return, provide a copy of or destroy such Confidential Information upon the request of the disclosing party, save for when destruction of such information would result in an impediment in the receiving party's performance of this Agreement. In such an event, the receiving party shall promptly inform the disclosing party in writing of its inability to do so, state clearly the reasons thereof and the time period in which the request will be complied with. The obligations of confidentiality herein shall remain in full force and effect during the life of this Agreement and shall survive the termination of this Agreement.

10   SBL'S OBLIGATIONS:

10.1 SBL shall extend all possible legitimate assistance and resources to facilitate GIT to perform the support as outlined in this Agreement.
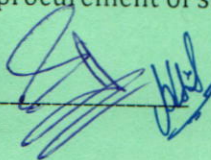
11   LIMITATION OF LIABILITY AND INDEMNIFICATION

11.1 In the event of any breach by GIT of its obligations, warranties and / or responsibilities under this Agreement, the GIT shall hold SBL, its subsidiaries, affiliates, officers, directors, employees and representatives harmless and indemnified from and against any and all losses (including without limitation any personal injury or death of any person), damages, claims, costs, liabilities, payments and obligations and all expenses (including without limitation reasonable legal fees) incurred, suffered, sustained or required to be paid, directly by or sought to be imposed upon SBL or its subsidiaries, affiliates, officers, directors, employees and representatives.

11.2 SBL agrees to indemnify, defend, and hold harmless GIT from and against any claims, damages, liabilities, costs, and expenses (including reasonable attorneys' fees) arising out of or related to SBL's use of the software in violation of this Agreement or applicable law.

11.3 Notwithstanding any other provision of this Agreement, under no circumstances shall GIT be liable to SBL or any third party claiming under SBL, for special, incidental, indirect or consequential damages as a result of a breach of any provision of the Agreement, or for any loss, damage, or any expense directly or indirectly arising from SBL's use or inability to use of the software or its components, or for commercial loss of any kind, including costs of procurement of substitute services, loss of profits, and interruption of services.
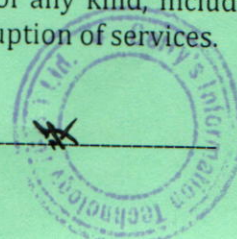
11.4 GIT shall maintain the highest professional code of conduct in its dealings. GIT, its partners, employees, contractual staff etc. shall be responsible for any loss, delay or inconvenience caused to SBL by an act, omission or negligence with respect to the Services and disclosure of Confidential Information or breach of any of the terms of this Agreement. This is without prejudice to any other rights available to SBL under this Agreement or any other applicable laws.

11.5 Without prejudice to the generality of the other provisions hereof, SBL shall not be liable or responsible in any manner whatsoever in the event of any personal injury, including death caused due to the provision of GIT Services or for losses, claims, damages whatsoever or howsoever caused, legal proceedings (if any), arising directly or indirectly in connection with the Services. Notwithstanding the generality of the above, the SBL expressly excludes liability for claimed consequential loss or damage or loss of profit, business, revenue, goodwill or anticipated savings.

12 FORCE MAJEURE

12.1 Parties shall not be liable nor responsible for any non-performance of any obligation or losses arising out of any delay in or interruption of the performance of its obligations under this Agreement caused by any cause which is beyond the affected Party's reasonable control, including but not limited to, acts of God, act of governmental authority, act of the public enemy or due to war or terrorism, the outbreak or escalation of hostilities, riot, civil commotion, insurrection, labour difficulty in relation to a third party (including without limitation, any strike or other work stoppage or slow down), severe or adverse weather conditions, communications line failure, or other similar cause ("**Force Majeure Event**").

12.2 Upon the happening of a Force Majeure Event which continues for more than fourteen (14) days, SBL may elect to terminate this Agreement with immediate effect or suspend the performance of this Agreement in whole or in part for the duration of the Force Majeure Event. In the event of termination, the Parties shall settle all outstanding amounts owing to the other immediately prior to the occurrence of such Force Majeure Event.

12.3 In the event that the Services or any part thereof is suspended on account of any Force Majeure Event, no fees shall be payable pursuant to this Agreement for the Services or any part thereof throughout the duration of such event but SBL shall continue to pay in accordance with Clause 4 for all outstanding amounts and all other charges billed for the Services preceding the effective date of suspension.

13 MEDIATION / ARBITRATION / DISPUTE RESOLUTION

13.1 The Parties expressly agree that the dispute settlement procedure mentioned in this Clause 13 shall be a condition precedent to any action of law.

13.2 Any and every dispute, difference or question which may arise between the Parties to this Agreement shall be first settled by the Parties by an attempt at amicably settling the dispute through mutual negotiations.

13.3 In case the disputes, differences or questions cannot be so settled amicably or satisfactorily by correspondence or by mutual discussion within thirty (30) days after receipt by one Party of the other Party's request for amicable settlement, it shall be referred to mediation before a CEDR accredited Mediator at the National Centre for Dispute Resolution (NCDR), formerly known as Karachi Centre for Dispute Resolution (KCDR). Mediation proceedings shall be held at Karachi and will be governed by the mediation rules of the Centre.

13.4 In case the Mediation fails, the dispute shall be referred to Arbitration in accordance with the Arbitration Act 1940 and any applicable rules made there under for the time being in force, for the equitable decision of two joint arbitrators, one to be appointed by each of the Parties, and failing agreement between the arbitrators, to the decision of the umpire, to be appointed by the arbitrators before entering upon the reference. The award made by such arbitrators or the umpire, as the case may be, shall be final and binding on the Parties. The venue of the arbitration shall be Karachi and the arbitration proceedings shall be conducted in English language.

14 GOVERNING LAW AND JURISDICTION

SBL:_____

GIT:_____

Subject to Clause 13 above, this Agreement shall be governed by and construed in accordance with the laws of Islamic Republic of Pakistan. In relation to any legal action or proceedings arising out of or in connection with this Agreement, each of the Parties irrevocably submits to civil jurisdiction of the competent Courts of Karachi, Pakistan.

15   SEVERABILITY

If any provision of this Agreement is held invalid or otherwise unenforceable, the enforceability of the remaining provisions shall not be impaired thereby. In such case, the Parties shall make every effort to replace the ineffective provision with a new provision which has the same effect, or as approximate an effect as possible as the said provision.

16   THIRD PARTY RIGHTS

A person who is not a party to this Agreement has no right to enforce any term of this Agreement.

17   NOTICES

17.1   Any notice or other communication given or made or in connection with the matters contemplated by this Agreement shall be in writing and served to a Party at its address as specified in this Clause 17(or any other address it has notified to the other Party in accordance with this Clause 17) as follows: by hand; by registered post; or by other electronic method of communication agreed in writing from time to time between the Parties.

17.2   Notices or communications sent by registered post will be deemed to have been served on the date that such mail is delivered or delivery is attempted. Notices or communications sent by fax will be deemed to have been served on the day of transmission if transmitted before 4.00pm in the time zone of receipt but otherwise on the next day. In all other cases, notices and communications will be deemed to have been served on the day when they are actually received.

17.3   **Notices to Gerrys Information Technology shall be sent to:**

Attention: Mr. Taimur Amjad
Address: Office No. 103, 1st Floor, Block-2, Shafi Court Building, Merewether Road, Karachi
Phone: 02138682516
Email: taimur.amjad@Gerrys.net

Notices to Sindh Bank Limited ("SBL") shall be sent to:

Attention:_____
Address:_____
Phone: _____
Email:_____

18   AMENDMENTS

This Agreement may only be amended / modified in prior writing and signed by both Parties.
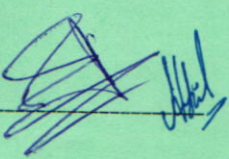
19   GIT's UNDERTAKINGS

19.1   GIT agrees and undertakes that:

(a) It shall supervise and direct the performance of Services competently and efficiently, devoting such attention thereto and applying such skills and expertise as may be necessary to perform the Services in accordance with this Agreement. GIT shall be solely responsible for the means, methods, techniques, sequences and procedures used and to see that the Services, when completed or finished complies accurately with the terms of this Agreement;

(b) It shall exercise all reasonable skill, care and diligence in the discharge of the Services agreed to be performed by it under this Agreement. If in the performance of the Services, GIT has a discretion exercisable as between SBL and any third party concerned, GIT shall exercise its discretion fairly;

(c) It shall in all professional matters act as a faithful adviser to SBL;

(d) It shall retain full responsibility for all the Services which it is committed to render under this Agreement;

      (e) It shall give all notices and comply with all the laws and regulations applicable to furnishing and performance of the Services

(f) The Services will be carried out by professionals qualified to perform in a timely and efficient manner and with all reasonable skill and care;

(g) It will employ such number of persons as may be required for carrying out and discharging obligations, duties and responsibilities and for providing adequate, effective and efficient Services. All such persons shall be directly employed by GIT, who shall as employer be directly and solely responsible for all such employees and personnel and for the payment of their wages, salaries and other benefits; and

(h) GIT, its employees and sub-GIT (if any) shall respect the laws and customs of Pakistan.

20 WARRANTIES AND REPRESENTATIONS

20.1 Both Parties warrant to each other that they have duly obtained all necessary consents and regulatory approvals from their respective competent authorities to enter into this Agreement.

20.2 Each Party represents and warrants to the other Party that neither the execution and delivery of this Agreement, nor the consummation of the transactions contemplated herein, will violate or conflict with: (a) its constitutional documentation; (b) any material provision of any agreement or any other material restriction of any kind to which it is a party or by which it is bound; (c) any material statute, law, decree, regulation or order of any governmental authority; or (d) any arrangement whereby it has not paid any collateral amounts to the other Party or any of its officer with regard to the award of contract hereunder or its performance.

20.3 Both Parties will use all reasonable care, skill and diligence in carrying out their obligations, duties and responsibilities under this Agreement.

20.4 Any and all intellectual property rights (legal and beneficial) accruing and attributable to a Party during the course of performance of its respective obligations under this Agreement shall vest in and with that Party.

20.5 Each Party represents and warrants to the other Party that there are no material actions, legal or administrative which adversely affects its ability to execute and perform its obligations under this Agreement.

20.6 GIT acknowledges that SBL has entered into this Agreement on the basis of the representations and undertakings made by GIT throughout this Agreement.

21 USE OF NAMES, LOGOS AND REPORTS

Unless otherwise required by this Agreement, none of the Parties shall use, or disclose to third parties, the names, logos or reports of each other without the prior written consent of the concerned Party.

22 INTELLECTUAL PROPERTY

22.1 GIT agrees it shall not use any of SBL's names, logos, trademarks, trade secrets, copyrights, patents, designs and other intellectual property rights without the prior express written consent of SBL.

22.2 Without prejudice to the other provisions of this Agreement, any infringement of intellectual property rights by GIT in respect of any such items shall be deemed to be a material breach of a condition of this Agreement and shall entitle SBL to terminate this Agreement forthwith upon prior written notice to GIT.

22.3 All intellectual property rights in the software provided under this Agreement, including but not limited to, copyrights, patents, trademarks, trade secrets, and any modifications or enhancements made to the software during the term of this Agreement, shall remain the exclusive property of GIT.

SBL:_____   Page 9 of 17   GIT:_____

SBL shall not reverse engineer, decompile, or disassemble the software, or otherwise attempt to derive the source code or underlying algorithms of the software.

23 OWNERSHIP OF THE SOFTWARE

23.1 GIT hereby declares that it exclusively holds all Intellectual Property Rights in the Software and no third party has any claim or right to the Software. GIT represents and warrants that the Software does not infringe upon or violate any Intellectual Property Rights of any third party.

23.2 GIT shall retain all ownership and Intellectual Property Rights to the Software and SBL interest in the Software shall be limited to the Software License as contemplated in this Agreement.

23.3 As and when requested by SBL, the Parties shall enter into a mutually acceptable escrow agreement with an acceptable third-party escrow agent in relation to the Software. The costs of the escrow arrangement shall be borne by SBL.

24 DAMAGE TO PERSONS AND PROPERTY

24.1 GIT shall indemnify, defend and hold harmless SBL, all personnel in the service of SBL and its directors and shareholders against all losses, expenses, liabilities and claims for any injuries suffered by any GIT employee at the SBL lounges or personal injury including death of any GIT employee, or damage to any SBL property whatsoever which may arise out of or in consequence of the operation of the Services, as well as against all claims, demands, costs, charges and expenses, whatsoever in respect of or in relation thereto.

24.2 SBL or any personnel in the service of SBL and its directors and shareholders, shall not be liable for or in respect of any damages or compensation whatsoever payable at law or otherwise in respect of or in consequence of any accident or personal injury including death of any workmen or other person in the employment of GIT.

24.3 Notwithstanding anything contrary to the aforesaid provisions, if the designated personnel of GIT are unable to provide the Services to SBL for more than two (2) consecutive days for any reason whatsoever, the GIT will have to immediately depute other designated personnel to provide such Services to SBL and such designated personnel shall continue providing such Services on the terms and conditions mentioned in this Agreement.

25 COMPLIANCE WITH LAWS

GIT shall comply with all applicable laws, ordinances, regulations, and codes concerning GIT's obligations as an employer with regard to the health, safety and payment of its employees, and identification and procurement of required permits, certificates, approvals, and inspections during the performance of this Agreement.

26 RIGHTS TO AUDIT AND INSPECTION

GIT agrees, upon prior written reasonable notice of at least 30 days, to allow SBL, its auditors and/or regulators (including State Bank of Pakistan), to inspect, examine and audit any operational and business records of GIT which are directly relevant to the Services as set forth in this Agreement. Such audits shall occur no more than once per calendar year, during regular business hours, and in a manner that minimizes disruption to GIT's business operations, at no cost to GIT. Any information obtained during these audits shall be kept confidential and used solely for the purpose of verifying compliance with the terms of this Agreement.

27 GIT EMPLOYEES

27.1 It is specifically agreed and understood that the relationship between SBL and GIT is of purchaser and seller. Neither the GIT is an employee of SBL nor any of the servant, worker, or personnel employed by the GIT in relation to this Agreement shall be deemed to be the employee, or workman of SBL for any purpose and vice versa.

27.2 GIT and its employees/staff shall be bound to comply with and adhere to all Safety Rules and Regulations enforced by the SBL as well as per applicable of laws while performing the Services.
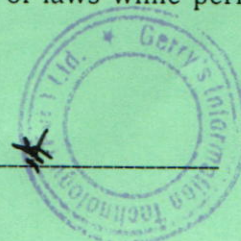
27.3 GIT and its employees/staff deployed to perform Services shall be subject to the standards of conduct set forth in the SBL's workplace harassment policy during their presence in any of SBL's premises. The GIT has to contact appropriate authority with SBL if any complaint or violation of the standards of conduct occurs. If the situation elevates to the point where an investigation is required, the GIT and/or its employees/staff has to fully cooperate with the investigation.

28 FURTHER ACTION
28.1 Each Party agrees to perform all further acts and execute, acknowledge, and deliver any documents which may be reasonably necessary, appropriate, or desirable to carry out the provisions of this Agreement

29 ASSIGNMENT AND SUB-LETTING
29.1 This Agreement is personal in nature and cannot be assigned by GIT without prior written permission of SBL. SBL however, shall have the right to assign this Agreement to any third party without the consent of GIT.

29.2 GIT shall have no right to sublet or outsource all or any part of this Agreement or its obligations, rights and interests hereunder, to any third party without the prior written approval of SBL.

30 TIMELINE AND DELIVERABLES
30.1 GIT understands that time is of the essence of this Agreement and it shall take all necessary steps to commence (and cause and ensure continuance of) the provision of the Services to the SBL within thirty (30) days from the date of signing of this Agreement

30.2 GIT shall maintain the highest professional code of conduct in its dealings. GIT, its partners, employees, contractual staff, etc. shall be responsible for any loss, delay or inconvenience caused to the SBL by an act, omission or negligence with respect to the Services and disclosure of Confidential Information or breach of any of the terms of this Agreement. This is without prejudice to any other rights available to the SBL under this Agreement or any other applicable laws.

30.3 Any or all Annexure/Annex attached to this Agreement shall be integral part of the Agreement.

31 REGULATORY UNDERTAKING
31.1 In order to comply with certain regulatory requirements by the SBL, the GIT hereby declares and undertakes that:
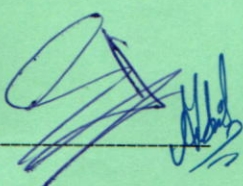
   i) GIT and its directors have never been adjudged insolvent in any court of law.
   ii) no execution of decree or order of any court of law / forum and/or authority remains unsatisfied against the GIT and its directors.
   iii) GIT and its directors have never compounded /defaulted with any creditors/ financial institutions.
   iv) GIT and its directors have never been convicted of any financial crime.
   v) No negative credit reporting was ever made against the GIT and its directors in any credit monitoring bureau.

31.2 GIT understands that any misinformation or lack of disclosure shall constitute breach of trust and may result in GIT not being given any further business /services from SBL and/or immediate suspension of Services under the Agreement. The GIT also understands that if anything contained herein above is found incorrect /false/misleading, the SBL shall have a right to initiate any action, civil or criminal, or proceedings before any court/forum at any time against the GIT and its directors.

32 WAIVER
No waiver by either Party of any default by the other in the performance of any of the provisions of this Agreement shall be effective unless in writing duly executed by an authorized representative of the Party and no such waiver shall operate or be construed as a waiver of any other or further whether of alike or of a different character.

33 **COUNTERPARTS**

This Agreement shall be executed in two (2) counterparts, each of which shall be deemed an original and all of which together shall constitute one and the same instrument.
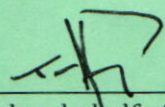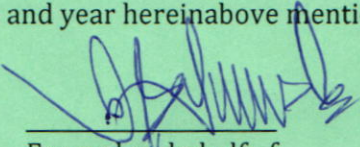
34 **ENTIRE AGREEMENT**

These terms and conditions constitute the entire agreement between the Parties and supersede all prior communications, proposals, understandings and agreements, written or oral between the Parties with respect to the subject matter of this Agreement.
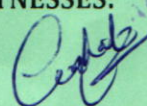
35 **AUTHORIZED REPRESENTATIVE:**

Any action required or permitted to be taken, and any document required or permitted to be executed under this agreement by Sindh Bank or the GIT may be taken or executed by the officials.
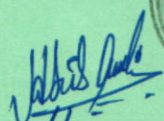
IN WITNESS WHEREOF the Parties, acting through their duly authorized representatives, have put their respective hands on this Agreement on the day month and year hereinabove mentioned.
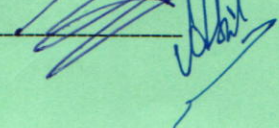
For and on behalf of:
Gerry's Information Technology (Pvt.) Ltd (GIT)
Name: Taimur Amjad
Designation: Chief Operating Officer (COO)
Seal: _____

For and on behalf of:
Sindh Bank Limited ("SBL")
Name: _Shazad Abbn Somu_
Designation: _A/Head SBL_
Seal: _____

WITNESSES:

1. _____
Name: Wajahat Khan
CNIC No. _42101-2612221-7_

2. _HABIB ASADI_
Name:
CNIC No. _4220143574929_

Scope of Work

Functional Requirements

Sindh Bank requires sealed bids from reputable firms/companies to procure Contact Center Solutions and Service Transformation Consultancy.

Omni-Channel Contact Center Solution: The product should be fully equipped state-of-the-art infrastructure such as the latest Telephony Systems, ACD (Automated Call Distributor), CTI (Computer Telephony Integration), CRM (Customer Relationship Management), Skill-Based Routing, Call Recording, Role Based Matrix, Live Monitoring, Reporting/Dashboard, Integrated Dialer, Wallboard, Self Service IVR, Digital Channels and Enterprise-Level Complaint Management Solution.

Service Transformation Consultant: We aim to engage a partner to Plan, Design, Develop and Implement a full-fledge Contact Center solution for SINDH BANK. The consultant would advise us in developing the strategy for Contact Center automation and help devise the process to transform the center into a customer-centric channel. The consultant would also help build a consistent customer experience across conventional/voice and digital channels to meet tomorrow's needs.

Project Phases

The scope of the project comprises the following phases:
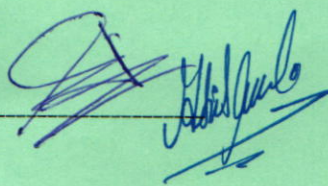
ADOPTION PHASE-1:

Implement a multi-channel Contact Center and allow customers to interact with Bank through different channels for resolving customer queries seamlessly.

a- Implement Telephony Infrastructure/PABX with automatic call routing, priority handling and skill-based routing.
b- Queue Management
c- Calendar and Dial Rule Management
d- Designing Campaigns
e- Designing Workflows
f- Basic IVR functionality with CTI, Message Prompts, Queue Number and Expected Time in Queue
g- IVR Self-Serve including PIN issuance, Balance/Transaction Inquiry and Product Inquiry, Card Blocking
h- Channels Enablement (Voice inbound, Voice Outbound, Callback & Backoffice)
i- Customer Service Portal with customer interaction history across channels
j- Wallboard & Service Dashboard
k- Call Center and Agent Performance Reports
l- Supervisory Real-time Monitoring (Agent, Teams, Floor, Service Level)
m- Knowledgebase Module
n- Role Matrix

ENGAGEMENT PHASE – 2:

Enabling Digital Customer Services and allowing Omni-Channel access for customers with enhanced user experience

a- IVR Self-Serve (Card Request, Activation, ATM PIN issuance/reset, cheque book request, activation, stop leave, etc.
b- Channel Enablement (Chat & Email)
c- Complaint Management (Contact Center, Backoffice and Branches)
d- Sales Lead Management
e- Integration with Bank's SMS Gateway
f- Admin Module to Manage operational task
g- IVR CSAT Survey
h- Card Inventory System
i- Courier Tracking System
j- SMS & Email Template Management

BoQ – Bill of Quantity

The solution comprises the following number of licenses (per seat or channel)

S.No	Item(s)	Quantity
1-	Telephony PABX / Switch	30 Seats
2-	Voice Inbound	30 Seats
3-	Voice Outbound	30 Seats
4-	Multimedia Channel License (Email)	30 Seats
5-	Voice Recording	30 Seats
6-	IVR (Interactive Voice Response)	30 Channels
7-	Supervisor / Admin Portal	3 Seats
8-	Wallboard – All Service Channels	2 Seats
9-	CRM (Customer Relation Management)	300 users
10-	Complaint Management Solution	300 users
11-	Dashboard Analytics	Solution
12-	Role Matrix	Solution
13-	Courier Tracking	Solution
14-	Card Inventory System	Solution
15-	IVR Self-Serve	Scope Defined
16-	E-Learning	Solution
17-	Knowledgebase	Solution
18-	Survey Feedback	Solution
19-	Sales Lead Management	Solution
20-	UI/UX Design, Integration, SIT, UAT & Go-Live	One Job

*A comprehensive demo session of each item will be required to qualify for the technical score.
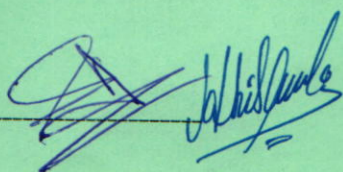
Contact Center Channels

The solution must cover following channels and integrated with dialer to operate calling functions:

1. Inbound Voice
2. Outbound Voice
3. Callback
4. Email
5. Backoffice

CRM – Customer Relationship Management

1- Implement a multi-channel Contact Center and allow customers to interact with Bank through different channels for resolving customer queries seamlessly.
2- Implement Telephony Infrastructure/PABX with automatic call routing, priority handling and skill-based routing.
3- Queue Management
4- Calendar and Dial Rule Management
5- Designing Campaigns
6- Designing Workflows
7- Basic IVR functionality with CTI, Message Prompts, Queue Number and Expected Time in Queue
8- The solution must be role-based, managed by the Central Administrator.
9- Call Recording, Search, and Playback Utility and CTI popup with CLI is required.
10- The application needs to be configured to support automatic screen population via CTI (Computer Telephony Integration)
11- The solution must provide a LIVE agent monitoring/management wallboard to monitor, coach and evaluate agent on an ad-hoc basis.
12- Integrated Dialer to ensure single window solution.
13- Contact Uploading and Calendar to define off hours
14- Allow managing work code (Creation, modification/editing); the system should provide the functionality to configure work codes for different roles and customer categories in various campaigns.
15- The solution must have Quality monitoring and call evaluation modules.
16- The solution must have Online training and coaching Module.
17- The solution must follow PA DSS and PCI DSS compliance standards.
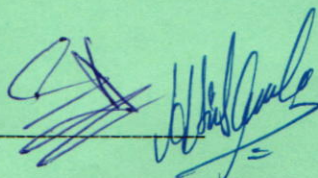18- Providing an Audit trail facility to track the Agent activities along with Live Call Monitoring.

15. Real Time Balance
    a. Current balance must shows in details even customer made transaction 1 min before.
16. Incoming Call Monitoring / Outgoing Call Monitoring
    a. Live Call monitoring during calls.
17. After Call Work Report.
    a. After calls work option when calls end agent can put the detail of call before other call land & ACW break (individual report agent wise)
18. Extension to Extension Calling
    a. Internally system option to calls agent via soft phone
19. Detailed Incoming Call Report/Outbound Report and recording.
    a. Total inbound / outbound calls report (day wise/ month wise/ year wise)
20. Rights and Access Controller
    a. Rights and access control to concerns.

Complaint Management Solution

1. Enterprise-level workflow to define the complaint or service with multiple resolution owner
2. Adhoc mechanism for Branches for resolving complaints.
3. Supervisory rights to monitor complaints and reassign.
4. Escalations up to Tier 4,
5. Interim Notification
6. Multiple RO Assignment should be demonstrated in the Complaint Management Solution
7. Comprehensive Dashboard for Complaint and Service Management
8. Enterprise and Department level Wallboards will be required as part of the project
9. Defining dynamic SMS and Email templates should be included in the solution.
10. The Complaint Management Solution must follow SBP guidelines and demonstrate strict compliance.
11. The solution must have an Administration module to manage ServiceRequest, create SMS/Email template with dynamic values, manage surveys on IVR and different channels,
12. Bulk SR/Complaint creation, closing and assignment.
13. These are the high-level expectations; the complete requirements need to be identified/gathered during the discovery workshop sessions during the project planning phase.
14. Allowing complaint lodgment from Contact Center channels, IVR, Chat, Email, Website and App
15. Integrate all mode of complaint lodgment such as complaints lodgment through SMS/ call back service/ mobile application, self-service kiosks all Social media platforms with CRM to ensure all queries/complaints/comments treated fairly and efficiently. Request Management System (RMS) should also be integrated with CRM to register any customer query/request other than complaint.
16. Auto generated SMS to be sent to customer bi-annually to inform them bout the modes of complaint lodgment.
17. Acknowledgement with an auto-generated complaint tracking number should be sent to the customer through SMS and emails, mentioning the expected turnaround time (TAT) of complaint resolution and the Call Centre number for confirming the complaint states.
18. Once the complaint is finalised, the comments box in CMS must be auto-corrected to minimise mistakes. Resolution can be tracked and analyzed for corrective measures to avoid the recurrence of the complaint.
19. Integrate feedback mechanism on complaint resolution and grievance handling mechanism in CMS to gauge the voice of the customer (VOC)
20. Lodgment access should be available to all frontline staff for including Branch staff
21. Auto interims & escalation are required as per the below-mentioned matrix

Annexure 'C'

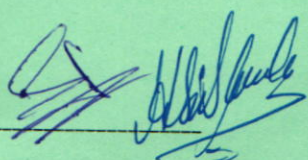# Project Costing & Payment Milestone

S.No	Item	Unit Cost (in PKR)	S.S.T. (15%)	Total Amount (including Taxes)
1-	Supply & Installation of Contact Center Solution	19,912,000	2,986,800	22,898,800
2-	2nd Year Support Cost (8%)	1,660,000	249,000	1,909,000
3-	3rd Year Support Cost (8%)	1,660,000	249,000	1,909,000
	Total Amount	23,232,000	3,484,800	26,716,800

Payment milestones	% Payment
Upon FS Sign-off	20% of the total amount
License Delivery	30% of total amount
Upon UAT Signoff of Phase-1	20% of the total amount
Upon UAT Signoff of Phase-2	10% of the total amount
Upon UAT Signoff of Phase-3	10% of the total amount
Project Sign-off	10% of the total amount

SBL:_____

GIT:_____

	Buyer Record	
S.No	**Company Name**	**AMOUNT DEPOSITED**
1	Gerry Intl	1150
2	C Square	1150
3	Convex	1150
4		
5		
	Total	3450