

INSURANCE REGULATORY AND DEVELOPMENT AUTHORITY

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ANDHRA PRADESH



**REQUESTS FOR PROPOSAL**

IRDA requests for proposal from reputed ITES Firms/Organisations for managing the IRDA Grievance Call Centre (herein referred to as IGCC) to provide a qualitative Grievance redressal experience across all geographies in India. The important dates are listed below for ready reference.

S.No.	Activity	Date
1	Issue of RFP	22-04-2010
2	Pre bid Conference at IRDA Hyderabad Office	06-05-2010 Time 12:00 pm
3	Uploading of Prebid questions and answers on the Website	10-05-2010
4	Receiving Technical and Commercial Bids separately in sealed covers	04-06-2010 Time 3:00 pm
5	Opening of Technical Bids	07-06-2010 Time 12:00 pm
6	Technical Presentations	21-06-2010
		22-06-2010
7	Commercial Bid Opening at IRDA Hyderabad Office	05-07-2010 Time 12:00 pm
8	Selection of Vendor and Award of Contract	12-07-2010

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## REQUEST FOR PROPOSAL FOR IGCC

The Insurance Regulatory and Development Authority (IRDA) is a Regulatory Body to protect the interests of the policyholders, to regulate, promote and ensure orderly growth of the insurance industry and for matters connected therewith or incidental thereto.

Insurance Regulatory and Development Authority has established **Consumer Affairs** Department to oversee compliance of Insurers with Protection of Policyholders' Interests Regulations and also to empower Consumers by educating them on Grievance redressal mechanisms. The Department facilitates an environment where the Insured avails himself/herself of proper procedures and redressal mechanisms put in place by Insurers and the Regulations to address complaints and grievances of policyholders efficiently and with speed.

IRDA currently has a web-based complaint management system in place, but it is accessible to IRDA authorized personnel only. In order to have an effective monitoring mechanism, IRDA intends to create a new IRDA Integrated Grievance Management System (IGMS) for registration and viewing of Grievances by policyholders and also for creating a repository. A separate Tender has already been released for Design, Development, Implementation and Maintenance of Integrated Grievances Management System (IGMS) hereinafter referred to as IGMS.

Now, through this tender, IRDA proposes to enter into a partnership with an ITES Firm to set up IRDA Grievances Call Centre (IGCC) to process Grievances received through multimedia to provide a qualitative Grievance redressal experience across all Geographies in India. The Call Centre environment is expected to interface with IGMS/existing Grievance module of IRDA which will be replaced by IGMS.

ITES firms having proven expertise in managing Call Centre can quote for this tender: The tender document contains the following parts.:

**Part 1: Instructions to Bidders**

**Part 2: Terms and Conditions**

**Part 3: Technical Bid with Annexures**

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Bidders are advised to study the Tender Document carefully. Submission of the Bid shall be deemed to have been done after careful study and examination of all instructions, forms, terms and conditions, requirements, specifications etc. in the tender document with full understanding of its implications. Bids not complying with all the given clauses in this tender document are liable to be rejected. Failure to furnish all information required in the tender document will be at the bidder's risk and may result in the rejection of the bid.

1. The last date of submission of 'Technical/Commercial bid' is 4th June 2010
2. At any time before the submission of proposal, the Authority may, for any reason, whether at its own initiative or in response to a clarification requested by the service provider, carry out amendment(s) to this RFP document. The amendment will be made available in our website ([www.irdaindia.org](http://www.irdaindia.org)) and will be binding on them. The Authority may at its discretion extend the deadline for the submission of proposals.
3. The Authority has a process to shortlist the RFP responses and only the short-listed parties would be required to make a presentation before the Technical Committee of the Authority.
4. A pre-bid meeting for the shortlisted will be convened at the Authority on 6th May 2010. The purpose of this meeting will be to clarify the requirements as envisaged by the Authority and also to address the queries if any, of the bidders.
5. The functional requirements and technical specifications of the proposed system have been made available in this document.. Any other available information, to the extent possible, will be provided to the shortlisted bidders to facilitate their Technical presentation.
6. The Authority reserves the right to accept or reject any application without assigning any reason there for.
7. Applications/ Bids that are incomplete in any respect or those that are not consistent with the requirements as specified in this document or those that do not adhere to formats, wherever specified may be considered non-responsive and may be liable for rejection and no further correspondences will be entertained with such bidders .
8. Canvassing in any form would disqualify the applicant.
9. The Authority would select the suitable party for the execution the work.
10. The selected Bidder is expected to commence the Assignment on the date specified in the Work Order.

**(A.Giridhar)**

**Executive Director (Administration & IT)**

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## **Part 1**

### **INSTRUCTIONS TO BIDDERS**

#### **1. Introduction:**

Insurance Regulatory and Development Authority has established Consumer Affairs Department to oversee compliance of Insurers with Protection of Policyholders' Interests Regulations and also to empower Consumers by educating them on Grievance redressal mechanisms. The Department facilitates an environment where the Insured avails himself of proper procedures and redressal mechanisms put in place by Insurers and the Regulations to address complaints and grievances of policyholders efficiently and with speed. IRDA intends to establish a Call Center (IRDA Grievances call centre – herein referred to as IGCC) to facilitate communication between the Insured Public and Insurers and IRDA to improve the working of the Grievance redressal mechanism.

#### **2. Project Vision:**

The Authority receives telephone calls from all over the country—from policyholders, prospects and other members of the public. These calls get directed to the Life and Non-life Grievance cells of IRDA and also other Departments wherever needed. IGCC would be managed with a Toll Free number giving a cost effective option to empower Consumers by educating them with option available to them and can provide all basic assistance concerning Registration. It is envisaged that the IGCC would not only take phone calls but also manage basic work relating to e-mails, subject to the internal procedures, complaint registration process and other process requirements. IGCC could examine and act on e-mails at a first level as agreed between the Vendor and IRDA and then escalate them to the respective IRDA personnel. IRDA proposes to enter into a partnership with a BPO Company to provide a qualitative Grievance redressal experience across all Geographies in India.

#### **3. IGCC Specification:**

The IGCC is envisaged to be a true alternate channel for its Insured public consumers offering comprehensive tele- functionalities (both manual and IVR) to all Insurance consumer segments, serving as a 12 hours X 6 days service platform, offering multiple languages (To start with Hindi and English, scalable to include other scheduled languages over a period of time mutually agreed between the Vendor and IRDA) and integrating channels (voice, email, fax). The Vendor must provide latest state-of-the-art call centre solution based on IP Multimedia platform for seamless handling of mentioned Medias of contact namely Voice, E-mail/fax with unified administration and reporting and must have the integrated components in a single platform.

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#### **4. Specifications:**

##### **4.1. General:**

IGCC will be required to possess the following characteristics:

- Through a Toll - Free number \_\_\_\_\_ (from MTNL & BSNL lines) a policy holder / prospective policy holder can complain / escalate their grievance or call to seek information, advice or guidance for dealing with his consumer problems, as decided.
- Call center executive (CSA) shall register the complaint and provide a token number to the complainant for tracking
- Depending on whether it is a first time call or an escalation the call will be diverted to the insurer/other regulated entity or a higher official in IRDA, as the case may be.
- Based on the type of complaint, call center will provide the approximate resolution time to the complainant.
- CSA will inform resolution status or intimate the request details of grievance redressal officer
- In case the complainant is not satisfied with the reply of the Insurance CSA, he will connect to the respective grievance redressal officer of Insurer / IRDA official for further information.
- It encompasses Voice, email/fax
- 12 hours by 6 days operation
- Primarily offer support in English, Hindi and offer multiple Indian languages over a period of time – as the need arises to serve consumers from different parts of the country
- The Vendor needs to disclose the disaster recovery strategy and Business continuity plan so that the Call Center operates out of at least two locations in the steady state for disaster recovery purposes from the beginning.

##### **4.2. Inbound calls/emails:**

- To support policy holder / prospective policy holder by performing the following task:
  - Informing consumers about various options available under Consumer Grievances redressal mechanisms
  - Providing consumers with basic information concerning Grievances (including their Registration/License/Address, Website, Call Center number, email ID etc) related to Insurers, intermediaries etc.
  - General enquiries and help-line on services of various Insurers
  - Facilitating Consumers with all the steps involved in filing complaints against an Insurer/ Intermediary
  - Filling up the Complaint form on the basis of call and forwarding the hard copies to the appropriate IRDA Official in the Consumer Affairs Department
  - Handling e-mails pertaining to above by
    - Sending appropriate replies and calling for additional information wherever needed

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- Acknowledging the Complaints received through email
- Forwarding them from the monitored email ID of IRDA to a monitored email ID of the Insurer under copy to the Concerned IRDA Official and the Complainant
- Escalating the Complaints received through Reminder emails to the appropriate IRDA Official
- Routing the Reminder voice calls from Consumers on Consumer service issues to appropriate IRDA Official wherever needed
- Forwarding the Complaints received by email concerning Intermediaries/Surveyors/other areas not covered by Consumer Affairs Department to the other respective IRDA Officials under copy to the Applicant

The list given above is not an exhaustive list of requirements that the IGCC is expected to fulfil, and additions may be made based on actual requirements.

#### **4.2. Outbound calling:**

- Only Response calls to the consumers where the IVR/Operator is not able to respond immediately or where the call gets dropped due to technical reasons

#### **4.3. Specification of required service levels**

Key performance indicators (KPIs) will need to be tracked for the IGCC, and the service levels will be determined based on the requirement. Please explain your capabilities and experience in terms of Response time for answering calls, Calls abandonment rate, First-time resolution rates etc.

#### **4.4. Infrastructure required Specifications**

- PRI Line (Voice)
- 1800 toll free-number (Provided by IRDA)
- IVR enabled software,
- Call logging / Recording software
- Hardware (servers + agent desk)
- Head sets (phone instruments / hands-free)
- IP enabled LAN network

#### **4.5. Human Capital Specifications**

- CSAs ( 4 to 5 Nos),preferably Graduates with good Proficiency in English and two years plus experience

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- Manager (1), preferably Post Graduate with good Proficiency in English and Seven years plus experience
- Trainer (1), with good Proficiency in English and preferably BPO Experience and able to understand Process, quality and management

In addition, IRDA may desire to have their designated Staff member/s or/and external Consultants to assist the management of the Call Center. This arrangement will be mutually agreed between the Vendor and IRDA. The qualifications and experience levels will be mutually agreed between the Vendor and IRDA and IRDA retains right to relax the qualification/experience.

#### **4.6. Quality requirements**

The IGCC processes will need to be COPC (Consumer Operations Performance Centre) certified. Alternatively, an equivalent certification as agreed upon mutually by IRDA and the vendor may be used.

#### **4.7. Computer Telephony Interface**

The vendor must provide the complete Integrated CTI application suite with IVRS, CTI screen POP-ups and application integration.

The CTI application suite at each workstation must have the following features:

- Provides Screen Pop-ups (on answer)
- Calling line information display (Caller number, Number dialed)
- On screen dialing
- Onscreen phone control - Answer, hang-up, hold, conference etc.

#### **4.8. Technology requirements**

The call centre technology will be required to support the proposed Integrated Grievance management system at IRDA. The Vendor may suggest whether the proposed system should have an appropriate CRM solution and benefits thereof in a regulatory environment having regard to the requirements mentioned herein.

The proposed Call centre technology configuration should meet the following generic requirements. In case the vendor would like to propose alternatives to any of these specifications at a later stage, IRDA would be open to discussing them.

Unified Messaging:

The system should have the following features:

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- All options are fully customizable through menu based provisioning - any voice mail feature or menu may be modified, extended, and/or customized
- Supports Microsoft Exchange Server for message delivery and retrieval
- Retrieve voice mail, email, and fax from any MS Exchange client interface including a browser client.
- Supports MS Outlook and Lotus Notes for message delivery and retrieval .
- Retrieve voice mail, email, and faxes from any email client interface including a browser client .
- Support for and logically limited menus for voice mail provider applications

The system should have Universal Inbox (Desktop) – uses MS Exchange and Lotus Notes enabling:

- Email, voice mail together in same inbox
- Caller / sender identified
- View email on-screen (feature of email server)
- Listen to voice mail

#### **4.9. System components:**

- The capacity of the system will need to be mutually agreed upon, by IRDA and the vendor.
- The system is required to be compliant of T-Pin supported operations. .
- The system is required to provide 100% recording of calls, which is to be preserved for 3 months or such period as per the requirement.
- The system should provide for an application that can be invoked by either agents and above, which will allow for search and retrieval of recordings by using any of the parameters like: name of the consumer, docket number, telephone number of the consumer, policy number of the consumer etc.
- The system should have the capability to produce performance review reports on a periodic basis – the formats of these reports should be decided during Transition period

#### **4.10. Call routing capabilities required:**

- The system will need to support skills-based routing of consumer calls, using a database look-up The system will need to support prioritising a call based on a database attribute of the caller, such as policy number
- Callers will need to be notified of potential wait times
- System should be able to re-route calls after checking the status of other queues

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#### **4.11. Email support required:**

- Email ACD routing with content analysis and automated and semi-automated responses
- Intelligently and automatically responds to email inquiries or routes inquiries with skills-based routing discipline to agents along with suggested responses
- Intelligent distribution of email to CSAs
- Support for standard email clients .
- Delivery of email to agent's POP server account
- Auto-acknowledgement.
- Automated intelligent response based on confidence threshold level .
- Automatic re-queuing of unanswered emails .
- Archival of consumer email and agent response in consumer contact history

#### **4.12. Email Queuing:**

- Designated mailboxes to be assigned to workgroups and queue emails to agents using ACD processing
- Skills to be applied to emails in the same manner as skills are applied to phone calls .
- Using the same interface, agents should accept the emails sent to a workgroup. .
- Once an agent accepts an email, they should be able to :
  - View, run, and save attachments sent with the original email. For historical purposes, original attachments should not be deleted or removed.
  - Add attachments, predefined messages, URLs, and files to the email response
  - Add notes or comments about the email that internal Interaction Manager users can view
  - Transfer the email to another user or workgroup
  - Spell check to verify the spelling of the response text
  - Print an email
  - Send an email response

#### **4.13. Email Auto-Acknowledgement Capabilities:**

Send out an auto acknowledgement when an email is received. The auto acknowledgement text should be customizable.

#### **4.14. Interactive Voice Response capabilities:**

The IVR system should be capable of handling multiple languages – the number and range of languages that are offered will be mutually agreed upon by the vendor and IRDA .

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Basic enquiries on IVR through online interface with IGMS. The IVR design environment should be capable of being programmed for changes any technological upgrade and update will be provided by the vendor to IRDA and implemented during the contract period without any further cost.

#### **4.15. Supervision & monitoring capabilities:**

Supervisors and above should be able to see a detailed list of agents by team, and view their present status The system should also provide summary information about at least the following elements:

- Number of agents logged in
- Number of calls being currently handled
- Service levels for the day, week and month
- Longest call waiting
- Number of calls waiting
- Abandoned call percentage for the day, week and month

The scope of the overall information being captured and reported will be mutually decided upon, by IRDA and the vendor

#### **4.16. Training infrastructure requirements**

The IGCC application should include at least the following features that allow flexible training and coaching: A training environment where operators have access to all functionalities and can execute all types of dummy transactions, without any of these transactions actually being fulfilled System support for a training instructor or supervisor to be able to coach an operator from another workstation location, by listening into a call conversation and by following the screen events as they occur.

HR and Training activities which are outsourced – and if so, list of providers

One page summary of your recruitment processes and training program at each level i.e. managers, team leaders, agents.

How your company is able to provide sufficient qualified staff for our requirements

#### **4.18. Integrated Reporting:**

- Real time historical ACD reports.
- Customisable reporting architecture to cover ACD and possibly CRM, if any tool is deployed
- Graphical reporting capabilities

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- Capability to run reports on any network printer should exist including faxing to remote managers.
- Conversion of reports into html format for accessibility through intranet should exist

## **5. Eligibility Criteria**

This invitation of Bids is open to all bidders having presence in India provided they fulfil the minimum qualification criteria as mentioned below:

5.1 The Company bidding for this RFP shall be a registered company in India under the Companies Act 1956 & shall have valid OSP (Other Service Provider) license from Department of Telecommunications for call centre operations in India.

5.2 The Company shall have experience of satisfactory operations of Call centre(s) in India for last two consecutive years, with minimum of 500 operational seats at a single location. The bidder needs to submit satisfactory performance certificate from at least Two of their clients.

5.3 The Company should have at least 1500 employees in India for call centre operations.

5.4 The Company should have a minimum turnover of INR 50 Crores (Rupees Fifty Crores) per annum for the past 2 financial years i.e. 2007 - 2008, and 2008 - 2009 from call centre operations. Published Balance sheet in case of listed Company and Audited Balance Sheet in case of unlisted bidding Company for 2007-08 would be required. For the year 2008-09, in case the balance sheet has not been audited so far, unaudited balance sheet may be submitted, but there should not be more than 5% difference in the actual figures from the figures submitted in the unaudited balance sheet.

5.5 The Company should be successfully providing Call centre services in Indian regional languages besides Hindi and English.

5.6 The Company should have valid registration for Service Tax & EPF.

5.7 The bidder should have current experience of handling at least one Insurer/Bank for more than one year and the bidder should not have been blacklisted by Central / State Governments or PSUs; the bidder should not be in the currency of any such punitive measures on the date of opening of tender.

5.8 Vendor should have DR and Business Continuity Plan in place.

5.9 Consortium way of bidding and subcontracting will not be entertained.

Note: Please attach documentary proofs in support of above eligibility criteria

## **6. Scope of Work**

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- To successfully set up and run IGCC with inbound, outbound and back office capabilities to help attain the above objectives and meet the long term IRDA vision stated above.
- Set up Nationwide Consumer service help line supported with Back office activity.
- Integration with the in house developed Grievance Management System (as well as the one coming up, namely IGMS) and also other relevant IRDA Internal applications to enable online monitoring, management of consumer history to put consumer queries, complaints & reports. The specifications of requirement/features/functionalities would be provided by IRDA and the bidder has to comply with the requirement of IRDA.
- Provide extensive online MIS reports to IRDA
- Consumer Service Help line and Inbound Help line: Vendor to run the help line for the callers with an objective to inform them about the Grievance redressal options available to them
- As and when a new complaint is received, it would be sent along with the complete Complaint input form to the concerned office/department of IRDA
- Adherence to the various labour and statutory regulations in respect of the CSAs and other employees/ personnel hired by the Bidder for providing services to IRDA will be the responsibility of the Bidder.
- The timings of various shifts of CSAs/other personnel will be implemented with the approval of IRDA
- The bidder shall run the IGCC for five years with required number of CSAs and required number of managerial/supervisory/technical staff mutually agreed with IRDA. The CSAs and managerial/supervisory and technical staff shall be on the roll of the bidder. Further, all statutory obligations regarding manpower would be the responsibility of the bidder.
- IRDA will form a committee comprising of its own staff for monitoring the working of IGCC operations and would analyse the advice given by the successful bidder for executing various decisions in the implementation of IGCC. The decision of IRDA would be final.
- The bidder would also design and maintain the complaints with required interface with the complaint management system of IRDA. If necessary modifications are required subsequently, the same would be undertaken by the bidder without any cost to IRDA.
- The bidder will provide the complete infrastructure for running the IGCC including network, manpower, PCs, Network devices, Telephone equipments, cabling etc, maintenance of equipments, subscriptions to software licenses, Anti-virus, ATS etc.
- Space and Toll Free numbers from main telecom operators providing the said service in India will be the responsibility of IRDA.

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- Email management: Bidder should offer email management services as described earlier

## **7. Cost of Bidding**

The Bidder shall bear all the costs associated with the preparation and submission of its bid and IRDA. IRDA will in no case be responsible or liable for these costs, regardless of the conduct or outcome of the bidding process.

## **8. Bidding Document**

The Bidder is expected to examine all instructions, forms, terms and conditions and technical specifications in the Bidding Documents. Failure to furnish all information required by the Bidding Documents or submission of a bid not substantially responsive to the Bidding Documents in every respect will be at the Bidder's risk and may result in the rejection of its bid without any further reference to bidder

## **9. Amendment of Bidding documents**

At any time prior to the deadline for submission of bids, IRDA may, for any reason, modify the Bidding documents by amendments at its sole discretion. Amendment in the bidding documents would be put up on the IRDA website for download. The prospective bidders, which have downloaded the bidding documents from the website of IRDA are required to advise their FAX/e-mail to IRDA at the address provided, so that amendment in the bidding documents, if any, may be notified by fax/email to all such prospective Bidders. Such amendment will be binding on the prospective bidder. In order to provide, prospective Bidders, reasonable time to take the amendment into account in preparing their bid, IRDA may, at its discretion, extend the dead line for submission of bids, in such cases.

## **10. Period of Validity**

Bids shall remain valid for six months after the date of bid opening prescribed by IRDA. A bid valid for shorter period shall be rejected by IRDA as non-responsive.

## **11. Bid Currency**

Prices shall be expressed in the Indian Rupees only.

## **12. Bidding process**

12.1. For the purpose of the present job, a multi-stage bidding process will be followed. The response to the present tender will be submitted in two parts, Technical Bid and Commercial Bid. The bidder will have to submit the Technical Bid and Commercial Bid Portion of the Bids separately in sealed envelopes (wax seal), duly super scribing "TENDER FOR IGCC SERVICES" and "TECHNICAL BID" or "COMMERCIAL BID" as the case may be.

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12.2. TECHNICAL BID will also contain the Bidders information in the format given, Other information, Compliance Statement .

12.3. TECHNICAL BID will NOT contain any pricing or commercial information at all. Technical bid with commercial information will be rejected. In the first stage, eligibility criteria, would be examined. TECHNICAL BID of only those bidders who satisfy eligibility criteria will be evaluated.

12.4. Please see Instruction No.19 on details of Evaluation. The eligibility will also be evaluated on parameters like Turnover from BPO operations, Number of seats at single location, current operational locations, total number of employees, experience of handling number of private /Public Sector Insurers/Banks, Number of years of experience in running domestic call centre, number of clients serving, letters from existing clients for satisfactory services, tenure of servicing the existing clients, call abandon rate for financial year 2008-09 (average of all existing clients with documentary support under client's signature), attrition rate of CSAs, competitive edge over competitors (with supportive documents), Infrastructure quality of the call centre etc.

12.5. Those bidders satisfying the eligibility criteria and technical requirements as determined by IRDA and accepting the terms and conditions of this document shall only be short-listed. Subsequent to the Technical Bid evaluation, the bidders may be asked to make a presentation before the Evaluation Committee of IRDA. The Evaluation Committee members may also visit call centre(s) operated by the bidders, at a mutually agreed date and the bidder should facilitate such visits.

12.6. In the final stage, the COMMERCIAL BID of only those bidders, whose technical bids are short listed, will be opened.

12.7. IRDA has the right to reject any or all the bids and IRDA's decision would be final. The bid shall be typed or written in indelible ink and shall be signed by the Bidder or a person duly authorized to bind the bidder to the contract. The authorization shall be indicated by written power of attorney accompanying the Bid. All pages of the bid except un-amended printed literature shall be initialled by the person(s) signing the Bid. The bid shall contain no interlineations, erasures or over writing except as necessary to correct errors made by the Bidder, in which case such corrections shall be initialled by the person(s) signing the bid.

### **13. Submission of Bids**

The bidders shall duly seal each envelope with Wax Seal. The bid should be addressed to IRDA at the given address and reach on or before the date and time mentioned under Bid Details. IRDA will not be responsible for any postal delay.

### **14. Bid Earnest money/EMD**

Bidders have to submit the Bid Earnest Money/EMD of Rs.10,00,000/-(Rs. Ten Lac Only) in the form of Demand Draft/ Pay Order favouring IRDA payable at Hyderabad. In absence of Earnest Money, bid will be rejected. EMD of unsuccessful bidder will be refunded within 45 days from the date of opening of commercial bid. EMD of the successful bidder will be refunded within one month after Confidential: *This Request for Proposal (RFP) is being provided by Insurance Regulatory and Development Authority (IRDA). This RFP shall be used only by the persons/entity to whom it is addressed.*

successful completion of contract & finance settlement, upon proper request. IRDA will not pay any interest on the EMD amount.

#### **15. Deadline for Submission of Bids**

Bid must be received by IRDA at the address specified in Bid Document not later than the specified date and time as specified in Bid Document. In event of the specified date for submission of bids being declared a holiday for IRDA, the bids will be received up to appointed time on next working day. IRDA may, at its discretion, extend this deadline for submission of bids by amending the bid, in which case all rights and obligations of IRDA and bidders previously subject to the deadline will thereafter be subject to the deadline as extended.

#### **16. Late Bids**

Any bid received by IRDA after the deadline for submission of bid will be summarily rejected and/or returned unopened to the Bidder, if bidder desired so, against proper receipt.

#### **17. Modifications and Withdrawal**

Bids once submitted will be treated, as final and no further correspondence will be entertained on this. No bid will be modified after the deadline for submission of bids. No bidder shall be allowed to withdraw the bid after the deadline for submission of bids. In case of successful bidder, he will not be allowed to withdraw/back out from the bid commitments. The bid earnest money in such eventuality shall be forfeited and all interests/claims of such bidder shall be deemed as foreclosed.

#### **18. Contents of Documents to be submitted**

The bidder shall submit the following documents: Documents required in Technical Bid Envelope (Sealed Cover)

1. Technical Bid in the given format
2. Supporting documents in respect of minimum qualification criteria
3. Bidder's information as per format given and Other Information as per format given
4. Acceptance of the terms and conditions and compliance of the terms mentioned in the RFP
5. Any other documents indicating the features of services offered.
6. Last two years balance sheet with profit & loss account statements
7. Bid Earnest Money in the form of Pay Order/Demand Draft.
8. Copies of Memorandum & Article of Association and Certificate of Incorporation.
9. Client References/Testimonials

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10. Proposed Architecture of the IGCC.
11. Specification of Technology and Software for running IGCC suggested to be used
12. Indicative business model as in the format given in the Annexure 1
13. Global Best Practices used for running call centre.
14. Global Best Practices used for managing call centre staff.
15. Performance security form as in the format given in Annexure 3
16. Document required for Commercial Bid (Sealed Cover) as in the format given in Annexure 2.  
Commercial offer: The offer should be all-inclusive except of all taxes, statutory levies.

### **19. Bid Opening and Evaluation**

19.1. IRDA will open the bids, in the presence of Bidders' representative who chooses to attend, at the time and date mentioned in Bid document at the address mentioned in Para "Submission of Bids". The bidders' representatives who are present shall sign register evidencing their attendance. In the event of the specified date of bid opening being declared a holiday for IRDA, the bids shall be opened at the appointed time and place on next working day.

19.2. The Technical Bids will be evaluated based on the 'Eligibility Criteria' stated in this document. Only those bidders who satisfy the 'eligibility criteria' will be shortlisted for further stages of bidding process.

19.3. Technical Bids to the RFP would be evaluated on the technical criteria set below by assigning the relevant scoring on each of the technical parameters. Technical bids shall be opened and evaluated for acceptability of the techno-functional requirements, deviations and other technical suitability. The Bidders shall respond to the requirements as per the Forms and Data template requested in this document. The bidders will be required to present their proposal to the IRDA Technical Committee.

The technical evaluation would be carried out on the following parameters and associated weightages thereof are as given below

S.No.	Evaluation Criteria	Weightage
1	Bidder's responsiveness and understanding of requirements	10
2	Bidder/ firm's background & Financials	15
3	Previous Experience of similar nature and record of accomplishment based on competency & expertise requirements specified in this RFP	8

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4	Proposed approach and methodology	8
5	Solution proposed	8
6	Team Structure	5
7	Level of compliance with contractual terms	9
8	Proposed Infrastructure Arrangement	10
9	Quality assurance Mechanism	7
10	Technical presentation	20

Each of these data fields (information category defined above) have been detailed out with their specific metrics, their scoring methodology and specific information, as given in their respective forms. The score against each of these information categories shall be calculated as below:

Score on a data field = Total score achieved/ Maximum score achievable \* Weightage of the respective data field

No score shall be awarded against any forms, items and data fields where the relevant information is not provided.

19.4. Technical score : Total score of the each bidding party shall be determined based on their total technical score. A minimum score of 75% shall be required to qualify for the Price Bid evaluation.

IRDA may choose to invite the bidders to discuss and clarify their technical proposal. Any change in the proposal, however, shall not be permissible after the bid submission.

19.5. Failure to demonstrate to the satisfaction of IRDA on the working of the solution in BFSI sector will be treated as not fulfilling all the terms and conditions of RFP and will make the bid liable to be rejected. The decision of IRDA will be final and no correspondence will be entertained in this regard. IRDA reserves the right to reject any and all proposals without assigning any reason. IRDA will scrutinise the offers received to determine whether they are complete as per RFP requirement, whether technical documentation as asked for and required to evaluate the offer has been submitted and whether the documents have been properly signed. IRDA may, at its discretion, waive any minor non-conformity or any minor irregularity in the offer. This waiver shall be binding on all the vendors and IRDA reserves the right for such waivers.

IRDA may choose to invite the bidders to discuss and clarify their technical proposal. Any change in the proposal, however, shall not be permissible after the bid submission. IRDA reserves the right to accept or reject any bid or to annul the bidding process and reject all bids at any time prior to the award of contract, without thereby incurring any liability to the affected bidders; without giving any

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reasons whatsoever. All the Firms who submitted the Technical Bids shall be required to make presentation to the Technical Committee.

19.6. The commercial bid shall be opened in the presence of Bidders' representative, whose bids are considered as responsive as per the technical and other qualification criteria as underlined in the bid document. The intimation of time and place of opening of commercial bids will be informed separately to successful bidder(s) only. Specific details of price bid evaluation shall be provided along with the price bid format- shall be made available to the vendors shortlisted after the technical presentations. Subsequent to the price bid evaluation, the successful vendor shall be issued a letter of intent as per specified timelines. The implementer shall furnish the performance guarantee as per the attached format within two weeks of the receipt of the letter of intent.

## **20. Clarifications**

To assist in the examination, evaluation and comparison of bids IRDA may, at its discretion, ask the bidder for clarification, presentation, and response in writing and no change in the price or substance of the bid shall be sought, offered or permitted.

## **21. Preliminary Examination**

IRDA will examine the Technical bids to determine whether they are complete, whether required information has been provided as underlined in the bid document, whether the documents have been properly signed and whether bids are generally in order.

## **22. Calling IRDA**

Any effort by bidder to influence IRDA in the bid evaluation, bid comparison or contract award decision may result in the rejection of the Bidders' bid and forfeiture of the EMD. IRDA's decision will be final and without prejudice and will be binding on all parties.

## **23. Clarifications**

A Vendor requiring any clarification of the bidding documents may notify IRDA in writing or by fax. IRDA will respond in writing to any request for clarifications which it receives not later than 06-05-2010. Any questions concerning this RFP must be submitted in writing on or before the last date for clarifications to: A. R. Nithiyantham, Joint Director (IT), Insurance Regulatory and Development Authority, 5th floor, Parisram Bhavanam, Basher Bagh, Hyderabad – 500 004 Phone: 91-40-65500292 Mail: nithya@irda.gov.in.

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Similarly, the vendor should nominate a person as a single point of contact from within its organisation. The name, postal address, e-mail address and contact phone numbers of such person should be mentioned in the proposal. No requests for clarification will be entertained by telephone or in person. If a Vendor discovers any significant ambiguity, error, conflict, discrepancy, omission or other deficiency in this RFP, the Vendor should immediately notify to the above official of such error and request modification or clarification of the RFP document, which modification/clarification shall be provided at the sole discretion of IRDA.

#### **24. Pre-Bid Conference**

IRDA will organise a vendor conference on 06-05-2010 as indicated above, to communicate the background and scope to the Vendors and also to resolve any queries, which the Vendors may have. Any further information will be provided to all Vendors in writing (or by e-mails)

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## Part 2

### TERMS AND CONDITIONS

#### 1. Validity of Rates

The rates will be valid for a period of Five Years, if not revised earlier, on review by the IRDA.

#### 2. Acceptance of Order

The bidder shall give acceptance within Ten working days from the date of order. IRDA has a right to cancel the order, if the same is not accepted within a period of Ten working days from the date of the order.

#### 3. Taxes

The prices are exclusive of all Taxes, Statuary levies etc. No other charges are payable by the IRDA.

#### 4. Payment

The payment will be released after completion of the month within three weeks of the submission of the bill after deducting applicable taxes.

#### 5. Exclusivity Clause

Whenever in a shift the terminals are free and are not in use by the team, these will be left to remain idle and the bidder shall not use these terminals for any other process due to security reasons.

#### 6. Security Clause

The bidder shall share its IT security policy and shall ensure to take all steps for security of the data of the process. The data created during the incoming and outgoing calls of IRDA will be the exclusive property of IRDA and bidder shall not be authorized to utilize/share with any third party/sell the same to any third party. Such data should be provided to IRDA on monthly basis.

#### 7. Bank Guarantee

Within 21 days of the receipt of notification of award from IRDA, the successful Bidder shall furnish the performance security in the nature of Bank Guarantee in the Performance Security Form provided herein or in another form acceptable to IRDA for Rs.10,00,000/- (Rupees Ten lakhs only) for 5 years, which the bidder will have to get extended for the period which IRDA may decide to extend the contract at the discretion of IRDA. Failure of the successful bidder to comply with the requirement shall constitute sufficient grounds for the annulment of the award and forfeiture of the bid security, in which event IRDA may make the award to the next lowest evaluated bidder.

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## **8. Disruption of progress**

The Bidder shall give notice to IRDA whenever planning or execution of the Works is likely to be delayed or disrupted.

## **9. Extension of time**

Delivery of the services shall be made by Bidder in accordance with the work schedule. However, the Bidder may claim extension of time limits as set forth in the work schedule in case of:

- a) Changes ordered by IRDA.
- b) Delay in providing any material, drawing or services, which are to be provided by IRDA.
- c) Force Majeure and
- d) Delay in performance of work caused by orders issued by the IRDA relevant to but not included in the contract.

The Bidder shall submit to IRDA a notice of a claim for an extension of the time for achieving Operational Acceptance, together with particulars of the event or circumstance justifying such extension as soon as reasonably practicable after the commencement of such event or circumstance. After receipt of such notice and supporting particulars of the claim, the purchaser and the Bidder shall agree in writing upon the period of such extension.

## **10. Coordination**

The Bidder shall at all times co-operate with IRDA with respect to Technical Assistance and IRDA shall provide suitable counter part to co-operate with and assist the personnel in carrying out the services.

## **11. Amendments**

No amendment or other variation of the Contract shall be effective unless it is in writing, is dated, expressly refer to the Contract, and is signed by a duly authorized representative of each party hereto.

## **12. Liquidated damages for delay in completion**

If the Bidder fails to deliver and successfully implement the proposed Call Centre solution within the stipulated time schedule framed by IRDA or by the date extended by IRDA, it will be considered as breach of contract. In such case, the Bidder shall be liable to pay liquidated damages (LD), which would be mutually agreed at the time of signing of the contract. However, no such Liquidated Damages shall be levied where the delay is attributable to IRDA or due to Force Majeure.

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### **13. Liability of Bidder**

In case any defect or inadequacy appear in the services rendered by the Bidder prior to the date of final acceptance of the work by IRDA, the bidding party shall perform at his own initiatives and free of any cost to IRDA, all such services as shall be necessary to remedy the identified defect or inadequacy.

### **14. Risk and cost**

Without prejudice to any of its legal rights, IRDA shall have the power to recover the amount due to damage, from any money due or likely to become due to bidder from any contractual value pending or liable to be pending at IRDA. The payment or deduction of such compensation shall not relieve the bidder from its obligation to complete the work or from any of other obligations/ liabilities under the contract. In case of failure of bidder to complete the work, IRDA will have the right to order some other agency to complete the work after issuance of a notice in writing of minimum ten days by IRDA. The bidder will be liable to bear the cost of work by the other agency to the extent of the value of the contract.

### **15. Signing of Contract**

The successful bidder shall be required to enter into a Service Level Agreement as provided by IRDA within Seven days of the award of the work or within such extended period as may be specified by IRDA. The agreement shall include system & procedure to be adopted by Bidder as desired by IRDA. The Bidder is also required to enter into a Non-Disclosure Agreement with IRDA for confidentiality/secretcy of data/system and processes.

### **16. Tenure of the Contract**

The initial contract shall be for Five years (unless terminated by IRDA before that date). However, after completion of initial contract, IRDA reserves its right to extend the contract on the terms and conditions mutually agreed between IRDA and the Bidder. During shifting of the services to new agency, the Bidder shall provide necessary help for smooth switch over, and necessary training to IRDA's staff for running the IGCC without any additional cost.

### **17. Methodology for accessing the data on real time basis**

-No database will be kept at the Bidder's end.

-Backup of database to be taken on a readable media and provided to IRDA in readable condition on monthly basis

-IGCC will remain connected with IGMS/existing module database through leased line/or any other feasible mode.

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-Read only access of Database will be given for identified fields which are necessary for giving information

-For updating the TPIN generated at Call centre, complete security shall be ensured. - TPIN data will be stored in encrypted format

### **18. Confidentiality**

All information which is marked as "confidential" or if disclosed orally will be identified as "confidential". The Purchaser and the bidding parties shall keep confidential and shall not, without the written consent of the either party hereto, divulge to any third party. The bidding party may use in its business activities the ideas, concepts and know-how contained in the confidential information which are retained in the memories of bidding party's employees who have had access to the confidential under this contract. The bidding parties shall take all necessary steps to ensure confidential handling of all information developed or acquired by the party form IRDA.

### **19. Deployment of Staff at the Call Center**

IRDA has the right to deploy requisite number ( 5 to 10) of its staff members at the IGCC for supervision, imparting product training to the CSAs/TLs/Subject Matter Experts, barge-in of calls, quality control of the calls, complaints resolution, perform Back Office/Other activities, liaison with the other IRDA functionaries and the staff of the bidder etc. The service provider will provide basic infrastructure for working of staff without any cost.

### **20. Quality of Manpower (Indicative)**

The bidder shall provide the manpower (CSAs) as under:

Minimum Qualification: B.Com/ BBA/etc with Good proficiency in English and as explained elsewhere in the document.

Training: Soft Skills training of minimum of 4 days and job training of minimum 6 days.

(Soft skill training will be arranged by the bidder whereas job training will be provided with the support of officials working at the IGCC)

The CSAs and other managerial/supervisory and technical staff would be recruited in consultation with IRDA.

The bidder needs to do all the necessary verification of the staff recruited for the process.

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## **21. Uptime**

The bidder shall ensure minimum of 99% of end-to-end uptime (calculated on a monthly basis) for the smooth functioning of all the activities and shall agree for suitable penalty clauses in case of failure to provide the required uptime. The bidder would be required to submit a documentary proof of the upkeep time of 99% to IRDA as per periodicity defined by IRDA.

## **22. Penalty**

If the percentage of abandoned calls exceeds 5% (monthly average), penalty in proportion to percentage of abandoned calls will be levied on the bill amount of up to a maximum of 25 % of management fee/Bill amount. Thereafter IRDA may take recourse to terminate the contract and invoke bank guarantee. If the Service Provider fails to provide the ordered logins within one month from the date order is placed, actual cost of the short logins along with penalty @ 2% of the billing amount will be recovered from the Service Provider. If the service provider fails to provide minimum of 99% of end-to-end uptime (calculated on a monthly basis), penalty @ 2% of the billing amount will be recovered from the Service Provider.

## **23. Dispute Resolution**

All disputes or differences whatsoever arising between IRDA and the Bidder in relation to work awarded pursuant to this RFP shall be settled through arbitration as per terms and conditions under the contract and in accordance with applicable India Laws. The venue of the arbitration shall be Hyderabad. During the arbitration proceedings the successful Bidder who becomes the Service Provider shall continue to work under the contract unless otherwise directed in writing by IRDA or unless the matter is such that the work cannot possibly be continued until the decision of the arbitrator or the umpire, as the case may be, is obtained. However in such contingency, IRDA shall be entitled to make alternative arrangements to tackle the situation in the manner it deems fit, at the cost of the Service Provider, so that the business of IRDA continues without any disruption.

## **24. Use of Contract Document and Information**

The Bidder shall not, without IRDA's prior written consent, make use of any document or information provided by IRDA in Bid document or otherwise except for purpose of performing contract.

## **25. Assignment**

The Bidder shall not assign to anyone, in whole or in part, its obligations to perform under the contract, except with IRDA's prior written consent.

## **26. Performance Review**

IRDA reserves right to conduct end-to-end half-yearly audit of IGCC Activities through internal/external Auditor. IRDA can engage a third party for the same. The bidder has to provide all

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the necessary support for the same. The bidder has to comply with the audit report submitted by the auditors within a maximum period of one month from the date of submission of the Audit report. . If the services are not found satisfactory IRDA may take recourse to terminate the contract and invoke Bank guarantee. The decision of IRDA in this regard would be final and binding on the bidder.

## **27. Arbitration**

Any dispute or difference whatsoever arising between the parties out of in course of or relating to, the construction, meaning and operation or effect of the contract or the breach thereof shall be raised within two months from the date of occurrence shall be settled through arbitration in India by a Sole Arbitrator from the panel of Indian Council of Arbitration and in accordance with its Rules under the provision of Arbitration and Conciliation Act 1996 and all statutory modification thereof shall be governed such arbitration proceedings. The arbitration will be conducted in English language and Indian law will be applicable. The venue of such arbitration shall be at Hyderabad only.

## **28. Termination**

In case the successful bidder fails to fulfill the Contractual obligation within stipulated time frame without any valid reason, IRDA reserves the right to terminate the contract by giving 30 days notice provided the failure is not cured within such 30 days notice period. Upon receipt of such notice, the Bidder will terminate all tasks in an orderly manner, as soon as practical or in accordance with a schedule agreed to by the parties. In the event of termination, Customer agrees to pay the Bidder for services and deliverable items provided, furnished, developed or otherwise prepared through the termination of all tasks. Such deliverable items will be delivered to Purchaser, if such delivery is reasonably possible and they have not yet been delivered.

- i. In the event there is any material breach of any of the terms and conditions of this Agreement by any party to this Agreement the other Party may terminate this Agreement provided that the party shall serve a non-compliance one month notice to the defaulting party to rectify the breach or restore the same within the said notice period. After the expiry of said notice period the Agreement shall come to end if the material breach is not rectified or restored by the defaulting party within the said notice period and thereafter IRDA shall pay to Bidder all payments due as of the termination date stated in the notice on pro rata basis including those for the proportion of work completed in the on-going stage and to the extent the deliverables supplied and the services rendered upto the date of termination.
- ii. Either Party shall be entitled to terminate this Agreement forthwith in the event of the other Party:

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a. going into compulsory or voluntary liquidation or winding up; or assigning its property and/or assets for the benefit of its creditors materially affecting its abilities to perform this Agreement.

b. by giving a 3 months notice in writing to the other upon situations arising due to non-compliance of the stipulations of this contract or for any other reason.

iii Any termination of this Agreement howsoever caused, shall not effect any accrued rights or liabilities of either party nor shall it effect the coming into force or the continuance in force of any provision hereof which is expressly or by implication intended to come into or continue in force on or after such termination. Upon the termination of the Agreement:

- a) Bidder shall hand-over of all the necessary documents and other materials obtained by Bidder in relation to the managed services during the term of this Agreement.
- b) Bidder shall ensure that the hosting arrangements, if any are transferred (with no cost to IRDA) smoothly to the service provider identified by IRDA

iv. If the bidder wants to terminate the contract, IRDA will have the right to interview and retain the existing staff of the bidder for running IGCC without any additional cost.

#### **29. Force majeure :**

Neither IRDA nor the bidders shall be held responsible or considered to be in default if the execution of the contract is delayed/ interrupted due to the cause absolutely beyond their control, such as acts of God, natural calamities, war, major civil commotion, fire, storms, strikes and floods. However, only these causes which have a bearing of more than 7 days will be considered as being causes of 'Force Majeure'. In such event neither party shall compensate the other for the loss that might accrue or might have accrued because of the effect of such event upon the execution of the contract. If the Bidder is unable to perform the contract beyond 7 days due to the reasons attributable to force majeure conditions, IRDA reserves the right to make immediate arrangement for engaging another supplier(s) for the same work without assigning any liability to the original supplier.

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**Part 3**

**Technical Bid document**

Please provide following information about the Company (Attach separate sheet if required)

1. Company Name (including Holding Company or Parent Company (if any))
2. Date of Incorporation and years in Business
3. Company's Head Office/Registered Office and addresses

Call person(s):

Phone

Fax

E-mail

Website

4. Please provide details of ownership: private/public; ultimate parent; major shareholders. Any significant changes in ownership in the last two years? Names of Directors indicating full time or part time or independent, Names of Promoters etc.
5. Management Structure
6. Current and planned operational locations
7. Number of years of experience in Domestic call centre operations
8. Where you believe you have a competitive advantage over your competitors. Provide examples of the service areas where your company has domain expertise which differentiates you from other service providers. You may indicate Staff at Indian Centre with a break-up of the number of employees by function, e.g. Domain Experts (Banking, Financial Services, Insurance), Implementation staff, Technical Support staff, Other (please specify). Please indicate experience in handling similar projects with year wise break-up for last 3 years. You may also please quote at least three Indian reference sites out of which at least one should be in BFSI sector that may be contacted for a discussion on the solution proposed. Give the company's address and telephone number and the name and designation of the person(s) at each site who may be contacted to discuss the proposed systems. Also provide the hardware details for these reference sites.
9. 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 (About the Company/Software that are sold/licensed by the company)

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10. Please mention turnover for last two years and include the copies of Balance Sheet in support of it.

11. In case your organization is approved of IRDA for providing IGCC Services, how much time your company would need to start the services

12. Company strategy and mission statement

13. How you feel your company is a good fit with IRDA

14. Value and behaviour (or equivalent) policy

15. Explain how the IGCC technology architecture will support the existing Grievance module and the proposed IGMS (Integrated grievance management system)

16. Explain how the IGCC technology architecture will support other IRDA applications

17. Specifications of telecom connectivity to be provided by IRDA

18. Please explain your capabilities and experience in the following metrics:

Response time for answering calls

Calls abandonment rate

First time resolution rates

19. Customer Satisfaction Surveys

Pl. provide details on methodology of measurements for:

Internal monitoring

Client originated

IVR based monitoring

Pl. provide us your track record (results of such surveys for other clients etc.) in this area.

20. Human resource requirements:

-Pl. outline your HR strategy

-Pl. provide details of the Rewards and recognition programme that you have for the staff

-Frequency of regular surveys or studies of staff attitude/morale

-Pl. provide summary of the results of the last survey

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-How the company wishes to be perceived as an employer and the actions put in place to achieve this?

#### 21. Technology requirement

Pl. name the technology being used for IGCC operations; and provides details about its features.

If the vendor is having the technology/system that meets the requirements detailed under headings:

Unified Messaging, Universal Inbox (Desktop), System components, Call Routing Capabilities, E-mail Support, Email Queuing, Email Auto-Response Capabilities, Email Auto Acknowledge Capabilities, Web-chat Support, Interactive Voice Response, Supervision & Monitoring capabilities etc.

#### 22. Training infrastructure requirement

One page summary of your recruitment processes and training programme at each level i.e. managers, team leaders, agents.

How your company is able to provide sufficient qualified staff for our requirements.

#### 24. Management of IGCC

Bidders are required to provide details on how they plan to approach the following:

Ongoing progress review mechanism of the IGCC operations jointly by IRDA and the vendor

Methodology for forecasting demand on a monthly basis, as a joint exercise between the IRDA and the vendor

Decisions on new technologies and resulting upgrades, on an ongoing basis

#### 25. Company's experience of setting up BPO Services:

The reference site details should be given in the following format. A separate copy of this format should be used for each reference site and at least three reference site details for each product.

##### Reference Company Details

Company Name	
Company Address	
Telephone Number	
Fax Number	
Contact Name	

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Title	
What is or was the contact's role on the implementation?	
Date of implementation (mm/yyyy)	
State the duration of the implementation.	

## 26.COMPLIANCE STATEMENT

Bidder needs to give a Declaration undertaking and agreeing to abide by all the terms and conditions stipulated by IRDA in the RFP including all annexure(s), addendum(s) and corrigendum(s) . The Vendor needs to certify that the systems/services offered by us for tender conforms to the specifications stipulated by IRDA with the deviations clearly described. If deviations are left blank it will be construed that there is no deviation from the specifications given above)

Signature and Seal of Bidder

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## **Annexure 1**

### **INDICATIVE BUSINESS MODEL**

#### **IGCC sizing (Indicative):**

IGCC shall function on 12 hours X 6 days basis .

No. of Ports on the IVRS : Three

No. of Ports for CSAs : Five

(This is estimated by IRDA. In addition to estimating the initial requirement; the Bidder may estimate the hardware capacity in terms of ports to address scalability)

No. of logins per day: Five

The IGCC services will be started with Five logins and it will be increased as per the need, no of calls received.

Logins required per day : Five approx.

Supervisors (Trainer) : One

Supervisor (Process leader) : One Manager in each shift

No. of PRIs (capacity Five lines each) : In accordance with the capacity

Terminals for IRDA team with required : Five  
Infrastructure.

#### **Signature and Seal of Bidder**

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**Annexure – 2**

**PROFORMA FOR COMMERCIAL OFFER**

To  
The Joint Director,  
IRDA, Hyderabad

**Ref: IGCC RFP**

We, \_\_\_\_\_ (Name of Company in Block Letters) hereby offer and undertake on the acceptance of this RFP to manage all the works and items as described in the RFP at prices quoted herein. Our offer complies with all Terms and Conditions of RFP. Our Response is fully consistent with and does not contradict or derogate or downgrade from anything in your RFP. You are entitled to reject our Response if it is inconsistent with or contradict or derogate or downgrade anything from your RFP. We undertake that we shall, as and when required by you, execute with you a formal Agreement in the appropriate form incorporating in the Conditions of Contract, the Terms & Conditions set out in RFP together with such further terms and conditions, if any, agreed upon between IRDA and us. Until the said Agreement is prepared and executed, this offer together with your written acceptance thereof, shall constitute a binding agreement between us.

OUR OFFER IS VALID FOR SIX(6) CALENDAR MONTHS FROM THE CLOSING DATE OF THIS RFP

We agree as and when requested by IRDA, to extend the validity of this offer for one or more periods not exceeding in total three (3) calendar months. We agree that IRDA reserves the right not to accept any response and need not assign any reasons for the rejection of response. Our price, inclusive of all taxes, (herein referred to as "the Contract Price") for the management of IGCC by us is:

<b>Service/activity</b>	<b>Monthly Management Fee Per Login</b>
Monthly Management Fee for running IGCC per login per month all-inclusive except taxes and statutory levies.	In Figures: INR _____
(The IGCC services will be started with Five logins and it will be increased as per the need, no of calls received. Pl.quote rates for Five seats and also for additional seats, if there is need for expansion during the contract	In Words: INR _____

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period.	
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We further undertake to give you any further information, which you may require. The following persons can be contacted for further information regarding this response submission:

Name: \_\_\_\_\_ Phone: \_\_\_\_\_

Cell: \_\_\_\_\_

Name: \_\_\_\_\_ Phone: \_\_\_\_\_

Cell: \_\_\_\_\_

Dated this \_\_\_\_\_ day of \_\_\_\_\_, 2010

\_\_\_\_\_

Bidder's (as \*Principal/Agent)

\_\_\_\_\_

Bidder's Official

Company or Business Registration Number

Stamp:

\_\_\_\_\_

Authorised Signature Name & Designation:

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**Annexure -3**

**Performance Security Form**

To  
The Joint Director,  
IRDA,  
Hyderabad

WHEREAS \_\_\_\_\_ (Name of Supplier)  
Hereinafter called "the Supplier" having its registered office at \_\_\_\_\_  
has undertaken, in  
pursuance of Contract No: \_\_\_\_\_ dated \_\_\_\_\_ 2010 \_\_\_\_, hereinafter called "the  
Contract", to supply the " IGCC services".

AND WHEREAS it has been stipulated in the said Contract that the Supplier shall furnish  
you with a Bank Guarantee by a recognised scheduled/commercial bank for the sum  
specified therein as security for compliance with the Supplier's performance obligations in  
accordance with the Contract.

AND WHEREAS WE \_\_\_\_\_ (*name of bank*) carrying a banking  
business amongst other places at \_\_\_\_\_ of \_\_\_\_\_ (*name of  
country*),  
and having our registered office  
at \_\_\_\_\_ (*address of bank*)  
(hereinafter called "the Bank"), have agreed to give the Supplier a Guarantee.

THEREFORE WE hereby affirm that we are Guarantors and responsible to you, on behalf of  
the Supplier, up to a total of Rs.10,00,000/-(Rupees Ten Lakhs) and we undertake to pay  
you, upon your first written demand declaring the Supplier to be in default under the Contract  
and without cavil or argument, any sums within the limit of  
Rupees \_\_\_\_\_ (Amount of the Guarantee) as aforesaid, without  
your needing to prove or to show grounds or reasons for your demand or the sum specified  
therein. The guarantee shall not be affected by any change in the constitution of the Bank.

This guarantee is valid until the \_\_\_\_\_ day of \_\_\_\_\_ 20\_\_\_\_\_

Signature and Seal of Guarantors

\_\_\_\_\_  
\_\_\_\_\_

Date \_\_\_\_\_ 20\_\_\_\_\_

Confidential: *This Request for Proposal (RFP) is being provided by Insurance Regulatory and Development Authority (IRDA). This RFP shall be used only by the persons/entity to whom it is addressed.*