HTD Model for Onboarding Junior/Front Line Banking Professionals

1. Introduction

Bandhan Bank's journey has been one of resilience, innovation and customer-centricity. Established with a vision to foster financial inclusion, Bandhan Bank has consistently demonstrated remarkable growth by extending banking services to the underserved and unbanked segments.

Bandhan Bank, serving a vast customer base through a robust network of over 6,350 banking outlets with presence in 35 states & UTs in India, has consistently grown since its establishment in 2001. As of June 30, 2025, its total business size stands at ₹2.88 lakh crore. The Bank transitioned into new state of the art CBS system in October 2023 and now working towards building retail and wholesale products and thereby bringing in relevant technology applications and capabilities.

As part of renewed strategy, termed as Bandhan 2.0, the Bank wants to move decisively towards being a truly universal bank while holding onto its core strengths. This would require the Bank to build highly scalable and agile technology and digital capabilities across Retail and Wholesale Banking. The Bank needs to delight customers by providing digital and tech driven products and services including cutting edge transaction and payment capabilities.

In today’s digital-first world, the banking ecosystem demands agility, scalability and a seamless customer experience. The ever-evolving needs of customers, coupled with the unprecedented pace of technological advancement, have led us to rethink traditional banking paradigms. Modern technology should serve as a crucial enabler and empower Bandhan Bank to scale operations, enhance decision-making and meet the growing demands of today’s digital ecosystem.

Bandhan Bank invites accredited institutes to submit proposals for a comprehensive Hire, Train, and Deploy (HTD) model aimed at onboarding entry level/front line banking professionals. This initiative is designed to attract fresh talent, equip them with essential banking skills and regulatory compliance, and seamlessly integrate them into the organization.

2. Objectives

- To attract and recruit trained entry level/front line candidates for various banking roles.
- Provide structured training tailored to banking operations, compliance, and customer service.
- Efficiently deploy trained personnel across branches or departments.
- Ensure quick assimilation and productive contribution of new hires.

3. Scope of Work

The institute will be responsible for the end-to-end HTD process, including but not limited to:

Hiring:

- Sourcing candidates through multiple channels.
- Conducting aptitude tests, interviews, background verification and credit check.
- Providing shortlisted candidates aligned with the Bank's criteria.

Training:

- Designing a customized training curriculum covering core banking concepts, operational procedures, compliance, soft skills, and technology use.
- Delivering training via classroom sessions, e-learning modules, and hands-on exercises.
- Assessing trainees through periodic evaluations and certifications.

Deployment:

- Assisting with onboarding processes such as documentation, induction, and initial orientation.
- Coordinating placement in designated branches or departments.
- Providing post-deployment support including monitoring and feedback collection for at least [6 months].

4. Institute Qualifications

To be considered for this empanelment, institutes must demonstrate a strong track record, operational capability, and relevant domain expertise in delivering Hire, Train, and Deploy (HTD) solutions, particularly in the banking or financial services sector. The following qualifications are required:

- Domain Expertise
    - Minimum of 8 years of experience providing HTD services in the banking, financial services, or insurance (BFSI) sector.
    - Proven success in sourcing, training, and deploying entry-level or front line professionals into operational or customer-facing roles.
    - Familiarity with the functional and compliance requirements in banking industry, branch operations, consumer lending & mortgages, customer service & regulatory requirements.

- Recruitment Capabilities
  - Demonstrated ability to source candidates from diverse geographies, particularly Tier 2 and Tier 3 cities.
  - Access to a robust candidate pipeline through partnerships with colleges, job platforms, or in-house databases.
  - Experience in conducting pre-employment assessments (e.g., aptitude, communication, psychometric tests, Credit checks).
  - Processes for screening, background verification, and shortlisting candidates.
- Training Capabilities
  - In-house or partner network of **certified trainers/faculties** with expertise in banking domain knowledge, customer service, sales, compliance, and soft skills.
  - Capability to design and deliver **customized training modules** aligned with Bank's roles, processes, and compliance requirements.
  - Ability to deliver training via:
    - Physical classroom (on-site or at institute's premises),
    - Virtual instructor-led training (VILT), and/or
    - E-learning platforms (LMS integration preferred).
  - Experience in **certifying trainees** upon completion of training programs using assessments and KPIs.
  - Capability to ensure candidates complete requisite certifications, such as IRDA and NISM, before deployment.
- Compliance & Infrastructure
  - Adherence to all applicable labor laws, data privacy regulations, and HR compliance standards.
  - Well-documented **SOPs and quality control** processes to ensure consistency and accountability.
  - Technological capability for **reporting, monitoring**, and communication throughout the HTD lifecycle.
  - Physical and virtual training infrastructure with capacity to manage concurrent training cohorts.
- Deployment & Post-Deployment Support
  - Proven ability to coordinate and manage large-scale deployments in a structured and time-bound manner.
  - Experience in **coordinating onboarding**, document collection, and initial orientation for large batches across geographies.
  - Ability to provide **post-deployment support** such as on-the-job coaching, feedback collection, and early attrition monitoring (first 180 days).
  - Flexibility to **scale operations** based on hiring cycles or seasonal demand.
- References & Case Studies
  - At least **two (2) references** from BFSI clients for whom the institute has successfully executed similar HTD engagements.
  - Ability to present **case studies or outcome reports** from previous engagements showing measurable success (e.g., placement rate, training effectiveness, retention).

5. Proposal Submission Requirements

- Company profile and experience overview.
- Detailed methodology and approach for each phase: hiring, training, deployment.
- Project timeline including milestones and deliverables.
- Cost proposal with detailed pricing for each phase and any additional services.
- Samples of training curriculum or materials.
- References or case studies from similar projects.

6. Evaluation Criteria

Proposals will be evaluated based on a combination of technical competence, domain expertise, past performance, cost-effectiveness, and project execution capabilities. Each proposal will be scored using the following weighted criteria:

Sl. No.	Evaluation Area	Weight (%)	Description
1	**Institute Experience & Track Record**	25%	Demonstrated experience in delivering HTD solutions for BFSI sector. - History of successfully executing similar large-scale hiring and training projects. Relevance and quality of provided case studies and references.
2	**Training Program Quality**	20%	Quality, relevance, and comprehensiveness of the proposed training curriculum. Inclusion of banking-specific modules (e.g., KYC, AML, compliance, customer service). Assessment methods, certification approach and trainer qualifications.
3	**Approach & Methodology**	20%	Clarity, structure, and feasibility of the proposed HTD model (hiring, training, deployment). Customization of approach to the banking sector. Innovation in sourcing strategies and training delivery (e.g., digital tools, blended learning).
4	**Cost Proposal**	10%	Overall cost-effectiveness and transparency of the financial proposal. Clear breakdown of costs per stage (hiring, training, deployment). Pricing model (per head, fixed, milestone-based, etc.).
5	**Deployment & Post-Deployment Support**	10%	Robustness of deployment plan (onboarding, placement coordination). Mechanisms for early-stage employee support, attrition control, and productivity monitoring. Commitment to provide reporting/feedback during the transition period.
6	**Scalability & Operational Capacity**	10%	Ability to ramp up operations quickly if required.

			Infrastructure, technology tools, and team size to support bulk hiring/training. Geographical coverage (ability to source and deploy across regions).
7	**Compliance, Governance & Risk Mitigation**	5%	Adherence to labor laws, data privacy standards and ethical hiring practices. Processes for mitigating risks (e.g., candidate dropout, training effectiveness, background checks).
8	**Presentation & Proposal Quality**	5%	Overall organization, clarity, and completeness of the submitted proposal. Responsiveness to RFP requirements. Professionalism in approach and communication.

7. Minimum Qualifying Criteria:

Institutes must meet all mandatory eligibility and compliance requirements stated in the RFP. Proposals that do not meet the baseline qualifications (e.g., minimum years of experience, relevant domain expertise) may be disqualified from further consideration.

8. Terms & Conditions

- Proposals must be valid for [90 days].
- Confidentiality of candidate and organizational information must be maintained.
- Intellectual property rights for training materials to be clarified.
- Payment terms to be agreed upon contract signing.

9. Submission Details

- Deadline for proposal submission: 02nd December, 2025
- Submission method: [Email] (Shivesh.Singh@Bandhanbank.com , Somnath.Banerjee@Bandhanbank.com)
- Contact for queries: [Mr Shivesh Kumar Singh, Head-Business HR, Mr Somnath Banerjee, Zonal HR BP & Campus Relations Team]