Empanelment and Selection of bidders for Outsourcing of Dialer-Based Tele calling for Collections; (Credit Cards)

RFP NO: CO: BFSL/Collections RFP/2022-23/03

Dated: 20-03-2023

Sr. No.	Pg No	Point No	Tender Original Clause	Clarification	Request for Change / Modification / Addition / Deletion	BFSL Responses
1	4	9	Bid Security (EMD) INR 100,000/-	According to page no 32 of the RFP document point no 21.4 Bid Security and Performance Guarantee i. Bidders are required to submit a Bid Security/ Earnest Money Deposit (EMD) for Rupees Five Lac Only by way of Bank Guarantee	Please clarify what is the acutal EMD amount to be paid	Please consider EMD amount of Rs. 1,00,000/-
2	-	-	General	EMD exemption for MSME bidders	Request for exemption for MSME bidders	Yes, There is exemption for MSME bidders on providing relevant certifiacte
3	-	-	General	Will there be a train the trainer program?	-	Trainining material will be shared session will be there given product insignts and to clear the doubts .Vendor will hire a trainer to train the team accordingly
4	-	-	General	How many days of training for the associates is determined by the company? are the training days billable	Please specify how many days there are in total for training and who is responsible for paying for it.	6 days
5	-	-	General	Please provide bifurcation for number of Inbound and Outbound associates.	Number of seats in the inbound and outbound split	only outbound as of now
6	17	F. Other key consideratio ns	Other support staff: • Quality executive : 1: 20 associates • Training executive: 1: 20 associates • MIS : 1: 20 associates • TL : 1:20 associates • Manager : 1:20 associates	Support staff(other than Team leader) can be on sharing basis or have to be dedicated to the process. Kindly clarify.		Quality must be didicated however MIS can be sharing but requirement should not impacted
7	20	5.3 Security Guidelines	Ensure RBI Guidelines ,ISO 27001 Guidelines & BFSL Security Guidelines are adhered by Service Provider	Please share BFSL Security Guidelines.		This document is confidential /internal, we cannot share or publish the document on public domain. However we can showcase the document to shortlisted bidder.
8	20	5.3 Security Guidelines	P2P link will be provided by BFSL to their datacenter	Share BFSL data centre address.		NA
9	21	6.0 Service Level Requiremen ts	Operating days and hours: 365 days except national and mandatory holidays	Kindly share shift timing for the process.		9 TO 6/6:30 PM Mon to sat However as [er requiremet Sunday working can be scheduled
10	21	7.0 Regulatory & Compliance	The Bidder's location should be registered as OSP with DOT. The copy to be attached while submitting the response.		As per GOI guidelines(No. 18-8/2020-CS-I dated 5 November 2020), obtaining OSP Certificate is not required. Hence request the panel to consider deletion of the same.	Kindly provide relevant certificates to exempt the clause
11	24	12. Staff Retention Program:	Maximum 5% attrition of callers in any given month.		Request to modify the statement basis industry standards as below: "Maximum 9% attrition of callers in any given month".	Can be discuss with shortlisted bidder
12	40	22.9. Submission of Bids	Submission of Bids will be ONLY through Online Procure Tiger. NO PHYSICAL BIDS WILL BE ACCEPTED.			Yes ! correct. Bid submission will be online through PROC Tiger
13	8	2.4. Language		Kindly share Count or % of Vernacular language agents required		1 agent per language

14	8	4.1 Scope of Work	Digital Campaigns (IVR, SMS, Email)	Kindly share IVRS flow		It will be weekly once till due date post due date IVR will be daily onn unpaid data.Sms will be Disposition driven .On ptp integrated link will be shared from vendor for immediate payment.
15	17	5.2	Call Center Technology & Infrastructure Connectivity	Telecom will be supplied by BFSL ?		Vendor
16	9	4.2.1	Specialized Intervention across different buckets allocated	email id is of whose and email solution will be of BFSL or bidder ?		Primary B0
17	General	General	FTE Volume Projection	what call volume are we talking on monthly basis		Based on FTE ACR
18	General	General	Language	Request you to please help us with the total no or volume % of vernacular languages to be delivered		1 agent per language
19	General	General	Role - Associate	Please confirm what level of versant is BFSL looking at?		shared in RFP
20	General	General	General	Request you to let us know if BFSL team would be part of the interview process?		NO
21	General	General	Training	Please confirm the Classroom training days to be considered for this process. Request you to let us know if the Training duration including Certification days are billable or not		6 DAYS.Billing will be calculated frm date of certification'
22	General	General	Training	Please confirm the no of Certification days to be considered for this process & if there is any specified or Pre defined Certification process from BFSL		certification will be taken by BFSL TEAM
23	General	General	Training	Please confirm how many Training batches will be initially trained by BFSL team. Also request you to let us know the TTT duration		BFSL will share the training material and train the trainer accordingly .Trainer will be conducting the batches'
24	General	General	Space for BFSL's team	Request you to confirm the required workstations/Cubical /Cabins etc. for BFSL team. Also, do let us know if there is any Desktop/Laptop/ LAN/Scanner/Printer requirement for BFSL implants		1 workstation space when the BFSL staf visit the centre
25	17	5.2	Premises & Furniture	Request you to confirm if all the requirements under this clause are separately/dedicatedly required for BFSL? As a regular practice the following - Security systems - Access control system, CCTV with camera, provision of security guards, smoke detectors, fire detectors and other general security alert systems, etc are done at location/center level. Please confirm		mentioned in RFP
26	8	3.1	The Successful Bidder will be responsible for successful data integration with existing customer data available with the Company (including the CRM screens to be provided by the successful bidder to aid & assist the agents on their calls) compliant with the Infosec guidelines of the Company's IT team. The Company's IT team will assist and oversee the integration & the successful bidder shall have to be compliant with the Infosec guidelines of the Company's IT team.	Request you to please list out the existing systems at BFSL to be Integrated with the CRM System. Also, request you to elaborate on the methodology to be followed for this integration with your backend systems? Also, please confirm if BFSL using any CRM as of now?		VENDOR has to design his own CRM basis the data field shared for calling'
27	8	3.1	The successful bidder shall have to be compliant with all IT guidelines of the Company w.r.t data privacy & confidentiality. Any data breach violation may lead to immediate termination of the contract with the successful bidder	Request you to highlight any specific needs with respect to IT Security Guidelines to be followed /implemented? Kindly clarify.		Please refer to the Page No.18 of the RFP
28	9	4.1	Call recordings shall be mandatory and required to be kept with the successful bidder for the period specified by BFSL.	The Bidder assumes that 100% Call recording is required, hence kindly specify the Call Retention Period , we recommend online storage of 1 month and after that STFP transfer or on Tapes		mentioned in RFP
29	9	4.1	Inbound call capability to service end to end incoming calls shall also be provided by the Successful Bidder	The Bidder has the Inbound capability along with Outbound calling. However, we would need to understand from BFSL the services that we need to provide for Inbound Calling		outbound as f now
30	9	4.2.1	Bucket 0 (Pre & Post Due Date calling) - SMS & email -blasters for payment/due date reminder; dialer based Soft calling to remind customers to make payments as well as educating customers on importance of due dates and confidently handling and responding to all customer queries; SMS & email blaster for Inbound calls as well; supplemented by cheque pick-up referrals; skip tracing	This is in regards to the Email Blaster - Please confirm if the Email Server will be extended to the Bidder? Also, if we can integrate third party SMS gateway or if BFSL can provide these services to the Bidder?		payment link to be integrated by bidder

31	10	4.2.1	The Bidder will provide dedicated telephone lines for making outbound calls and to receive inbound calls - For this, it needs to have state-of- the-art auto-dialers and inbound call distribution systems. This process should be captured on the system and it is MANDATORY for each action including calls not accepted by the customer and calls dropped to be recorded. The tele-callers will have codes for each action which they will input into the system (PTP, Broken PTP, call back, Customer not picking, declined call etc.). The Bidder will deploy technical capability to record 100% of calls done to customers or received from customers on these lines. Screen recording will be done for 20% of the cases and the same process should be followed.	With regards to Inbound calling, please confirm if BFSL would be extending or providing the Toll-Free - Number to facilitate such calling or is the Bidder expected to procure one? Request you to let us the Retention period of the 20% Screen Recordings. Also, request you to share the methodology on choosing the 20% recording lot from the total number of users/agents	only outbound
32	11	4.2.1	Any settlement to be initiated for a bucket 2 or above customer will need to be referred to the central BFSL team (in Mumbai) via email through the vendor's official email id with the full case history and the reason for customer wanting to enter into a settlement.	Please confirm if we need to provide Email capability as well. If yes, request you to share the volumes for the same. Also, will these Email Addresses be provided by BFSL or the agents will communicate via the Bidder organization email IDS?	based on allocation shared with bidder
33	14	4.3.A	The Bidder should also be able to support BFSL with sending bulk email communication to the customers, CIBIL updates & other related services as required by BFSL.	The Bidder assumes that Email IDS & Email Server will be provided /extended by BFSL to the Bidder. Please confirm	This is not a Day1 activity , we will discuss with shortlisted bidder.
34	14	4.3	Allocation will be sent (in excel) cycle-wise via SFTP or any other secure mode	The Bidder assumes that SFTP will be provided by BFSL . Please confirm	YES
35	15	4.3	Once allocation starts coming in, the successful Bidder personnel allocates data to their Tele callers in their own CRM deployed for this activity. The CRM should include functionalities of agent notes updating, disposition codes etc amongst others. The responsibility of integrating, which is excel based allocation provided by BFSL with the CRM shall be of the successful bide	The Bidder suggests that CRM Development will be a joint exercise and based on the inputs received from BFSL. Also, this can be integrated with BFSL backend system to fetch customer specific information's - Please confirm if the understanding is correct	NO
36	15	4.3	An email reminder is also to be sent to the customer on the PTP date with details of how to pay and amount to be paid in multiple languages.	Request you to suggest specifically the languages in which the emails to be sent? Also, will this be an automated process or manual?	ENGLISH
37	15	4.3	The Successful Bidder will use the SMS gateway provided by the Company.	BFSL will provide SMS Gateway & to be integrated with Bidder telecom infra. Please confirm	DLT APPROVED SMS WILL ONLY BE SHARED WITH BIDDER
38	17	5.2	There should be leased line connectivity to BFSL, which BFSL will provide. There should be system to be run for allocation and for inputting customer feedback within the Bidder backend. This should be secure and a UAT for the same should be available.	Bidder assumes that the Connectivity between BFSL DC To Bidder Delivery location will come under BFSL scope. Please confirm Bidder needs to under about the provision of link terminating devices like routers etc (Both Ends Bidder & BFSL Ends)? Please confirm if BFSL or Bidder need to provide the same. Also, does BFSL need a dedicated firewall or would a shared one be explored?	Currently we are following SFTP mode, For future sharing of will be discussed with the selected bidder
39	18	5.2	Integration of BFSL's IVR with BFSL's CRM through a standard CTI solution for popping up customer dashboard.	Bidder requests you to confirm if the IVR be located @ BFSL premises/ DC? Also, where would the BFSL CRM server be hosted? CBSL else BFSL DC? Also, the IVR would need to be maintained by BFSL or the Bidder? Please confirm	BIDDER
40	18	5.2	Authorized internet connections	Request you to confirm the bandwidth required for the Internet? And what will be the usage of this connectivity?	No Internet for anybody in the process .
41	20	5.3	P2P link will be provided by BFSL to their datacenter	Request you to confirm if BFSL have DC & DR Sites? Please provide addresses of the same. Bidder assumes that Bandwidth Calculation & Link Provisioning will be done by BFSL. Please confirm	NA
42	49	-	Cost per FTE:	Request you to kindly confirm 1 FTE = how many login hrs in a month?	MENTIONED IN RFP

43	53	24.2	Indemnity	The Successful Bidder shall indemnify the company, and shall always keep indemnified and hold the Company, its employees, personnel, officers, directors, (hereinafter collectively referred to as "Personnel") harmless from and against any and all losses, liabilities, claims, actions, costs and expenses (including attorneys' fees) relating to, resulting directly or indirectly from or in any way arising out of any claim, suit or proceeding brought against the Company as a result of:	This is a standard Clause, cannot be made any changes
44	21 - 22	8	Project Timelines	The Bidder should ensure that all systemic changes or new requirements necessitated out of Government / other regulatory guidelines or other Company requirements as per the RFP are made available from day one of the Outsourcing of Tele calling for Collections, skip tracing and other non- voice processes going live. * Any new government/ regulatory requirements that impact the provided Outsourcing of Tele calling for Collections, skip tracing and other non-voice processes to the Company need to be incorporated as a feature upgrade or an enhancement or a patch and should be provided to the Company at no additional cost during the period of the contract	40 days from the PO date
45	9	4.1	Scope of Work	Please let us know what will be the Inbound call volume on daily/weekly/monthly basis	NA
46	9	4.1	Scope of Work	Please let us know the working window of Inbound Queue	NA
47	9	4.1	Scope of Work	Please let us know the Call Types of Inbound Queue	NA
48	9	4.1	Scope of Work	Kindly let us know call type wise Inbound call AHT & Average AHT of Inbound Queue	NA
49	9	4.1	Scope of Work	Please let us know the break up of Inbound and Outbound Agent in 20 seats	Please refer to RFP
50	General	General	Others	Request you to let us know if SMS & Emails blaster would be done by BFSL or it will be done by Bidder. Also, the cost modalities of the Blaster would be taken care by BFSL or Bidder to take up this cost - (Hardware & other cost) Please confirm	BIDDER
51	8	3.1 Data Integration	1. The Successful Bidder will be responsible for successful data integration with existing customer data available with the Company (including the CRM screens to be provided by the successful bidder to aid & assist the agents on their calls) compliant with the Infosec guidelines of the Company's IT team. The Company's IT team will assist and oversee the integration & the successful bidder shall have to be compliant with the Infosec guidelines of the Company's IT team.	Can we have the list of Infosec guidelines that need to be adhered to by the CRM?	This document is confidential /internal, we cannot share or publish the document on public domain. However we can showcase the document to shortlisted bidder.
52	9	4.2.1	Bucket 0 (Pre & Post Due Date calling) - SMS & email -blasters for payment/due date reminder; dialer based Soft calling to remind customers to make payments as well as educating customers on importance of due dates and confidently handling and responding to all customer queries; SMS & email blaster for Inbound calls as well; supplemented by cheque pick-up referrals; skip tracing	Query 1:- how will referral get handled? Will it be allocated to BOB for redressal ? Query 2:- how will get pick up get handled? We will be allocated to BOB or external agency of BOB for pick up's?	NA
53	9	4.2.1		Would FTEs aligned for mailing activities have BOB emails?	NO
54	9	4.1		Can we get FTE break up(Inbound, outbound) and volume of inbound?	ONLY OUTBOUND
55	9	4.1		Will BOB provide any customer segmentation basis risk and propensity to pay?	High risk data will be shared for calling
56	9	4.1		Can we get the historical customer data to build the analytical model?	NO
57	9	4.1		Does the current operations use predictive dialing for outbound for buckets in scope?	YES
58	9	4.1	Scope of Work	Agent Skillset and experience differ as mentioned on page 9 and page 16. Please suggest, if we need to consider the table mentioned on page 16	Please refer to RFP
59	10	4.2.1	Timely payment pick-ups to be referred to BFSL	Please clarify if there is a requirement of fulfilment coordinator	BFSL doesnot require this activity

60	10	4.2.1		Will Mass Mailing (auto generated letters) also be part of the scope? Would hard copy of the mailers be provided by BOB or will have to be printed by Bidder ? Would speed post of mailers also be service providers responsibility? Will return management and record keeping of PODs of mailers be Bidder responsibility?	NO
61	10	4.2. Scope of work	Screen recording will be done for 20% of the cases and the same process should be followed.	What's the screen recording retention requirement ?	Call recording required is 100% , we are Okay with the 20% screen recording.
62	10	4.2.1	-	Please confirm whose responsibility it is to scrub the data against DNC for out bound calling.	BIDDER
63	10	4.2.1	auto-generated dunning letters	Does the stationary, i.e. paper, envelop, postage will be borne by BSFL. What is the expected volume	NA
64	11	4.2.2	A. Audit trail All customer issues need to be noted on system and to be escalated to the designated officer of BOB	Does the call center need to extend the access of its CRM to BFSL officers? If yes, how many such officials from BFSL be accessing the call center application	PROCESS MANAGERS
65	11	A. Audit trail	The calls are to be recorded automatically in standard voice format.	Please specify the standard format for voice call recording.	Industry Standard
66	11	4.2.2	Successful Bidder is required to maintain audit trail of all customer interactions which includes: All data on actions taken to be made available to	Will this be through a portal access from call center application or as a report from call center?	REPORT
67	12	4.2.2 C	C. MIS Requirements Referral for pick ups per day vs successfully completed per day cheque pick-up date vs cheque deposit date tracker (daily, weekly, monthly etc.)	We assume, Pick up agency to provide data on pickup as a daily upload, basis which requested report to be generated. Assuming pickup agency as third party agency	NA
68	12	4.2.2 (D)	Training Module/Delivery	Details of Training and approved certification process? Duration of Training, OJT for each bucket? What will be the Train the Trainer approach? Are Training manuals available with BOB or should service provider take lead to prepare training manuals? Please specify the training period along with the break up in terms of induction, process and OJT	BIDDER SHOULD PREPARE THE TRAINING MATERIAL BASED OF DATA SHARED WITH BFSL
69	14	H.	Other key areas Skip Tracing: The agency should help in the process of improving customer's contact- ability/whereabouts. For this, the	Please specify the channels in scope for social media (Facebook, Twitter, etc.)	NA
70	14-27-28 & 32		4.2.2F, 19 & 21.3	Do we have the historical data for past six months performance metrics? Will that be shared for baselining the current performance?	data cannot be shared
71	15	4.3	Key Operational Processes B. Data allocations	Please confirm frequency / cycles of allocation	2 list per cycles
72	14	A.	Receive allocations Allocation will be sent (in excel) cycle-wise via SFTP or any other secure mode	Will client provision the SFTP required for data transfer? If vendor to provide the SFTP then ,please share the daily data transfer required and also the bandwidth requirement for the same.	BFSL provision SFTP
73	13	4.2.2 (E)	The successful bidder needs to plan for BCP.	Please explain the BCP requirement , is it pertaining to critical equipment's redundancy or a site level one ?	Site Level One
74	17	5.2 Call Center Technology & Infrastructure Connectivity	App for inputting data by FOS	Please elaborate on the scope of App Development.	NA
75	18	5.2 Call Center Technology & Infrastructure Connectivity	Integration of BFSL's IVR with BFSL's CRM through a standard CTI solution for popping up customer dashboard.	What's the IVR requirement? If service provider required to build IVR, please share the IVR flow, number of languages and integration touch point if any? If BFSL is already having an IVR which needs to be integrated with service provider CRM, please share the details including where the BFSL's IVR be hosted and how the call flow would be..	allocation given to bidder frequency can be discussed

76	19	5.3 Security Guidelines	V Lan should be separate from rest of the network	Can we go for shared set up where we have logical partition between processes operating on the same set up?	Separate set up
77	19	5.3 Security Guidelines	Separate Server for BFSL should be provisioned.	Are these mentioned servers meant for hosting the CRM provided by Vendor or is there any other requirement BFSL has ?	vendor
78	20	5.3 Security Guidelines	P2P link will be provided by BFSL to their datacenter.	Please confirm that the routers and firewall required to terminate the BFSL's provided link at vendor premises will be provisioned and managed by the client.	NA
79	21	5.3	Security Guidelines Service Provider must ensure VAPT/Infra Audit/ System Audit is performed on every 6 month basis. Original	Do we need to perform Third Party VAPT on the standard inhouse VAPT activity is fine	Third party VAPT required if BFSL wants to.
80	26	19. Service Levels		We suggest a beta period of 3 months and base lining of service levels after 3 months. It is difficult to commit to service levels on the output metrics without experiencing the quality of portfolio. We can initially agree to service levels on the input metrics	Okay
81	32, 63	21.3 (c)	Price Comparison, Penalties and Rewards	It is suggested that the cumulative penalty is capped at 5% of the monthly invoiced value. Please clarify if the same can be agreeable to you.	mentioned in RFP
82	55	24.5	Termination of Contract	Bidder should also reserve the right to terminate with adequate notice for continence, along with material breach from BFSL on its obligations	Successful bidders can terminate the contract by giving 60 days notice and valid justification
83	60	24.15	Force Majeure	It is suggested that the solution is mutually agreed in the event the force majeure event occurs beyond a period of three months. Please confirm if the same can be accepted.	PROCESS MANAGERS
84	60	24.15	Force Majeure	In the event BOB has knowledge of any Force Majeure event occurring at its location, owing to which the access to the resources are affected, in such an event BOB shall promptly notify service provider, and provide all relevant information concerning the delay or potential delay and also make payments to TP as per the regular rates for the period that the services are affected since the resources are made available by TP to carry out the services for BOB during such period. Please confirm if the above-mentioned provision is agreeable to you.	PROCESS MANAGERS
85	64	24.24	Liquidated Damages	It is suggested that the Liquidated damages (LD) provisions to be applicable only during transition of the Services to service provider where service provider is charging for the transition, subject to following parameters: 1. Trigger: Triggers to LD to be clearly defined and should apply only to critical transition milestones; 2. Cure Period: LD to apply upon expiry of minimum 30 days from the longstop date (Transition completion date); and 3. LD Cap: Total amount of LD payable in any given month to be capped at an agreed % of the monthly invoice of the relevant SOW. We suggest a cap of 5% of the monthly invoice value.	We are okay with point no 1,2,3 but We haved capped @ 5% of the annaully invoice value.

86	53	24.2		Indemnity	It is suggested that the Indemnities be mutual for specific third party claims (as suggested below) and to be applicable during the term of the Agreement. Request you to confirm if this position can be accepted. a. Non-Compliance with laws applicable to its industry; b. IPR infringement Claims; c. Bodily injury or death caused by the actions of a party; c. Gross Negligence and Willful misconduct; and d. Breach of confidentiality provisions.	This is a standard Clause, cannot be made any changes
87	59	24.12, 24.13		Visitorial Rights, Monitoring and Audit	It is suggested that the rights to visit the premises, monitor and audit under the RFP is modified basis the below-mentioned principles: a) Prior written notice of 5 days to be served before any audit; b) One only audit to be conducted once a year; c) The cost of audit to be borne by BOB; d) In the event audit is conducted by a third-party, the third party to not be competitor of service provider; and e) The scope of the audit to be agreed before the audit is conducted. Please confirm if the same can be accepted.	Okay
88	4	1.6 (9)	Bid Security (EMD) INR 100,000/- Bidders are required to submit a Bid Security/ Earnest Money Deposit (EMD) for Rupees Five Lac Only by way of Bank Guarantee	Bid Security (EMD) is mentioned INR 1Lakh whereas on Page no. 32(cl 21.4) it is mentioned Rs 5Lakh.	Please confirm whether EMD is 1 Lakh or 5 Lakh .	Please consider EMD amount of Rs. 1,00,000/-
89	32	21.4 (I)	21.4. Bid Security and Performance Guarantee I. Bid Security:• Bidders are required to submit a Bid Security/ Earnest Money Deposit (EMD) for Rupees Five Lac Only by way of Bank Guarantee (Appendix 02 – Pro forma for Bank Guarantee) issued in favor of "BOB Financial Solutions Limited"	Is there any exemption for MSME(Micro and Small Enterprises) to get tender documents free of cost and also exemption from payment of Earnest Money Deposit .	Please confirm if there is any exemption for MSME?	Yes, There is exemption for MSME bidders on providing relevant certifiacte
90	47	2	In Business of call centre for Service functions, Collection of bank / credit card dues and Document / Cheque pickup referral.		Can be read as "In Business of call centre for Service functions, Collection of bank / credit card dues and Document / Cheque pickup referral / Customer service (Other domains)."	only calling no chq pick up
91	47	2	Running call Centre for Pvt. / Public companies with minimum 50 FTE with deep domain experience in managing service functions, Collection across various buckets and Document / Cheque pickup referral.		Can be read as "Running call Centre for Pvt. / Public companies with minimum 50 FTE with deep domain experience in managing service functions, Collection across various buckets and Document / Cheque pickup referral / Customer service (Other domains)."	20 FTE
92	47	2	No. of FTEs with domain experience in managing service functions, Collection across various buckets and Document / Cheque pickup referral.		Can be read as "No. of FTEs with domain experience in managing service functions, Collection across various buckets and Document / Cheque pickup referral / Customer service (Other domains)."	NO CHQ PICK UP

93	16	15 E	Tele calling locations • Tele calling location will be preferably Mumbai (including agents proficient in vernacular languages like tamil, telgu, kannada, malyalam,Bengali etc).	Is this the part of Minimum Eligiblty Criteria as have the offices in Gurugram, Noida, Bangalore, Chennai & Hyderabad and the same services can be provided from any of the location.		YES
94	12	4.2.2, D	Training Module/Delivery	We understand that Bidder has to provide the training, please confirm the training days - classroom and OJT		6 DAYS
95	8	2.4	Language	In order to gauge communication skills, we use industry benchmarked tool Versant for both voice and non-voice process. Please confirm the benchmarked scores required.		MENTIONED IN RFP
96	8	2.4	Language	Support is required in vernacular languages, as stated in RFP. Please confirm the language bifurcation in which the help is anticipated to be provided.		1 each language
97	17	5.2	Call Center Technology & Infrastructure Connectivity	According to the RFP, all employees who assist the BFSL's processes must have access to transportation facilities. Is it mandatory for all the regular shifts or to faciliate for odd working hours. Please confirm.		NA
98	59	24.11	Solicitation of Employees	Please confirm if the bidder can hire employees on any third party payroll or not.		No,Please refer the RFP
99	18	5.3	Security Guidelines	we generally provide 128kbps per workstation internet bandwidth. Please confirm if that would suffice for client operations or there is need of additional bandwidth		No Internet for anybody in the process .
100	17	5.2	Call Center Technology & Infrastructure Connectivity	Please confirm, what are the Tech/API intergration required to be done.		DATA will be transferred via SFTP
101	18	5.2	Call Center Technology & Infrastructure Connectivity	Please explain what are the requirements of Space for BFSL's team		For sitting and reviewing the team.
102	18	5.2	Call Center Technology & Infrastructure Connectivity	Please explain the scope of how the inbound calls will be route to us		only outbound as of now
103	18	5.2	Call Center Technology & Infrastructure Connectivity	We are aware that BFSL's requirement is to acquire GSM PRI connections, however we offer Service PRI for customers who have authorised BFSL to call them and Sales PRI for clients to make sales pitches. Please confirm if any of these can work?		Need both
104	32	21.4 & 1.6	Bid Security and Performance Guarantee/ Important Details (Schedule of Events, contact & communication details etc.)	As mentioned in the RFP, please confirm about the Earnest Money Deposit (EMD) amount to register for the bid. As there is a contradictory amount mentioned of 1Lac and 5Lacs.		Please consider EMD amount of Rs. 1,00,000/-
105	8	2.4	Language	We would like to understand the language basis bifurcation of the required number of resources		1 each language
106	49	Stage C	Cost per FTE	We understand that agent or teamleader has to login 08 hours excluding breaks, please confirm the login hours to be delivered in a month(e.g. 192 hours)		182 please refer RFP
107	40	22.9	Submission of Bids	Please confirm if bid documents to be submitted through online on e-auction procure tiger, or offline. As in RFP it is mentioned to submit hard copies of some documents		Yes ! correct. Bid submission will be online through PROC Tiger
108	18	5.3	Security Guidelines	Is there the need for any other software e.g. Microsoft office or any other application to be installed on the agent desktop that has to be facilitated by the service partner?		No
109	20	5.3	Security Guidelines	We are aware that BFSL demands PCI DSS compliance, but this certification, in our opinion, only applies to currently active processes. After the process is online, we can obtain this certification. Please confirm if this will work?		PCI DSS Certificate is mandatory
110	21	7	Regulatory & Compliance	The RFP specifies that the bidder's location must be registered with the DOT as an OSP, although existing certifications allow for the use of DLT registerations, which are similar. Please confirm if this will work?		Please share the relevant certificates
111	14	4.3, A	Receive allocations	As per RFP we understood, SFTP will be used to send Allocation (in Excel) cycle-wise. Please help us to understand the method for returning the response on the assigned data to BFSL.		SFTP ONLY
112	19	4.4	DRA Certification	Contradictory dates as per clause. Certification is to happen within 90 days of training start. Please clarify.		90 DAYS from date of joining

113	63	Stage C	Penalties and Rewards	As per the RFP, partner is bound by RNP mechanism. We suggest that overall reward and penalty to be capped at 5% of mothly billing amount. Please confirm		As per RFP
114	30	21.2	The prices quoted by the Bidder shall be all inclusive, that is, inclusive of all taxes, duties; levies etc. except GST (wherever applicable) will be paid extra	We understand that the bidder shall include all charges in FTE rates, please confirm if it includes the cost of SMS gateways, PRIs, and Certification or if it will be borne by BFSL		Telecom to be billed seperatyly .CERTIFICATION Cost to be borne by bidder
115	32	II	Performance Guarantee	As mentioned in the RFP, Performance Guarantee is 25 lac or 3% of the annual billing. Please confirm		Its 3% of the entire contract period plus 3 months.
116	4	9	Bid Security (EMD)	Bidders are required to submit a Bid Security/ Earnest Money Deposit (EMD) for Rupees Five Lac Only by way of Bank Guarantee		Please consider EMD amount of Rs. 1,00,000/-
117	27	10	Resolution % - The % of accounts resolved (value) in a particular delinquency bucket divided by total allocation of that bucket (value)	Are the reolsution % shared indicative or are these fixed ?	Request some relaxation in the resolution % desired	Not possible
118	29	21.1	Elligibility: The Bidder must have registered itself with Department of Telecommunication (DoT) or any other agency authorized by DoT		Request relaxation for MSMEs / Startups from this clause	Relaxation to MSME on providing relevant documents
119	29	21.1	The Bidder's yearly gross revenues should be minimum of Rs.2 Crores per year during FY 2019-20, 2020-21, 21-22		Request some relaxation for MSMEs / Startups for this clause to include only the last 2 years	Relaxation to MSME on providing relevant documents
120	9		L. The tele-caller mix w.r.t experienced and freshers shall be 40%:60% and experienced tele-callers shall be required to have minimum 6 month work-experience in the collections domain and preferably in the cards collections domain.	The experience must include 6 months experience in Collections domains. 6 months experience in cards domain is not mandatory for these collectors. Kindly confirm.		Collection experience can be of any product
121	32	21.4	Bid Security and Performance Guarantee		Request exemption from this clause for Startups and SMEs	Relaxation to MSME on providing relevant documents
122	18		Integration of BFSL's IVR with BFSL's CRM through a standard CTI solution for popping up customer dashboard	Kindly provide the use case for this integration		No integration .Bidder has to integrate their CRM with IVR
123	17		There should be leased line connectivity to BFSL, which BFSL will provide. There should be system to be run for allocation and for inputting customer feedback within the Bidder backend. This should be secure and a UAT for the same should be available.	Kindly provide the use case for this requirement. What is meant by leased line connectivity		NA
124	NA			Kindly share the monthly tentative volumes (bucket - wise)		WILL BE AS PER ACR

125	17	Call Center Technology & Infrastructure Connectivity	• Integration with FOS handheld • App for inputting data by FOS	What is meant by App for inputting data by FOS ? Is the dialer also be required to be integrated with the Bank's app ? Or do we need to propose our own FOS app ? If yes, kindly share the number of agents required for Field Collections along with the pin codes ? If the use case is only for the dialer to be integrated with the bank's app, kindly share the number of the bank's FOS agents who will be required to use the dialer ?		NO CHQ PICK UP
126	NA			Kindly confirm if we need to participate in the bid process since we are already empanelled with Bank of Baroda's subsidiary BGSSL. Attached is our empanelment letter.		YES
127	2	Invitation for Tender offer	Complete set of tender documents may be downloaded by eligible bidder from the website of the Company; the cost of tender document should be paid in the form of Bankers' Cheque / Demand Draft for Rs. 5000/- favouring BOB Financial Solutions Limited payable at Mumbai along with the bid responses		Request exemption from this clause for Startups and SMEs	Relaxation to MSME on providing relevant documents
128	4	1.6, point 9	Bid Security (EMD) INR 100,000/-	Bid Security amount is mentioned as INR 1 Lakh on Page 4 and RS 5 Lakhs on page 32 of the RFP. Please clarify which is the correct amount		Please consider EMD amount of Rs. 1,00,000/-
129	7	2.2	Day 1 requirement for BFSL will be 20 telecallers. Hence, these should not be treated as commitment from the Company. Rates quoted by the Bidder will be valid even then when the Company does not meet these projections.	Please share the language wise contribution% for 20 FTEs to begin with or the 20 FTE breakup language wise. How does the langauge break up look like in the future when expansion of the process beyond 20 FTEs?		1 caller for each linguistic language
130	8	4.1	BCP	Wrt to Business Cont. Plan, what is the level of BCP / detailed BCP required?		If the centre is non operational due to any reason how soon continuity of process can start from where & how so that there is no impact to business.
131	9	4.1	The successful bidder shall be responsible to meet the various resolution rate targets across the buckets assigned every month.	How much will be the collections data volume? Account level wise and Value wise		SLA mentioned in RFP along with tragets
132	9	4.1	Digitial Campaigns :- a) IVR campaigns to educate the customers about their dues, simultaneously scheduling SMS & Email campaigns.	What is the volume of data for IVR, SMS and Email per day/ per month along with AHT ? Need to know this to size the IVR, Dialler and ACD.		It will be the volume which is assigned to team as per ACR.Initially 2 weeks it will be once a week however based on performance call will be taken to increase the count in remaining 2 weeks
133	12	D	The successful Bidder must impart training as per content and methodology prescribed by BFSL covering below mentioned areas: • Product • Process • Quality • Regulatory awareness • Certification: Agents must be certified before being deployed. • Ongoing Training: Agents must go through refreshers based on Call monitoring feedback, product & process related updates	What is training and OJT duration ?		1 week i.e 6 working days

134	12	D	The successful Bidder must impart training as per content and methodology prescribed by BFSL covering below mentioned areas: • Product • Process • Quality • Regulatory awareness • Certification: Agents must be certified before being deployed. • Ongoing Training: Agents must go through refreshers based on Call monitoring feedback, product & process related updates	Is training duration billable for ramp up and backfilling ?		From date of certification
135	15	C	All customer actions and tele-calling actions to be captured on system and provided to Company on real time.	Please elaborate on this requirement. Is there a requirement of CRM from Partner? If yes, pls share scope and features of the CRM required? Pls clarify in details.		Bidder should build his own CRM Basis the allocation details shared for calling .and Timely a;ll reports to be generated and shared with BFSL team.
136	16	F	Language – Multilingual (English, Hindi, Marathi, Gujarati, South Indian languages – Kannada, Tamil, Telegu Malayalam etc.)	Wrt to languages English, Hindi, Marathi, Gujarati, South Indian languages–Kannada, Tamil, Telegu Malayalam etc are mentioned – are these language applicable for 20 FTEs as well and what is their break up language wise? Pls share.		1 FTE per language
137	16	F	Language – Multilingual (English, Hindi, Marathi, Gujarati, South Indian languages – Kannada, Tamil, Telegu Malayalam etc.)	Do you want all agents to be speaking minimum 2 langauges English and Hindi? What about the regional langaige speaking agents then? Not all of them will speak Hindi/Eng and may speak only the regional. Pls clarify in details.		ENGLISH & Hindi is mandate apart from this it will be 3rd linguistice langauge
138	16	E	Tele calling locations • Tele calling location will be preferably Mumbai (including agents proficient in vernacular languages like tamil, telugu, kannada, malayalam, Bengali etc.).	iSON Xperiences has already sent you an email on relaxation of preferred location from Mumbai to "Any location" in India. Please confirm the relaxation so that our Bid is considered.		As per RFP Preferred location is Mumbai howeverwe are open for locations
139	17	F	Other support staff: • Quality executive : 1: 20 associates • Training executive: 1: 20 associates • MIS : 1: 20 associates • TL : 1:20 associates • Manager : 1:20 associates	Manager ratio is given 1:20 in the RFP document - is this process owner level position which can be AM/DM or Team leader? Normally 1:20 ratio is for Team Leaders and 5 TLs report to 1 process head/owner. Pls clarify.		Considering 20 count manager can be shared resource once the count increases then a dedicated manager can be considered to review the process
140	17	4.4	The cost for DRA certification to be borne by the Bidder for tele-callers. Agents to be certified within 90 days from date of certification. Billing for the agents would start from date of certification. The same should be factored in the commercial bid.	What is the DRA training duration ? Who will conduct the same		DRA training is based on education qualification of telecaller.Training will be conducted by the recongnised institutes which bidder will hire for same.

141	17	5.2	The infrastructure refers to the physical facilities such as furniture, hardware, software, telecom infrastructure and arrangement for connectivity to BFSL's data sources / CRM portal for smooth operations.	What sort of connectivity (telecom, voice, data etc.) will be required? Who will provide the same		Bidder
142	18	5.2	Integration of BFSL's IVR with BFSL's CRM through a standard CTI solution for popping up customer dashboard.	Please share the name of BFSL's CRM currently in use.		Bidder needs to create its own CRM basis the allocation fields and link the IVR campaigns accordingly.
143	23	9.8	Staff Ratios TL: Agents 1:20 QA: Agents 1:20 Trainers: Agents 1:20	Please share the support staff ratio for TL, Trainer, Quality, Process Onwer to agents separately. Normally it is 1:20, 1:70, 1:45, 1:100 respectively. Please confirm.		01:20
144	49	Cost per FTE per shift per month	The following table gives an illustrative example	What is the definition of FTE in term of per FTE login hours target? In other words an agent has to deliver how many hrs in a month to be billable?		Please refer RFP Details are mentioned with
145	49	Cost per FTE per shift per month	FTE indicates an agent or a team leader occupying a work station, deployed at any point in time when the Service centre is up. FTE does not include other staff members (quality teams, managers, support staff members, IT experts, etc). BFSL shall only count the number of FTEs as defined above and shall not count other staff members put on deployment for operations and management of Service centre.	For FTE pricing, service provider shall load all the other costs like Salaries of Supervison staff - TL, Trainer, Quality, Manager, MIS, HR Lead and other costs like Admin, Infra, IT costs, Technology costs, Power and Backup costs etc? Pls confirm the understanding.		FTE refer to telecallers taking calls .
146	49	Cost per FTE per shift per month	The following table gives an illustrative example	The calling window is for 12 hours, but what is the peak seat requirement, as seat requirement will be higher side due to overlapping the shift. Please confirm.		8 am to 7 pm CALLING WINDOW WILL BE CONSIDERED HOWEVER REGULAR SHIFT TIME WILL BE 9 AM TO 6 PM .Any change in shift time will be addressed as peer business requirement
147	49	Cost per FTE per shift per month	The following table gives an illustrative example	Are we supposed to deliver per shift FTEs ?		agent only
148	49	Cost per FTE per shift per month	The Bidder will quote the "Cost per FTE per shift per month". It means the cost shall be for one FTE (agent and team leader) for one shift of 8 hours (day or night) for one month. The Bidder might deploy any number of shifts of any duration of hours. However, BFSL shall consider the total number of logged in duration of Agents and Team leaders in a month and split the same into a shifts of 8 hours duration.	Is Team Leader login is mandatory in the process?		NO.Team leader is required to monitor the process

| 149 | 63 | Penalties and Rewards | The SLA parameters will be considered for penalties and rewards.

In case the Successful Bidder is unable to meet above service levels, then the BFSL will deduct a sum equivalent to 15% of the monthly dues from the monthly fees due to the Bidder.
However, the BFSL would allow the Bidder to earn-back the above deduction as per the following process: | Are there and Reward and Penalty Matrix on KPIs? Please share full details. | | Please refer RFP Details are mentioned with Illustrations |