

Pre-Bid Response dated 24-06-2021 RFP towards for Outsourcing of Dialer-Based Tele calling for Collections (Credit Cards) and Skip Tracing

Sr. No.	Pg No	Point No	Tender Original Clause	Clarification	BFSL Comments
1	7	2.2	Year on Year FTE Volume Projections (Tentative)	Shall we consider the FTE count of 50 for FY 2021-22 as FY 2020-21 has already passed? What is the year on year incremental FTE count, if any?	40
2	7	2.2	Year on Year FTE Volume Projections (Tentative)	Kindly confirm if the FTE count provided is including all shrinkages.	40 fte DAILY LOGIN
3	16	4.3 E	Tele calling location will be based out of Mumbai (including agents proficient in vernacular (English, Hindi, Marathi, Gujarati, South Indian languages--Kannada, Tamil, Telegu Malayalam )	Please share the FTE count bifurcated in mentioned languages	Tamil ,Telugu- 2 rest 1 ech will do
4	21	6	Service Level Requirements:- Operating days and hours: 365 days except national and mandatory holidays; Calling Hours – as specified under TRAI guidelines and to be solely decided by the Company . Weekend hours to be left to the extant policy of the bidder as long as the minimum workload of banks are met.	As it is going to be an Outbound campaign, please clarify if the outbound call is required on Sunday. Please confirm the operation window for the operations.	Last Sunday of the month is always working considering
5	27	19	Service Level Parameters – Collections	Please share last six months actual performance of all KPIs in scope	Will be shared with shortlisted vendors
6	51		• Cost per FTE per shift per month' Number of FTEs per month per shift shall be • 27000 hours / 8 hours / 30 days	Kindly share the FTE definition. is it 182 hours/208 hours or 240 hours/month/fte ?	182 hours
7	9	4.1	Scope of work	How many accounts/customers are past due every month - please share numbers for last 6 months to 1 year	approx 35k
8	9	4.1	Scope of work	What is the total customer base and at what rate does it increase?	Will be shared with shortlisted vendors
9	9	4.1	Scope of work	What is the average value of past due accounts for the last 6 months to 1 year - for each bucket	Will be shared with shortlisted vendors
10	9	4.1	Scope of work	Will it require us to accept payments via Credit Cards over the call?	NO
11	9	4.1	Scope of work	How many customer types are on Auto-Debit ?	Will be shared with shortlisted vendors
12	9	4.1	Scope of work	"Assuming Call List will be provided by BOB Card Team – what % of customer data is Good Data"	Approx 75%
13	9	4.1	Scope of work	Has BOB card extended any moratorium to its customers due to COVID or any other schemes being rolled out?	NO
14	13	4.2.2	Training Module/Delivery	What is the exact Training duration expected for knowledge acquisition of the advisors/agents?	1 WEEK
15	17 & 23	9.8	Staff Ratios	On page # 17 and 23, QA ratio mentioned is not similar to each other. What ratios are to be considered, is it 1:20 or 1:25?	1:20
16	2		ANNEXURE A1-EligibilityCriteria 030521: The vendor should be currently be rendering dialer based Tele calling to at least 1 Bank/ NBFC for a minimum period of 1 year	Kindly confirm if we can submit the client reference on our letter head.	Yes, you have to share cliental list on your letter head
17				1. Do we need to consider inbound as a part of this engagement. The RFP states that this is purely outbound activity kindly revert	BFSL is focused on Outbound calling, but if in future if we require inbound calling bidder must be able to provide.
18				2. Telecom charges would be billed to BFSL at actuals kindly clarify	
19	16	E	Tele calling location will be based out of Mumbai (including agents proficient in vernacular languages like tamil, telgu, kannada, malyalam,Bengali etc. )	What will be the preffered location, can we setup Contact centre at Navi Mumbai or Thane	YES
20	22	9.6	Seat capacity & scalability: Presently, Company proposes to establish a Service Centre with 40 seats (-----) to start with.	Does it mean 40 FTEs	40 HC required inclusive of TL
21	29	21.1	The vendor should be currently be rendering dialer based Tele calling to at least 1 Bank/NBFC for a minimum period of 1 year	We have experience of operating more than 500 FTEs for PSU bank (Inbound & Outbound), we also have experience of cross selling products. Can we stand Eligible	YES
22	17	4.4	The cost for DRA certification to be borne by the Bidder for tele-callers.	Should all Tele callers be DRA certified	YES
23	10	4.2.1	The same should be factored in the commercial bid.	Does the bidder need to provide service for cheque collection? If yes How much number of pickups are expected per location?	NO

24	21	8	• Bucket 1 (1- 30 DPD) & Bucket 2 (31-60 dpd) a daily basis) supplemented by Cheque pickups referrals	Can we get 60 days' time to start for first 20 tele callers	NO
25			Project Timelines: The Bidder should start operations with first 20 tele-callers within 35 days and balance 20 callers and plus 1 skip-tracers within 35 days of signing the Agreement.		No Change
26	4	9	Bid document cost (non-refundable)- 1000	how we need to make this payment	Please check Addendum
27	16	F.1	Should have been accredited by authorised agency (IIBF etc.)	Employee who is undra Dra Training but their exam pending can be part of the team	Yes but withing 90 days of joining should be certified
28	17	F	Other support staff:	Quality executive, Training executive, MIS, TL, Manager- Payout for these employee will given	on TL will be billed in billing
29	18	5.2	Clause 5.2: Transportation Facilities	Bidder to provide transportation facilities to the employees.	NO
30	21	7	Regulatory & Compliance	There was a major revision in guidelines by the DOT in November 2020 wherein they have done away with the registration requiemnt for voice based BPO Services. Please find attached the revised regulation.	We are OK with the regulation but bidder has to provide the certificate in furture if required
31	23	9.8		Calculation methodology for calculation of no of FTEs eligible for payout – Will the FTE count for billing be based on actual headcount OR no of login hours	40 fte requirement which per caller has to deliver 182 hours
32	29	20.5	In case the Bidder decides to terminate the relationship with the BFSL, Bidder will give a minimum notice for a period of 6 months for the BFSL to take over.	after agreement termination Bid Security (EMD) will be refunded within how many days	Within 30 working days
33	29	21	Eligibility Criteria	Existing bank agreements are for collections as an end to end activity. Mention of dialer may not be a part of the contract – does that suffice or we need to get a letter form the institution confirming "dialer based" collections process	Okay
34	30	21.2 .iii	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. Octroi /entry tax will be paid on actual on production of original receipt. There will be no price escalation during the contract period and any extension thereof. Bid submitted with an adjustable price quotation will be treated as non-responsive and will be rejected.	will GST will be inclusive or exlusive of Cost per FTE	exclusive
35	32	21.4	II. Performance Guarantee	on performance guarantee states "Provide an Initial performance guarantee for a sum as per clause 21.4 I above to remain valid during the entire contract period plus 3 months. In case the above sum of Rs.25 lacs is found to be short of 50% of average billing during the previous six months, the Successful Bidder shall enhance the amount sufficiently to meet such shortages." Need clarification on "in case the above sum of Rs.25 Lacs is found to be short of 50% of average billing .....six month".	PBG is 3% on the total contract value for the entire contract period + 6 months
36	49		Commercial Bid Evaluation	Pick-up for Tier 1 ,2 &3 cities complusory or optional	Optional
37				Specialised activities pricing – Will we need to quote separately for each activity like SMS/Email/IVR blaster, Letter/Notice etc or it is to be included in our per FTE price bid	included
38	53		Annual Escalation	Escalation dedcution for 3 year will not be done, from 4th year onwards it will deducted	Yes, Correct
39	63	24.17	Arbitration	arbitrator shall be appointed mutually	Okay
40	65		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.	in case service levels doesn't meet BOB will inform the bidder within how many hours	mentioned in rfp
41	2	9	ANNEXURE A1-EligibilityCriteria - FY 20-21	will provisonal figure can be put for the financial year 2020-21	Since Audited figures are not available then okay, but later on we would required the Audited P&L and Balance sheet
42			APPENDIX 04 – Pro forma for Bank Guarantee in lieu of DD	is this should be on Bidder letter Head	procurement team will answer
43			PRE CONTRACT INTEGRITY PACT	franking can be done apart from stamp paper of equivalent value	We areOK with printout on company letterhead.
44				will all documemnts soft copy will be required or Hard copy need to send to BOB	Only Soft copies
45	4	1.6	Online submission of documents	as per this clause we understand that we need to submit all document by <a href="https://eauction.auctiontiger.net">https://eauction.auctiontiger.net</a> this link and we don't need to submit hard copy of tender document	Only Soft copies

46	8	2.4	The standard language will be English and Hindi for the tele-calling centre and primarily English for all customers' written communication. However, the Successful Bidder would also need to have adequate number of vernacular agents(telgu, tamil, kannada, malayalam,gujrati etc.) in its dialer based tele-calling team	what will be the ratio/count which we need to maintain for particular language kindly clarify details.	Tamil ,Telugu- 2 rest 1 each will do
47	8	3.1	The Company is open to review tools available with the bidders that supports operations like CRM/ACD/Dialler other automation tools etc.	AS Per this clause we want to know is there any opportunity for automation like voice bot, auto reminder etc.	can explore the options
48	10	4.2.1	supplemented by cheque pick-up referrals; skip tracing  Inappropriate occasions such as bereavement in the family or such other calamitous occasions will be avoided for making calls/visits to collect dues	As per this clause we want to know that shall we need to hire agents for cheque pick-up,visits to collect dues and referrals kindly clarify this.	NO
49	11	4.2.2.a	Record of calls to be stored in hard drive and retained for a period of 12 months from the date of generation of each record. After 12 months the recorded hard drive need to be handed over to the Company.	we understand that hard drives will be provided by BFSL	will be saved via sftp
50			Tele calling location will be based out of Mumbai (including agents proficient in vernacular languages like tamil, telgu, kannada, malayalam,Bengali etc. ).	We request you to kindly allow us to Operate a call center for BFSL from any city of maharashtra because as per our company's vision we can only operate from tier 2 and tier 3 cities.	Mumbai only
51			General	We understand that cost of the existing PRI or new bear by department, please clarify	yes
52			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.	we understand that here service function (call center related activities) refers to utility service provider client's contract, Food service provider client's contract, E-commerce service provider client's contract etc. kindly clarify this.	No Change in the clause
53	3	1.6	Last date & time for submission of Bids 23-June-2021 at [15]:00 hrs	We request you to kindly extend date because, pre-bid queries response will affect the time to prepare for the RFP. So, we need to adequate time to prepare technical documents and commercial offer, once the clarifications are received from BFSL	No Change in the clause
54	6	1.16	FTE – Full Time Employee of the Successful Bidder working on any of the designated activities forming part of the scope of this RFP	What is the definition of per seat (it is 8 Hrs. which includes 7 Hours productive login and 1 Hours break and total 200 hrs in a month) will be considered for Per seat?	182 pure login hours in month
55	51		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	Please clarify the billing model, - It will be counted on login hours (if login hours how many hours are expected in a month for 1 seat billing) or attendance basis in shift.	182 pure login hours in month
56			General	We understand that toll free number is already running and monthly charges will also be borne by Department, please clarify	no toll free number is there
57			General	just for our better understanding will you please share minimum wages bifurcation	Not a relevant question
58	16	4.3.E	The successful bidder needs to plan for BCP.	As per the current situation we want to know that Work from home is allowed for agents and support staff kindly clarify this.	WFH is allowed with proper data security checks
59	17	5.1	The Bidder should have both a Predicative & Preview Dialer capability for outbound calls from 2 service providers. The Bidder can choose its own dialer and but should ensure COB (continuity of business) based on fall back and downtime, for both inbound and outbound calling.	Do BFSL have any preference for dialer service provider.	NO
60	15	4.2	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.	we understand that Bulk email and sms gateway channel will be provided by BFSL and if our understanding is wrong so please suggest minimum requirement of channel	vendor has to identify the channels
61	49	4	The minimum number of tele-callers required will be 150 Minimum number of tele-callers (#) 40	what will be the minimum number of Seat?	40

62			Maximum 5% attrition of callers in any given month.	as per the process need we suggest you to kindly increase attrition rate up to 7-8% monthly	5% only to meet business requirements
63	13	4.2.2.D	The successful Bidder must impart training as per content and methodology prescribed by BFSL	We want to know about training duration(no. of days)? We understand that training duration will be also considered at the time of monthly billing kindly clarify this.	Post certification of callers billing will be considered
64			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.	we understand that 15% is the maximum capping on monthly bill kindly clarify this.	Yes
65				which component we need to verify for employee verification kindly share details	Background verification
66	16	4.3.F	• Min 6 months experience in Card collections :40%	We request you to kindly share minimum education qualification for experience candidate.	mentioned in RFP
67	21	5.3	• Service Provider should be PCI DSS complaint	Service Provider should be PCI DSS complaint... Definition : The Payment Card Industry Data Security Standard (PCI DSS) is a set of requirements intended to ensure that all companies that process, store, or transmit credit card information maintain a secure environment. We need to be certified in this.	YES
68			General	While hiring agent are we need to check specific DRA certified agents or	YOU CAN HIRE DRA CERTIFIED AGENTS OR CERTIFY THEM POST JOINING THE PROCESS
70				we understand that System will be in the English Language	YES
71				How would the company provide the interface for data integration? Will it be through APIs or Excel?.	Any of both can be used final discussion will be done after winner announcement
72				Can BFSL share infosec guidelines beforehand?	Same will be shared with L1 bidder
73				Will the company provide development environment?	Development Environment will be created within BFSL premises.
74				Will the company provide the SMS Gateway and Email Provider?	NO
75				In case of Skip Tracing, how would the Agent update the customer data? In the CRM itself? What would be the flow?	yes and criteria mentioned in RFP
76				1. Do we need to deploy 40 seats or 50 seats	40 FTE
77				Requirement of vernacular languages barring English and Hindi. Require a break up of resources required for each language	It should be enough to cater linguistic calls
78				Deployment of resources for inbound and outbound campaign	Outbound only
79				Call centre needs to generate only pickups and even fulfilment	no
80				The call centre work timings will be from 7.00 am to 7.00 pm or this an open slot	8-7pm window can be considered
81				People Company proposes to adopt a hybrid model in which the Bidder will use their staff members for all Service center operations. The Bidder will employ necessary agents, team leaders, managers, etc. for managing the Service center. HR management shall be the responsibility of the Bidder. The Bidder may use their systems / software such as performance management systems, HR systems, etc., for operating the Service center. Request confirmation on the same	As per RFP
82				A letter is to be given from our end. Request you to share the format of the same	