Queries & Responses - RFP for Outsourcing of Outbound Calling & Related Services

Pre-Bid Meeting held on 22ⁿᵈ September, 2017

Go Live Date & Timelines		
Sr. No.	**Query**	**Response**
1	What are the timelines SBI Life is looking for introducing its Dialer & CRM?	Procurement of CRM & Dialer is underway. It is expected to go live by Jan'18.
2	Please mention the timelines by when the process would be migrated from Scope A to Scope B?	Participant has to migrate to SBI Life's CRM & Dialer once it is ready. SBI Life will inform exact timelines to the participants well in advance.
3	What are the go live dates SBI Life is looking for this RFP?	The service provider should go live with first batch within 4 weeks from LOI sign off date
4	What would be the expected timeline for 1st batch Go-Live from LOI sign-off along with any development?	The service provider should go live with first batch within 4 weeks from LOI sign off date

Training		
Sr. No.	**Query**	**Response**
1	How the training will be conducted for Call Centre Executives?	SBI Life shall provide initial knowledge transfer to trainers of service provider once they are on-board. Subsequent training will be responsibility of empanelled service provider. Train-The-Trainer (TTT) will be part of training. SBI Life will provide support whenever required. Training for objection handling will be provided by SBI Life to service provider. Service provider to come up with requirement of training based on their interaction with the customers
2	What are the training types?	SBI Life expects below mentioned training areas to be covered by empanelled participants through Classroom & OJT – a. Refresher b. Soft Skills c. Quality, Mock Calls & System d. Industry knowledge e. Products f. Objection Handling
3	Duration of training? Schedule & Arrangements of Training?	• We expect training will be of 10 days covering all details mentioned in point number 2. • It is up to the service provider to decide training schedules & arrangements and inform the same to SBI Life for approval. • There will be change in scripts & call intensity for each LOB. Apart from that everything will remain same. Unless & until it is notified by SBI Life.

4	Who will provide the training material & in what form?	SBI Life shall provide necessary contents (products related) which service provider will use to train their executives. It will be in form of Manual, Presentations.
5	What is the process of agent certification?	It is up to the service provider to set up agent certification process. It is not mandatory but Participants should maintain quality of service.
6	Is any IRDAI training required to be conducted?	No.

Call Intensity, Barging, Recording, Scripts & Storage		
Sr. No.	Query	Response
1	What will be the call intensity for different LOBs?	Call intensity will be decided by SBI Life as per the business strategies for different LOBs. The same will be communicated to the service provider once empanelled. Calling phase out timelines will be decided by SBI Life as per the business requirements. Non contactable cases to be shared with SBI Life as per set process.
2	What is the format & naming convention for call recording and how it will be shared with SBI Life?	All call needs to be recorded. Call recordings will need to be in mp3 format only and should be transferred over SFTP. Naming convention will be as per requirement from SBI Life. Transfer frequency preferred is daily to minimize bulk transfer failures. Format compliance is participant's responsibility.
3	What are the conditions for call recording storage & purging?	Call recordings can be stored online & offline mode for the period of six months. Files & data shared with service provider for calling need to be stored by service provider till purging confirmation received from SBI Life.
4	How will Agents access calling scripts for the different products?	Differentiated calling to be made as per products, category, priority, customers (HNI) of SBI Life. The calling scripts shall be provided by SBI Life.
5	What are the requirements for Call Barge & Calibration?	The participant should provide call barging & calibration facility to SBI Life. Access to be provided to maximum 2 users per process which will be accessed from SBI Life location. These facilities to be made available immediately after go live.

	General Queries	
Sr. No.	**Query**	**Response**
1	What are the multiple campaigns to be conducted for LOBs? What are the instructions or guidelines?	Service provider need to carry out campaign as per instructions from SBI Life. They should take prior approval from SBI Life for initiation of campaign from their end. There may be specific targets will be assigned for these campaigns in CRM. The access of CRM modules will be provided to users based on various campaigns/roles assigned. There is no data movement required to be initiated from one campaign to another.
2	What are the Data Cleaning/DND Scrubbing expectations?	Basic Data scrubbing is expected. For Example- Valid contact numbers (length of mobile number to be checked, addition of STD codes for landline numbers). DND scrubbing only for customers who have requested under Do not call is required as per guidelines from SBI Life.
3	What is the lapse duration of the case allocated? At which stage SBI Life considers policies have lapsed for which variable commercial's to be proposed?	Probably one year. SBI Life will only pay for successfully revived cases. This is new activity under the scope for SBI Life. All products will be considered under lapsed portfolio.
4	Please share Technical Evaluation criteria & procedures.	It is confidential. SBI Life will not be able to share details.
5	In case the company bidding is the new entity because of result of merger or takeover/buy/purchase of business/operations from another entity then either new entity or earlier entity whose business new entity has taken over/bought/purchased should satisfy this criterion.	Yes.
6	Clarity required on the number of pre-approved non working days?	Pre-approved non working days will be mutually agreed upon.
7	Is there any requirement for Inbound calling?	No. Toll free number / SMS facility to be communicated to customer.
8	Participant has incorporation as per the Companies Act of 1956 as company is incorporated in 2008. Will it be considered?	Yes. It will be considered.
9	ISO certification – Our current certification on ISO 9001:2008 and ISO 27001:2013 includes all our India sites, excluding three new sites. We have planned to include these new sites in our certification scope this year and the updated certificates would be available sometime by Feb/March next year. Please advice, if these three new sites can be proposed / considered in the proposal?	It will be considered.
10	Location preference for outbound calling?	It is up to the service provider. Participants to

		submit list of locations in technical proposal from where SBI Life processes will be carried out. Participant can operate from multiple locations.
11	Minimum Business Guaranty	No minimum business guaranty will be given from SBI Life.
12	Please share SLA & Penalty parameters	Parameters related to SLA, Penalty, Quality, Measurement will be decided by SBI Life & will be shared with Service Providers once on board.
13	Services to HNI Customers	Call intensity & TAT to be treated diligently for HNI customers. Vintage callers would be required to dial out such cases.
14	Please provide the educational qualification of the Quality Analysts.	Graduation
15	Please mention the proof of authorization required for the signatory.	Letter from competent authority - This should include letter from competent authority of the Participants providing name, designation, address and contact details of the authorized person for communication
16	Can we cross utilize agents?	It can be allowed, but productivity should not get hampered for any of the process.
17	Please mention what kind of tools would be provided under surrender prevention	SBI Life shall provide various scripts for surrender prevention activity and also tools showing projected returns if customer continues the policy.
18	Please share the Quality to Team Leader ratio.	Quality to Team Leader (1:4), however it will be discussed & mutually agreed once participant is on board.
19	Is there an upselling involved during outbound activity?	No.

	Connectivity & IT Security	
Sr. No.	Query	Response
1	Who will provide connectivity? What are the back-up line plans? What are the links required?	Participant to provide connectivity from their DC to SBI Life's DC located at Belapur, Navi Mumbai. The cost of connectivity & related expenses to be borne by the Participant. Participant should have back up connectivity arrangements in case of failure of primary connectivity line. The connectivity to be installed through MPLS or P2P.
2	Could participant provide the logically segregated (physically shared) Firewalls and Routers to terminate MPLS/P2P Links between both companies? This will comply with security guidelines prevailed at participant's company and ISO 27001:2013 standards.	As long as pertains to data and quality of service for voice & applications performance.
3	Is there any application or web site of SBI Life that will need to be made accessible over Internet to agents? Is Internet required for agents?	No other SBI Life application or internet connectivity is required for the scope. CRM to be made available to agents for daily processes.
4	Participant have the NOC that monitors the uptime of links terminated at their centers, however the uptime of the links depend upon the redundancy built for the program e.g. there has to be two links deployed for MPLS/P2P for resiliency from different ISPs. Hence it is expected that SBI Life to provide Links with redundancy from different ISPs. Please clarify	Participant has to ensure links with redundancy from different ISPs to SBI Life DC only.
5	Please specify the webservices which will be exposed to participants?	Webservices specification will be shared with empanelled service provider.
6	Please mention the list of equipments to be provided? How much rack space to be provisioned by participant to host SBI Life provisioned telephony gateway?	Scope A - Link termination gateway & dial out Scope B - All equipments except telephony server. Participant, in their DC, should provision 2U rack space for SBI Life's telephony server
7	Entire telephony infra, CRM, network connectivity and technology infra will be provisioned by the Participant. Is it correct? Please clarify the scope for integration and the process flow to be followed for SMS and Email.	Entire telephony infra, CRM, network connectivity and technology infra will be provisioned by the Participant. Participant's Dialer's CRM Interface that will be used to capture dispositions and remarks of the customers will need to integrate for 1.Receive data feed for dial out (SFTP or webservices) 2.send post call disposition to SBI Life through webservices 3. Post call communication to customer through SMS or email through webservices provided by SBI

		Life Agents are not required to provide email access.
8	Who will provide the SFTP connectivity?	SBI Life will provide SFTP server.
9	Does SBI Life expect database to database integration or API integration for pull and push data?	It will happen through Webservices as per current practice.
10	Can we provide LAN infrastructure basis logical segregation (VLAN) or would SBI Life need a dedicated LAN setup?	VLAN should be sufficient. Authentication mechanism as VLAN level should be implemented.
11	As a standard offering most clients require 99.50% IT uptime, measured on a monthly basis. Kindly confirm if the expectation of SBI Life is also the same.	It should be as per SBI Life Business hours with 99.97% IT Uptime
12	How the data will be shared?	Data will be shared through SFTP consuming webservices. Data sharing and transfer from and to SBI Life post 6 months will be through SFTP or HDD.
13	Participants CRM and calling solution is developed using Microsoft Technologies i.e. .Net and backend database MS SQL 2014. Please confirm acceptability for solution development platform?	Application should be developed in compliance to SBI Life IS guidelines.
14	We hope the server can be leveraged and DB instance on server can be separately dedicated for SBI Life with access to SBI Life users only.	Logically segregated schema should suffice considering vendor is integrating SIEM; however, if the data load is high then physical server is preferred.
15	Is there the need for any other software e.g. Microsoft office or any application to be installed on the agent desktops that has to be facilitated by the participant?	No such requirements.
16	Could SBI Life confirm if they would be deploying SIEM/PIM tool so that we could accordingly plan our solution and commercials for the program.	It is expected that Participant will deploy their SIEM/ PIM tool
17	As per the RFP we do not foresee any application that will have to be developed or deployed by the participant. It is mentioned that Participant to provide Dialer with integrated CRM (built in within Dialer) to dispose of the calls and note customer's remarks and for everything else SBI Life will extend their applications over MPLS/P2P or may be Internet. Please confirm if our understanding is correct or there shall be any application that participant has to develop and deploy for SBI Life Insurance.	The CRM (existing application with the bidder) to be used by participants should be subjected to periodic VAPT/Security assessments and at the time of on boarding, each participant should ensure that CRM is appropriately tested to ensure there are no bugs or vulnerabilities in the CRM application. Any subsequent updates should follow appropriate change management and security assessment process. SBIL may ask for application integrity compliance certificate on need basis.
18	Participant has already deployed Cisco Email Security to securely transmit the email using forced TLS and same can be used to avoid any	This should suffice the requirements. Attachments are expected to be password protected.

	email abuse or sniffing of data during transit. Attachments can be zipped using 7Zip or WinZip before sending. Please confirm is this is in line with SBI Life's security guidelines. Since SFTP by default will use encryption for sharing any data between both companies so this can be take care.	
19	Our normal practice is to segregate the LAN via creation of a separate VLAN. The design and configuration confirms complies and certified to ISO 27001 standards. Is that acceptable or is there a requirement for a physically segregated network? If there is a requirement for a physically segregated network, the commercials would be higher, but we would be able to provide it?	VLAN should be sufficient. Authentication mechanism as VLAN level should be implemented.
20	Please specify the encryption details?	Data will be shared through SFTP & consuming SBI Life webservices.
21	Please share the Security policy for third party.	It will be shared with selected participants.
22	Password Protection Details	It is required as per the IS policies of SBI Life.
23	Is backup required for the File Server?	Yes. Periodic backup to be setup.
24	What is the application access required for calling process?	As of now it is CRM only.
25	Where is SBI Life applications hosted?	Data Center at Belapur, Navi Mumbai
26	For posting depositions/data updates SBI Life Insurance will provide web service with documentation for integration with our CRM. Please confirm?	SBI Life will provide web service with documentation for integration including testing environment at SBI Life end. Only after successful integration testing production Go Live will be done.
27	Our understanding is that the contact centre operations will be conducted from Participant premises and SBI Life will provision and manage telephony gateway & Asterix telephony card at Participant premises while the Dialer infra & CRM will be hosted at SBI Life Data Centre. Please confirm our understanding is correct.	Refer attached Annexure for more details
28	Please confirm the purpose of speakers & microphone on desktops	Refer attached Annexure for more details
29	What will be bandwidth requirement for each caller or each center location? Please confirm if any redundancy to be built in?	Refer attached Annexure for more details

CRM & Dialer		
Sr. No.	Query	Response
1	Please provide brief about SBI Life CRM & Dialer?	The Participant should migrate to SBI Life CRM & Dialer once it is ready.
2	What are the requirements from Participant's CRM?	- The architecture of CRM should be as per industry practices & customised as per requirement of SBI Life. - Participant's CRM should be deployed at every operation facility from where SBI Life processes will be carried out. - SBI Life looking at CRM to maintain the log of logins for future audit & audit trails are required. - Participant dialer & SBI Life CRM integration not in scope. - CCEs should capture VOC or customer details in CRM while calling. - CRM should have provision to display calling scripts for CCEs. - Types of dispositions & sub-dispositions will be disclosed to empanelled service provider. - CRM should have provision to push data to SBI Life applications. - There is no requirement in CRM for any marketing banner or brochure to be displayed. - Participant should implement business rules as per instructions from SBI Life other than normal CRM business rules. These rules may change as per the LOBs. - SBI Life expects the CRM to have business intelligence capabilities other than pre-defined reporting subject to it does not impact the cost. - SBI Life is looking for provision where mode of action for CRM to send notifications via e-mail/SMS/both. - It will be helpful if CRM should automatically alert or notify after certain threshold have been met. - It would be of advantage if CRM embedded with Knowledge Management System, however there is no compulsion. - SBI Life will have detailed discussion for CRM requirements with Participants on CRM & Dialer once empanelled.
3	Who will access CRM?	CRM to be made available to CCEs of service provider for conducting daily activities. No access is required for bank employees. As of now there is no admin access requirement for creating users/role/menu allocation other than

		project lead/manager, but SBI Life will inform about the same if it is required and these access to be provided as per SBI Life requests.
4	What is the process of lead capturing in CRM?	SBI Life is not looking to capture/upload any the lead/survey data or any further distributional channel in CRM.
5	What is the preferred OEM for Dialer from SBI Life?	It is up to the Service provider. SBI Life is in process of procurement of dialer.
6	Is any screen recordings is required to be captured?	No.

	Volumes & Head Counts	
Sr. No.	Query	Response
1	Please provide language wise breakup.	Language specific callers (count are excluding Hindi & English Callers which is standard requirement) Malayalam – 6 Telgu - 18 Tamil – 13 Kannada – 11 Gujarati – 2 Bengali/NE – 29 Oriya – 2 Bhojpuri – 2 Punjabi – 2 Marathi – 5 These are based on past volumes which may differ in future.
2	Please provide average monthly volumes for the mentioned LOBs - Renewal Premium Calling, Pre-issuance Welcome Calling (PIWC), Surrender Prevention, Revival of lapsed policies, HNI Servicing, Skip tracing & other ad hoc campaigns.	Indicative Volumes - a. Renewal Premium Calling – 6 lacs/month approx. b. Pre-issuance Welcome Calling (PIWC) – 1 lac/month approx. c. Rest activities are newly included in Scope These are based on past volumes, an increase of 20-25% can be considered.
3	Please share how many hours are expected from one FTE in a month?	In the range of 208-210 hours/month/FTE (excluding breaks)
4	Please provide the LOB wise HC requirement.	Renewal Premium Calling - 170-180 approx. Pre-issuance Welcome Calling (PIWC) - 110-120 approx. Rest all are new activities for SBI Life. These are indicative numbers based on past volumes which may differ in future. SBI Life may empanel multiple vendors for different processes.
5	Please mention the notice period which would be given for ramp up?	SBI Life will give prior intimation to service provider for any ramp-up in seats. Service provider to ensure completion of requirement received from SBI Life on time to time basis. Participant(s) should have capability to scale up or scale down operation based on the volume up to 25% at short notice. In certain activities (like PIWC) variations in intra month capacity have to be managed on a regular basis (see details below). Any increase in capacity beyond 25% shall be mutually agreed

		upon. Seating ramp up to be at the same location without altering the existing set up/area for the process.
6	Please clarify as temporary ramp up greater than a certain capacity may not be possible at the existing site and additional locations may be required to be deployed	Agreed.
7	Can we consider a combination of fresher/experienced candidates for the process?	Participant should not have more than 20% of the approved headcount with callers less than 3 months vintage.
8	Do you require 7 days full team strength operational or it is requirement based?	Team should work on 7 days a week (8 hours a day excluding breaks). Any changes to it will be informed by SBI Life accordingly.

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Cheque Pick Up & Skip Tracing		
Sr. No.	Query	Response
1	We understand that the receipt books shall be provided by SBI Life for each location, please clarify? If not then detail the procedure and requirements.	SBI Life will share format with selected participants.
2	Please confirm if there is any requirement of mobility application? Will we have handheld devices to accept payments by card on field? Will there be access to SBI life application to update the customer details?	It is not required as of now. But SBI Life will inform about the same if required.
3	Brief details on cheque pick up & skip tracing	It's a new activity for SBI Life. Process will be setup with selected participants once on board. Participants should have their presence/FOS in cities as per SBI Life requirements.
4	What will be the TAT for collection and submission under Scope D?	It will be as per SBI Life requirements

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AHT & TAT		
Sr. No.	Query	Response
1	Please share the current AHT for each of the Sub-scopes	It varies from scope to scope as per the standard industry practices.
2	First day clearance - Will the data be shared in the morning or a day prior - since RFP states that the data should be dialed on the same day. Please confirm	Data will be shared in the morning.
3	Call Quality Score targets	Participants will have to prepare quality parameters & get it approved from SBI Life. SBI Life has rights to make changes in any parameter. SBI Life is expecting 99.5% quality scores in calling; however it will be discussed & mutually agreed once participant is on board.

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Access to System		
Sr. No.	Query	Response
1	How many SBI Life users will need access to real-time dashboard & calling operations?	SBI Life expects at least 2 SBI Life users per process. These users will access required reports from SBI Life locations. This facility to be made available to SBI Life with immediate effect once operations are live.
2	What are the accesses that will be given to participant? How the will the data be uploaded and re-churned, who will decide the logics, how the data will be available from CRM for	The process will be discussed & mutually agreed upon with final selected participants.

	Data analysis to drive performance under Scope B?	
3	How will the agents access mail - Web Mail/Outlook/Within SBI Life CRM?	There is no need to provide access to emails for agents.
4	Which Web Chat tool is currently used by SBI Life in-house team?	No such requirement.

BCP & DR Process		
Sr. No.	**Query**	**Response**
1	Please elaborate on the desired BCP/DR requirements	Participants should have Business Continuity and Disaster Recovery Plans/Locations for continuity of operations and information systems of SBI Life's processes. The plans should include information security requirements and appropriate safeguards to minimize the risk, duration and cost of disruption to the business.
2	Is SBI Life looking for any preferred location for BCP?	No. It is up to the service provider. BCP for operational facility is required. It can be operative from alternate or parallel site.
3	Please provide SBI Life's DR centre address along with contact information.	Connectivity to SBI Life DR is not in scope.

Commercials & Billing Process		
Sr. No.	**Query**	**Response**
1	How the commercials to be quoted? Is pricing model would be FTE for this project?	Yes. Billing would be done as described in the commercial format.
2	Who will bear the cost of PRI lines?	PRI lines to be procured & managed by service provider only.
3	What is the set-up for billing process?	Invoices to be raised on monthly basis & as per the conditions/rates mentioned in the agreement or SLA. Billing will start once CCEs are on floor for calling.
4	Please confirm if the training hours would be billed to client or not?	Training hours will not be considered for billing. It will not be part of commercials or invoices.

SLA & Penalty		
Sr. No.	**Query**	**Response**
1	Please share SLA parameters	Parameters related to SLA, Penalty, Quality, Measurement will be decided by SBI Life & will be shared with Service Providers once on board.
2	Please confirm on Capping % of Rewards & Penalty	This will be disclosed once service provider is on board.

Annexure

| Clarification on technical points discussed at Pre-bid meeting |
| --- |

Cross connect & MUX at SBI Life end will be provided by SBI Life. Details will be shared with the final selected participant

Voice recording will be in mp3 format and specific files, on demand, will be transferred to SBI Life via SFTP. Else, as agreed at the end of 6 months the files stored securely at participants end will be handed over to SBI Life on a secured hard disk. Files will be purged only on written confirmation from SBI Life.

For scope B

The diagram below is with PRI gateway. With final participant feasibility of SIP trunk at delivery location will be assessed and finalized.

Deployment Architecture at Contact Center with PRI Line and Aculab or Asterisk with HA, Softphones are not required
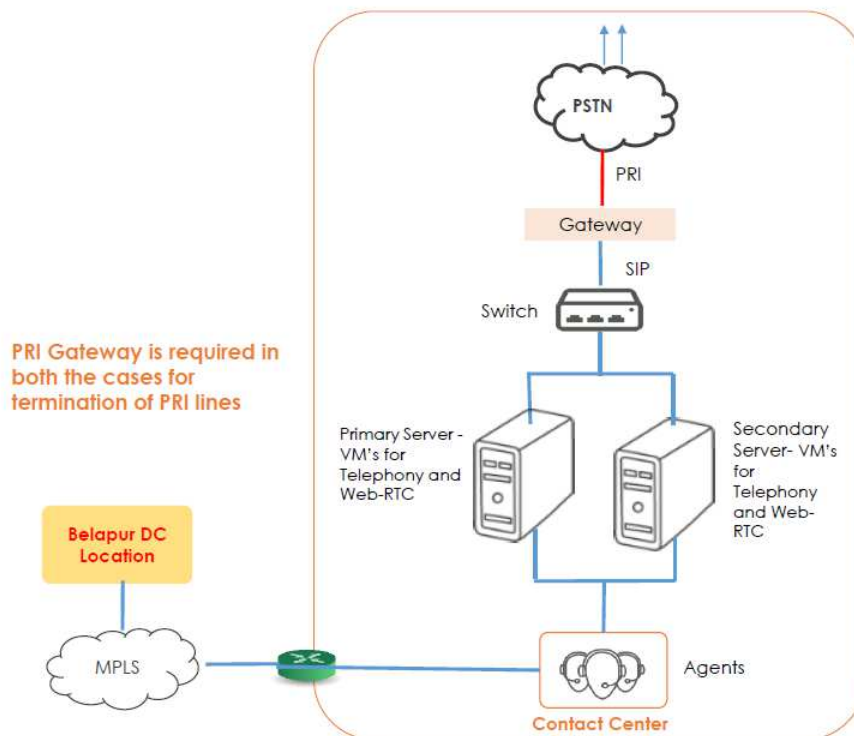
- Participant, in their DC, should provision 2U rack space for SBI Life's telephony server
- Call pacing for gateway at participants end should planned for 1:1 & appropriately to handle the commitment.
- Bandwidth (in kbps) calculation from SBI Life DC to Participant's delivery location is shared as per below table. The calculation shown is for 1 agent, you will have to multiply it with the number of users as per the profile listed from the participant's delivery location.
- The ratio for bandwidth calculation is assuming 4TL per Supervisor & 1TL per 25 agents

Parameters		Call Data	Web ACS	On Line Monitoring	Quality Module	Reports / Queries
		Priority tagging required	Priority tagging required	Priority tagging required	Priority tagging required	Priority tagging required
LAN priority tagging		1	2	1	2	2
Agents	1	10	0	0	0	0
TL	1	10	128	128	128	128
Supervisor	1	10	128	128	128	128
Reporting DBA	1	0	0	0	0	128
QA	1	0	0	0	128	0
Total		30	256	256	384	384
Total Bandwidth		1,310				

Related clarifications

Participants agent Headsets at Delivery location	Required USB headsets for agent to communicate to customer +TL +QA+ Supervisor
TL, QA & Supervisor Workstations	Dual Core/i3, i4, i5 processor 2.6 ghz or above, 4 GB RAM, min 500 GB HDD, Monitor, Keyboard, Mouse, Sound Card. OS: Windows 7/Linux (Ubuntu, Puppy Linux) Browser: Mozilla Firefox v45 /Chrome V 47 & above

Notes:
* WAN requirements
- 1:1 throughput
- Latency below 150 msecs
- Dedicated bandwidth for voice and ACS 6.0 is essential – cannot be shared with ANY other user Priority assignation for non-voice tasks is essential recommend that 20% extra bandwidth be maintained at all times for any traffic burst or spurt in usage

* Recommend
- Network monitoring tools to monitor connectivity and latency
- Switches and routers to support SNMP and identify process level incidents and tasks executed

*Other points
- Access to Operational reports on Avhan will be discussed and suitably provisioned for final selected participants.
- Training will be provided on Avhan contact center solution for the final selected participant.