Queries on RFP

RFP Page Number/RFP Section/RFP Context	Query in Brief	SBIL's Response
Voice Process	Working window is given as 9 AM to 9 PM (7 days/week) for Inbound. Is it applicable to Outbound and Email unit as well	Yes, it is applicable to outbound and email also.
Penalty	Total Penalty % is 63%, please confirm if it is gauged KPI wise or overall by assigning some weightage to every KPI	Maximum penalty will not exceed 10% of the total bill and maximum would be 15% in case SLAs are not met for two consecutive months.
KPIs	Please share actual trend for all the KPIs for last six months	Data cannot be shared
Rebadging	Please confirm if the option of rebadging the existing resources from existing vendor is available	At the discretion of the service provider, however, if so, final approval on induction of the resource will be given by SBIL SPOC
The participant should have an electronic flow for distribution, monitoring and control of work and real time MIS reporting capability	What is the current technological landscape/tools for MIS reporting? Is the data for reporting coming in a central repository or is it being produced in Silos? Are there any ETL tools used? How many reports are required and for how many stakeholders? How much efforts are wasted tentatively in generating these reports manually?	CRM Next application is currently used and Data dump can be extracted
Customer Feedback analysis report	How is the customer feedback currently captured ? Are calls being recording to do a speech sentiments analysis? What is the data base used ?	Feedback is captured in the following forms: 1. On IVR 2. Written/verbal feedback and 3. C Sat surveys Data will be available through IVR report and in CRM Next
New initiatives	Details of different in-scope voice processes? Key call drivers in each of these processes and its percentage split?	As mentioned in the RFP, It would depend on the initiatives taken by the company and the service provider will be informed at least 15 days in advance
	Details of number of FTE's who will be accessing email, Live chat, VIVR, Chatbot and Omni channel solution?	Please refer point 2.4.3 in RFP
	Location from where the solution will be used by contact center agents?	Need clarity on the query
	Details of in scope languages? (Should it support all the given languages or selected ones . For example Hindi, Marathi and English	All the CCEs must be fluent in English and Hindi (Read, write and speak) in addition to this Atleast 2 resources per location should know Telugu and Malayalam. Atleast 1 resource each in each location should know the rest of the languages mentioned in the RFP
	Integration details – Exiting applications that are used by contact center agent like CRM, billing system, order management systems, Knowledgebase, Social media tool etc. Do we need to	No technical effort required from service provider to integrate with our CRM & dialer

	integrate any of these applications with our solution? Would need details for the same?	
	Details and name of existing Email, Live chat, Voice, or any other channel (for Omni channel solution)	Avhan : Dailer CRM : CRM Next
	Do we need to implement a cloud based solution or in premise solution is required?	Not required
	Details of their existing IVR solution (product name, version, IVR tree etc.)	Avhan ACS6.0
General	Can we cross skill the resources between the different queues?	Yes, depending on the process requirement, SBIL SPOC to be consulted.
General	Can you provide the lead time to grant the vendor access to the client systems	Need clarity on the query
General	Can you provide the list of Life Insurance services that needs to be supported by the agents.	Policy servicing queries, Service requests, Complaints, Claims, Product information to prospective customers, Customer Feedback, Outbound calls to address Feedback, SMS, email and Missed call services availed by customers
General	Do we have any seasonal Variations in the Volume? Kindly share the volumetric and AHT data for last 1 year to assess the same.	Volumes for FY 17-18 have been shared seperately. SBIL will share quarterly forecast of call and email volume with the service provider 15 days before the quarter starts.
General	How many chat session can be used at one time?	Chat is handled by SBI Life internally
General	Is the Chat support in English only?	Chat is handled by SBI Life internally
General	Is there a requirement of PCI- DSS compliance for the payment gateway	Payment gateway is not currently used in Inbound process
General	Can you clarify the no of attempts to be done in a day/overall (outbound) if customer is not contactable? Any contact % target for outbound.	Currently, 3 attempts are made to connect with the customer. SOP would be shared with the service provider. The current SOP is subject to change in future, if deemed necessary by SBI Life
General	Can you provide language wise Interval / Daily / Weekly / Monthly level Average Handling Time (AHT) for each section of scope of work given in document - Inbound, Outbound, IVR, Emails, Chat etc	Language based bifurcation is not available. AHT is same for all calls. i.e 360 seconds per call.
General	Can you provide language wise Interval / Daily / Weekly / Monthly level volume for each section of scope of work given in document - Inbound, Outbound, IVR, Emails, Chat etc	Over all volumes have been shared seperately

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General	For Outbound calling, please confirm whether Manual dialling would suffice the requirement or need Auto Dialer Solution ?
	    o If yes, please confirm whether it would be a Preview, Predictive or a Progressive dialler ?
	    o How will Client provide the Dialer Feed to run the campaign i.e. either Offline or Online where Dialer to be integrated with Client database? If Online, need Database details like, Version etc and exact scope of Integration.
		Dailer is provided by SBI Life

Business Process	Details on CRM Used - Functionality - does the functionality of CRM is extended to Vendors / Partners / Sales Agencies etc. and other intermediaries supporting Claims / Policy Servicing / New Business Also, what is the platform and architecture for CRM.	Yes. CRM Next.
Business Process	In terms of the Contact Center Volumes of Calls , would there be split available for the following categories : 1. New Business Customer On boarding 2. Policy Changes / Amendments 3. Claims Notification 4. Claims Processing 5. Claims Payments 6. Claim Adjudication 7. Servicing 8. Underwriting Queries 9. General Customer Queries	Majority of the queries pertain to policy servicing like policy details, premium due/paid detials, payment status, surrender, etc
Business Process	Does Contact Center Currently support traffic from Internal Vendors / Partners / Sales etc. if Yes , can we have a split between internal and external calls	Yes, the agents will supports traffic from Sales personnel who request policy information however the numbers are small.
Business Process	Do you require any specific Certification for the staff which are operating (For Example IRDAI Certifications etc.)	No, we do not require IRDAI certifications. However, CCEs and support staff have to clear client certification before hitting the floor.

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Business Process	What are the Service Operational Metrics currently operational : 1. TAT - For processing Back Office Documents 2. AHT - Calls 3. Accuracy of Advice 4. Payments Processing Apart from the above metrics do you also have a mechanism to track the following key metrics : 1. Persistency 2. Cost Per Policy 3. Cost Per Claim 4. CSAT on Claims / Servicing & New Business 5. Loss Ratio etc.	SLA Metrics are mentioned in RFP
Business Process	Are all processes PCI Compliance	Not applicable at present
General	Additionally, apart from the annexures, is the vendor allowed to submit a proposal document	Clarification required
Commercial	What is the preferred pricing presentation for the manpower. Role wise, Language wise or Blended.	Blended
Commercial	Is it mandatory to highlight the variable cost separately or be blended with the Monthly or annual costs? If to be highlighted separate, please provide some example which would be considered as variable costs.	Blended
	Please share details on the Software Applications/Tools to be used - Would it be provided by you or need to be procured? Please provide the functionality of these applications and the accessibility (through Public Network etc.) What is the SLA for getting the application IDs activated for New Hires?	Applications are provided by SBI Life
	As mentioned the training program is of 21 days, kindly confirm the On Job Training(OJT) process and the threshhold for the same. Kindly confirm if the training program is same for IB,OB and Email processess.	Training programe is same for Inbound, Outbound and Email queue agents. Current OJT period is 7 days, during with CCEs are allowed to use 2 hours of training aux maximum for getting used to systems and for receiving feedback from the QA/TL/Manager.
	Timelines for TTT and the location (i.e.Client location or Business Partner location)?	CCEs certification would be conducted in Business location itself.
	Is there any updates dissemination process in place in existing system? Details required for – how the process and procedure changes are communicated to the associates in existing system?	Any updates would be disseminated via emails.

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	Do we have any dummy Training Environment available for the applications currently being used?If the answer to the previous query is NO, do we have dummy data available in live applications to be used during training for practice of new-hires?	Currently, we do not have dummy training environment. However, training manuals would be given to trainer and live applications can be used under the supervision of the SPOCs.
	Do we have any Knowledge Management System in place and or who owns the document management in case of process / procedure changes or updates, e.g. KMS portal, (Client or Business Partner)?	Product and process related documents will be given to the service provider. Updates will be shared via emails as and when received from HO/IRDAI etc.,
	We assume that all Training Content - SOPs, SLAs and any other content and documentation such as Training Guides, Process Maps etc. are readily available with you.	Yes
SBI Life intends to empanel one service provider to manage the Inbound Contact Centre and allied services by operating from two different facilities/locations. One facility from service provider shall be in Mumbai/Navi Mumbai/Thane area and second facility can be in any of the prominent cities in Southern India States preferably in Hyderabad which will be finalised by SBI Life in due course.	We understand that both the locations should be active and fully operational at all time. Request SBI Life to confirm if they have a preference of resource split between two locations(Eg. 50% resources to be based out of mumbai/navi mumbai/thane area and 50% to be based out Southern India States) or the empanelled partner is free to propose the resource split between both the locations. This will help us provide SBI Life with attractive commercials	As of now we need equal number of resources at both the locations.
Outbound calls to address the service requests received from customers through missed call/SMS/web forms.	Please confirm if outbound calling data integration with missed call/SMS/web forms shall be provided by SBI life insurance	Will be provided by SBI Life
Managing the Queries received through emails from the policyholders as per prescribed process.	Please confirm if the e-mail application will be extended by SBI Life or empanelled partner needs to provision for the same	Will be provided by SBI Life
Managing the Queries received through emails from the policyholders as per prescribed process.	Request SBI Life to confirm the working hours for Non-Voice Process. Should we consider it similar to that of Voice process; 9am to 9pm, 7 days a week, through out the year	Yes, working hours would be same for Voice and Non-voice processes.
Telephony gateway plus asterix telephony card (specified by SBI Life) needs to be installed and commissioned at Participant's DC & DR (Applicable for scope B).	We understand the CCT will be hosted model at SBI life and only gateway will be used for outbound calling.	Yes

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The seats break up for voice and non voice would be 65 and 15 respectively.	While we understand that Hindi and English should be the primary language for the process, request SBI Life to confirm if the regional language resources need to be deployed from Day 1 of operations. If yes, kindly share the regional language bifurcation across Voice and Non voice seats E.g. Voice (Bengali 20, Marathi 20, Punjabi 20, Telugu 5) Non Voice(Malayalam 10, Gujarati 5)	Yes, we need all the language resources from day 1. All the CCEs must be fluent in English and Hindi (Read, write and speak) in addition to this Atleast 2 resources per location should know Telugu and Malayalam. Atleast 1 resource each in each location should know the rest of the languages mentioned in the RFP
Workstations with access to SBI Life applications required for the process.	Request SBI to confirm if SBI life application will require internet access. If yes, kindly provide the bandwidth requrirement per user	Internet not required. SBIL will provide this access from MPLS Network.
Empanelled participants shall be required to maintain following supervisory ratio at all the time during the contract	While we understand that SBI Life has proposed the supervisory ratio for the process; please confirm if the bidder is allowed to propose supervisory ratio for the operations as per current industry standard and experience from existing BFSI operations.	Please refer 4.8 of RFP
Minimum 1 year of work experience is a must in a similar function/process in a call centre (80% of the seats) The percentage of experienced agents should not be less than 70% of total resources at any point during the tenure of the contract.	Please confirm the percentage of experienced resources to be deployed for the SBI Life Operations. Is it 70% or 80%?	80%
Proficient in verbal and written communication in English, Hindi and at least one regional language	We use Versant tool to assess English Language proficiency for Verbal and written. Request your help to understand what specific Versant level should we consider for the candidates to be hired. We have attached Versant level description for your reference and decision in the tab named "Versant Level Description", in the same excel file Request clarity on the same as this will have impact on commercials and will help us provide SBI Life with attractive commercials	At the discretion of the service provider
The empanelled participants will have to submit following information for each Call Centre Executive proposed to handle SBI Life voice and non-voice process during the on-boarding stage. In case SBI Life finds any candidate unfit, that candidate should not be allowed to handle	Please confirm the specific checks that we should consider from the below list of checks 1.Previous Employment Verification (From HR) 2.Reference Check 3.Education Check (Highest Qualification) 4.National Criminal Database Check	1.Personal Details (ID, address,etc) 2.Previous Employment Verification (From HR) 3.Reference Check 4.Education Check (Highest Qualification)

the processes.		
Must not have any criminal record or proceedings pending or in process in any court of law	Please confirm if SBI Life wants us to conduct a National Criminal Database check as part of the RFP requirement	No
Resources to be engaged for SBI Life processes shall comply with following eligibility criteria	Request SBI Life to help us with skillset/JD for supervisory staff. Defining core responsibilties, years of experience & any specific technical certification required Or Is the bidder free to suggest as per industry standards?	Bidder is free to suggest as per industry standards. However supervisory staff have to pass the client certification.
Agents are to be staffed in 2-3 overlapping shifts. The agents staffed per shift will be based on forecast and call arrival pattern for peak and non-peak volumes.	While SBI Life has shared the seat requirement and peak/non peak interval, request SBI life to share the call arrival pattern for peak and non-peak volumes for last financial year. This wil help us in proper roastering of resources to be depoyed for this process	Average number of calls during the peak hours on week day would be approximately 200 per half hourly interval and on weekend 136 approximately. However, SBI Life will share the call and email forecast on quarterly basis 15 days in advance with the service provider.
SBI Life employees should be given access to view video footages covered by the cameras fixed around SBI Life process area.	Please confirm if we need to deploy dedicated CCTV Camera's only at Entry and Exit Points or also on the floor for the SBI Life Process. Would SBI Life Require quadrant of area for the voice and non-voice process at both the locations?	SBI Life needs CCTV camers to be deployed at entry, exit and around SBI Life process area to cover all the work stations used for SBI Life process.
Non-Voice Process	Does SBI Life have e-mail response feature in their CRM or there is a separate e-mail management system that will be extended to CBSL ? Does SBI Life follow a standard response template for responding to e-mail queries? What % of replies are currently automated vs customized replies by associates? Please help with the typical process flow of the non-voice/e-mail process?	CRM Next application has email response feature. The CCEs are provided with email templates however the CCEs will have to understand the query and customise the template as and when required. Template, training and SOPs would be shared with the service provider.
Voice and Non Voice	Our understanding is 65 voice seats and 15 non-voice seats needs to be spread across 12 hour window, in a day. Please confirm.	Yes.

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One facility from service provider shall be in Mumbai/Navi Mumbai/Thane area and second facility can be in any of the prominent cities in Southern India States preferably in Hyderabad which will be finalised by SBI Life in due course	While first site location will be Mumbai / Thane, For second location please suggest, if we can consider location other than Hyderabad. Additionally 2 resources need to be deployed at the SBI Office at Kapas Bhawan. Please confirm	One location would be Mumbai/Thane and the 2nd location has to be in South, preferably Hyderabad. The 2 additional seats which are required to be deployed at Seawoods(CPC, SBILife) would be part of Mumbai/Thane location.
2.1.1 Handling multilingual inbound voice calls from SBI Life policyholders between 09.00 AM to 09.00 PM on all 7 Days of week throughout the year. 2.1.2 Outbound calls to address the service requests received from customers through missed call/SMS/web forms. 2.1.3 Printing and dispatch of various receipts/certificates as requested by the customers and proper tracking of the same.	SBI Life to confirm LOB wise Head count required (Inbound / Outbound / SMS / Email) Manpower requirements to be shared basis each specific LOBs like Outbound, Inbound Email etc	Voice and Non voice split requirement would be 65:15. Out of 65 seats for voice process, 5 seats would be used for Outbound calling. This number is indicative and would depend on volumes. Training for CCEs would be given on all the processes of SBI Life CC to be able to manage flexibly
Managing the Queries received through emails from the policyholders as per prescribed process.		Email queue requires 15 seats. However, this number is indicative and can be increased/decreased depending on volumes. (Shuffling of voice and non voice agents may be done based on the process requirement.
The resources selected for the process will have to be a blend of experienced agents and freshers. The percentage of experienced agents should not be less than 70% of total resources at any point during the tenure of the contract. Qualifications of callers should be at least 10+2 & above.	SBI Life to share complete JDs for the ease of hiring team for Advisor / Supervisor positions	At the discretion of the service provider, however, the resource will be subject to certification by SBIL SPOC
English, Hindi & Regional Languages (Marathi, Gujarati, Tamil, Telugu, Kannada, Malayalam, Hindi, Punjabi)	Basis linguistic requirement of the project, SBI Life to provide head count required for each regional languages	Yes, we need all the language resources from day 1. All the CCEs must be fluent in English and Hindi (Read, write and speak) in addition to this Atleast 2 resources per location should know Telugu and Malayalam. Atleast 1 resource each in each location should know the rest of the languages mentioned in the RFP

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SBI Life at its discretion might propose to implement any new initiative at the Contact Centre in future to expand the scope of services through inbound/outbound calls through co-browsing, chat bot, VoIP, email management, voice/SMS blaster and any other latest advanced technology such as Voice driven IVR or Speech recognition in order to enhance customer experience to our existing and prospective, domestic as well as international customers or any other project undertaken by SBI Life in future	SBI Life to confirm to support with requirement of API's as required by service provider's tech team to integrate with Client CRM and the dialler Is the CRM compatible only with a specific version of windows / IE ? Details of connectivity to secure webservices of SBI Life required ? Details of IVR Flow required ? Will SBI Life provide IVR Recording	SBI Life to confirm to support with requirement of API's as required by service provider's tech team to integrate with Client CRM and the dialler : No technical effort required from Inbound call center provider to integrate CRM & dialer Is the CRM compatible only with a specific version of windows / IE ? : IE version 11 & above Details of connectivity to secure webservices of SBI Life required ? : Leased line connectivity Details of IVR Flow required : Will be provided to the service provider post award of the bid Will SBI Life provide IVR Recording : Yes
SBI Life will provide: MPLS or Point to Point lease along with Link Termination Equipment's (Router) at SBI Life DC, DR and at Participant Contact Centres. Telephony gateway plus asterix telephony card (specified by SBI Life) needs to be installed and commissioned at Participant's DC & DR (Applicable for scope B). Participant should enable Local LAN network monitoring at their end for ensuring issue resolution in a timely manner till WAN Router. For outbound SMS & Emails to customer, Participant will need to consume SBI Life's secure webservices.		
The toll free numbers call routing infrastructure, IVR and CRM application will be provided by SBI Life.		

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SBI Life may be required to apply and Maintain PRI line for outgoing calls	SBI Life to confirm who will provide PRI for inbound calls	PRI for inbound calls will be taken care of by SBIL. SBIL will also take care of outgoing calls from Mumbai through our DC. However, clarification on the pre-bid query on the pre-requisite for PRI gateway installation for outbound call @non-SBI Life DC region is as below: 1. 1-2 U space for gateway 2. Power availability 3. Network connectivity 4. Bandwidth for data connectivity to server, around 140 Kbps per session (within SBI Life DC region) For telephony server and gateway installed at local centre (non-DC region) then the bandwidth requirement will be 70 Kbps per session. The cost for Avhan's soft phone will be Rs.750 per licence
At least one official of the SBI Life shall be permanently posted at the empanelled participant's facility during the tenure of contract. The participants will have to provide an appropriate cabin/cubicle, a dedicated telephone line with STD facility as per SBI Life requirements. The telephone expenses shall be reimbursed by SBI Life for usage by its employee stationed at service provider's facility.	Are dry seats required at both locations, SBI Life to confirm. What are the other system connectivity required, SBI Life to confirm.	SBIL SPOC will be stationed at each location on all working days.The service provider will have to provide an appropriate cabin/cubicle along with all the system requirements

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1. Agents will undergo a 21 day training program followed by a certification exercise by the SBI Life SPOC. SPOC's decision is final is selection or rejection of an Agent. 2. Each Call Centre Executives will be required to score minimum 80% in the test to be conducted by SBI Life for assessing the product and process knowledge gained during the 21 day training program. The Call Centre Executive will not be allowed to handle the voice or non-voice process unless he clears the test. Not more than 2 (Two) attempts will be allowed to the Call Centre Executive to clear the test. 3. The initial training will be provided to the empanelled participants' trainers before the transition by SBI Life. SBI Life will station one or two officials for the initial two-three batches to supervise the training process. Thereafter the training team of the empanelled participants should take over the training for any future batches	SBI Life to confirm break up of Training Duration: Product & Process Training, OJT, Certification, Recertification Will there be a common training for all LOBs or will there be a separate LOB wise training? Who will provide IRDA training and certification?	Training programe is same for Inbound, Outbound and Email queue agents. Current OJT period is 7 days, during with CCEs are allowed to use 2 hours of training aux maximum for getting used to systems and for receiving feedback from the QA/TL/Manager.No, we do not require IRDAI certifications. However, CCEs and Floor support staff have to clear client certification before hitting the floor.SBI Life will share the training route map and content for New Hire training.
Must not have any criminal record or proceedings pending or in process in any court of law Result of the background check of the candidate Educational qualifications Work Experience	Is Police verification required, SBI Life to confirm.	Yes, it is required.
Resource Engagement & Training	1. Hiring, Training and Certification plan for Support staff/Core Team?	Training programe is same for Inbound, Outbound and Email queue agents. Current OJT period is 7 days, during with CCEs are allowed to use 2 hours of training aux maximum for getting used to systems and for receiving feedback from the QA/TL/Manager.No, we do not require IRDAI certifications. However, CCEs and Floor support staff have to clear client certification before hitting the floor.SBI Life will share the training route map and content for New Hire training.

	2. Availability and accessibility of training material/content for trainers and trainees during transition phase?	Training programe is same for Inbound, Outbound and Email queue agents. Current OJT period is 7 days, during with CCEs are allowed to use 2 hours of training aux maximum for getting used to systems and for receiving feedback from the QA/TL/Manager.No, we do not require IRDAI certifications. However, CCEs and Floor support staff have to clear client certification before hitting the floor.SBI Life will share the training route map and content for New Hire training.
	3. Training material/content medium - English or regional (customized)?	English
	4. Interim Assessment, Toll gates and Exit methodology and process? Will it be online or paper based?	As of now, written test would be paper based and verbal certification would be on recorded lines.
	5. What will be the certification process for BAU Trainer/Supervisor (External hire or IJP promoted staff?	Service provider can recruit external resource or through IJP. However they must have supervisory experience and must pass the client certification before taking the responsibilities.
	6. Technical set up such as Systems, VDN, Availability of IDs for certification, Simulation, Dummy IDs?	Will be taken care by SBI Life
	7. What will be the ID creation process?	Will be taken care by SBI Life
	8. Exit criteria and process for non-workable/non-trainable cases?	Please refer 4.12.3 in RFP
	9.Will there be any SLA for training?	No.
	10. Availability of Soft phone for IVR Related Call Simulation?	Vendor will have to provide soft phone
	11. Will there be separate training VLAN & Production VLAN?	No
	12. Will there be customized and language specific training material/content?	Training material would be in English
	13. Will the certification be assessment or mock call based?	Written test followed by verbal certification(Mock call based)
	14. Will SBI Life possess the custody of training material/content post creation or the service provider will posses?	Training material will be given to Service provider to handle successive trainings after the pilot batch is complete
	15. What will be the version control process of training content/material?	SBI Life will provide the updates as and when applicable
	16. Trainer KPI, frequency of reporting and review of training function/department?	Trainer would be dedicated to SBI Life process, so reporting would be on daily basis.
	17. What will be the duration of OJT?	Current OJT period is 7 days, during with CCEs are allowed to use 2 hours of training aux maximum for getting used to systems and for receiving feedback from the QA/TL/Manager.

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	18. What will be OJT schedule/session plan (Day wise)?	Current OJT period is 7 days, during with CCEs are allowed to use 2 hours of training aux maximum for getting used to systems and for receiving feedback from the QA/TL/Manager. It would be Team trainer's and Supervisory staffs responsibility to plan OJT for agents based on their performance
	19. Will there be any threshold for movement to production from OJT?	Current OJT period is 7 days, during with CCEs are allowed to use 2 hours of training aux maximum for getting used to systems and for receiving feedback from the QA/TL/Manager.
	20. What will be the frequency/interval of job knowledge test?	Post getting certified and hitting the floor, PKT (Process knowledge Test) must be conducted for all the agents atleast once in a month.
Proficient in verbal and written communication in English, Hindi and at least one regional language	1. Do we need to have toil gates in training to gauge mentioned proficiency?	Yes
	2. Will toll gates be considered as Exit or recertification?	No, However, trainer will take the decission to continue or extend his tenure till the certification.
Call Centre Executives must be cross trained to handle both the processes as detailed in Scope.	1. What shall be the gap duration of cross training?	Training for all the queues would be given in 21 days New hire training
	2. Will there be any qualifying criteria for such training?	Please refer 4.12.3 in RFP
	3. Knowledge check post completion of cross training?	Client certification contains questions related to all the trainings given during 21 days New Hire training.
SBI Life will disseminate relevant information to manage the stated processes to the empanelled participants. Communication of process changes, new initiatives etc. would also be timely disseminated. The empanelled partner will keep SBI Life informed of any information unknown to SBI Life and that comes by way of customer interaction.	Will there be any TTT conducted for inhouse trainers/support staff before any new product launch during BAU, SBI Life to confirm?	Updates would be dissemenated through emails. The content would be self explanatory and any further clarifications would be taken care by SBIL SPOCs
Training Need Analysis should be shared monthly with SBI Life and training to be customized to reflect SBI Life's Vision-Mission-Values, business and processes.	Improvement plan/Refresher plan to be derived basis Quality or Productivity metrics, SBI Life to confirm?	Refresher training calender is supposed to be prepared by team trainer (Service provider) in advance every month based on the previous months performance and trend observed in mistakes. QA will be responsible to prepare the TNI (training need identification) based on which Refresher training calender should be prepared.
General	Do the agents require any licensed applications like MS office, etc. for BAU?	NA

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Non voice process	Will SBI provide email accounts to agents for responding to queries on email or vendor needs to provision the same? Please clarify	SBIL will provide user credentials to all the certified agents to access CRM through which email queries can be answered.
Voice process	It is our understanding that CRM and other required applications for managing inbound calls will be provided by SBI Life	Yes
Non-Voice process	It is our understanding that CRM and other required applications for managing inbound emails will be provided by SBI Life	Yes
	For management of incoming emails and responses, Outlook / other SBI Life application will be used ? OR Service provider to provide customized application for this purpose ?	SBIL will provide user credentials to all the certified agents to access CRM through which email queries can be answered.
Non-Voice process, Marketing Functions	Is this only relevant to Non-Voice or includes Voice ?	It includes voice also
	Is Outbound CRM required for this function ?	CRM application is common for all the queues (Inbound, outbound and email)
	If Yes, How will SBI Life provide data for outbound calling ?	Agents would be provided with user accounts in which requests will hit on round robin method.
	If Yes, How will service provider update SBI Life on call outcomes ? (a) Pre-defined report / file upload via SFTP (b) System integration with SBI Life application	Through CRM application
New Initiatives	These requirements are not in current scope of RFP, SBI Life to confirm.	SBI Life expects necessary support from the Service provider in the excution of our new initiatives as and when they are taken up
QA : Advisor Span – 1:20 Voice and Email Target >= 95% as against industry benchmark of 85% Fatal Error Target <= 3%	SBI Life to confirm.	Yes.
Following reports should be provided as per requirements of SBI Life. Indicative list (not exhaustive) of such reports is Ø Daily Call Centre Executive Activity Report (includes login count, login timings, number of calls etc.) Ø Daily Call Analysis Report Ø Fatal error reports Ø Customer Feedback analysis report.	As per the ask SBI Life might ask for detailed reports from service provider. Need clarification if we need to deploy a reporting tool or these capabilities are existing in the CRM provided by SBI Life	Data dumps are available in SBI Life's report modules. However, the analysis and requirement of format for studying reports may change. Service providers are expected to pull the data from reports module to analyse the data and provide the data or analysis in required format and in the desired periodicity.
Agents are to be staffed in 2-3 overlapping shifts. The agents staffed per shift will be based on forecast and call arrival pattern for peak and non-peak volumes.	1. What will be the frequency of forecasting? 2. When will service provider gets the head-up on the increase / decrease in the specified shift?	SBIL will share quarterly forecast of call and email volume with the service provider, 15 days before the start of the next quarter

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The participant should make known the action points in place to improve quarter on quarter performance and the sustainability practices adopted.	Request to provide one year performance for SLAs listed under the section	Data cannot be shared
To be within the parameters agreed upon.	Do we have standard email templates already built by SBI Life?	We have standard templates for all queries. However, CCEs are expected to understand the query to categorize and send the correct template or customise the tempelate as and when required.
Number of complaints voice and non- voice(should be <=15/month)	How will be an escalation defined ?	Customer can make or escalate a complaint on contact centre services through, branch/website/phone call/email etc., all such complaints would be considered.
First Time Resolution (FTR)(Should be>=95%)	How are the emails / calls received by multiple service providers?	Query is not clear
Printing and dispatch of various receipts/certificates as requested by the customers and proper tracking of the same.	Need clarification is we have the tracking mechanism available on the SBI Life CRM system or should it be maintained manually by the service provider	The printing and dispatch register is maintained manually
Further, the Contact centre should offer services broadly in the following categories: Ø Effective query response services Ø Marketing functions Ø Marketing functions Ø Service requests and complaints	Do we have reporting system to categorize the queries received. For Marketing Functions does SBI Life run email blasts? How are the service requests and complaints tracked?	CRM application is having all the mentioned functionalities.
SBI Life at its discretion might propose to implement any new initiative at the Contact Centre in future to expand the scope of services through inbound/outbound calls Voice driven IVR or Speech recognition in order to enhance customer experience to our existing and prospective, domestic as well as international customers or any other project undertaken by SBI Life in future through co-browsing, chat bot, VoIP, email management, voice/SMS blaster and any other latest advanced technology such as	While enhancing the services with new initiatives does SBI life expect service provider to design the tools & technology to support the specified initiatives ?	No
NA	Can the existing service provide leverage the existing Agreement, since the agreement with SBI Life has been finalised and is in the process of execution	The agreement for the Outsourcing of Inbound Contact Center services will be taken up seperately
NA	Can the new scope of services under this new RFP be covered by way of an SOW under the relevant Agreement?	Yes

Queries on RFP

No contractual obligation shall arise from RFP until a formal contract is signed with the selected participant; Detailed terms and conditions governing the contract shall be included in the Agreement which shall be shared with shortlisted service provider at an appropriate time.	we understand that the service provider will be given a chance to review and negotiate the terms and conditions of the Agreement/ Contract post award of the bid.	No
Service provider should provide satisfactory indemnities to SBI Life against possible financial/ reputational loss arising due to, loss of instruments in transit, fraud or misappropriation committed and costs arising due to misconduct of/ by the representatives of Intelenet.	While we agree in concept, we propose the following deviations: 1. Indemnity to be for specific breaches and for third party claims only. **2.** Mutual 3. suitable cap to be decided for liability. Further, we propose exclusion of indirect and consequential losses.	No
Confidentiality cum non-disclosure undertaking	we understand that Service provider will be given a chance to review and negotiate the terms of the NDA before submission of Bid.	No
Intellectual Property Rights - SBI Life will own all intellectual property rights to all design, software and/or systems created specifically for implementation at SBI Life under this contract. The participant(s) shall fully protect and indemnify SBI Life from all legal actions, claims, or damages from third parties arising out of use of software, designs or processes supplied by the participant(s).	The IPR rights of the tools deployed by service provider should rest with the service providers. Please suggest your thoughts.	Ok
Blacklisting	Do we need to submit a declaration on company letterhead	No
Ratio Details	Does service provider has to mention their standard ratios in the table or as per the RFP requirement	Standard ratios
Printing and dispatch of various receipts/certificates as requested by the customers and proper tracking of the same	Please confirm process note or vendor will be authorized on behalf of SBI Life for such legal formalities	Process note exists and would be given by SBI Life.
Reports as required by SBI life	Infra support would be of SBI Life or Vendor	Access to reports module would be given by SBI Life to Process manager(Service Provider)

Queries on RFP

Closing the queries as per prescribed TAT	Kindly confirm TAT	SR has to be created manually for inbound queries as and when call hits the inbound workstation and should be closed or assigned to next level soon after the conclusion of the call. TAT for outbound calling is 24 hours from the receipt of the request. TAT for email query closure or assignment to next level is 48 hours from the receipt of the request.
SBI Life at its discretion might propose to implement any new initiative at the Contact Centre in future to expand the scope of services through inbound/outbound calls through co-browsing, chat bot, VoIP, email management, voice/SMS blaster and any other latest advanced technology such as Voice driven IVR or Speech recognition in order to enhance customer experience to our existing and prospective, domestic as well as international customers or any other project undertaken by SBI Life in future	Please confirm any tentative timelines	As mentioned in the RFP, It would depend on the initiatives taken by the company and would be informed at least 15 days in advance to the service provider.
Processes spread across two facilities/locations as per business needs of SBI Life	Please confirm locations & ratio	Mumbai and Hyderabad (prefreably) in the ratio 50:50
Technical Requirements (IT)	Please share clarity on IT queries	No clarity
Services shall be rendered seven days a week and on Holidays, on Month end/Year end or as per the requirements of SBI Life.	Need to factor extra buffer to provide comp offs to employees working on holidays. For working on National Holidays, additonal cost has to be factored	The commercials are to be quoted by the vendor taking into consideration our business requirement of working 7 days a week and on all days of the year
All India Callers English, Hindi & Regional Languages (Marathi, Gujarati, Tamil, Telugu, Kannada, Malayalam, Hindi, Punjabi)	Please confirm language ratio	All the CCEs must be fluent in English and Hindi (Read, write and speak) in addition to this Atleast 2 resources per location should know Telugu and Malayalam. Atleast 1 resource each in each location should know the rest of the languages mentioned in the RFP
Spike in volumes is expected in the processes in the months of December, January, February and March	Please confirm any temp seats for given period	SBI Life will share the call and email forecast quarterly, 15 days in advance. This would depend on the trend of volume at that point of time
Monday to Saturday – Biggest peak of call flow on weekdays is observed between 10:30 – 14:00 hrs and next biggest is between -1400 – 1700 hrs	Please confirm average no.# of calls interval wise & AHT	AHT is 360 seconds per call and average number of calls during the peak hours would be approximately 200 per half hourly interval.
Sunday and Holidays – Biggest peak of call flow on weekends is observed between 10:00 – 14:00 hrs and next biggest is between - 1400 – 1800 hrs	Please confirm average no.# of calls interval wise & AHT	AHT is 360 seconds per call and average number of calls during the peak hours would be approximately 136 per half hourly interval.

Queries on RFP

The new Contact Centre set up is proposed to be made operational tentatively from 01st Aug'18	Please whether we can go live phase wise between 2 centers	We look forward to start operations at both the centres simultaneously. Call and email traffic diversion from existing vendor to new vendor would be done in phases depending on the existing scenario
Agents will undergo a 21 day training program followed by a certification exercise by the SBI Life SPOC. SPOC's decision is final is selection or rejection of an Agent.	SBI Life can get Vendor SPOC calibrated and then Vendor SPOC can undertake the Certification	Vendor SPOC and all other staff who are directly involved in floor operations have to pass certification. Certification of all CCEs will also be done by the SPOCs only.
Agents are to be staffed in 2-3 overlapping shifts. The agents staffed per shift will be based on forecast and call arrival pattern for peak and non-peak volumes	Please confirm average no.# of calls interval wise & AHT	SBI Life will share the call and email forecast quarterly, 15 days in advance. This would depend on the trend of volume, so cannot give the exact figures at this point.
Penalty Breach of SLA may attract penalty	Need to confirm any bonus on or achievements	No
First Time Resolution 95% of the total calls and emails received at Contact Centre (as against the total eligible emails) to be handled within 2 days of email receipt.	SLA metrics & TAT to be discussed post the Beta period	SLA Metrics are mentioned in RFP
The details related to training of call center officers/ feet on street and whether on roll of participant or shared resource along with recruitment policy & process	Any field support required???	No
The maximum penalty applicable in any month will be capped at 10%. However, consecutive penalty of 10% for 3 consecutive months would attract a penalty of 15% for the following month.	% seems too high. Is there a consideration to reduce it	No
Call Centre Executives to Trainer Ratio: 20:1	What are the ratios for QA?	20:01
Team Leader/Supervisor to Manager Ratio: 2:1	As per current spans account manager:Team Leader ratio is 1:80	Please refer RFP for our requirements
One soft skills trainer per location.	Shared resource	Agreed
Training content to be shared by the Client	Training content to be shared by the Client	SBI Life will share the training route map and content for New Hire training.
Pilot Class to be trained by the Client Trainer	Pilot Class to be trained by the Client Trainer	Pilot batch training would be handled by SBI Life.
Page 25 – Chapter 6 BCP and DR	• Please share BCP/DR percentage • Please share specific location required for BCP/DR	DR locations is at Hyderabad
Page 4 | 2.5.1 AND Page 8 | 4.1	Please share more clarity	All the services mentioned in the scope are expected to be of high quality. (Partly IT related query)

Queries on RFP

Roof top/Terrace access for installation and maintenance of WAN devices of two service providers	Need to take MIDC permission for same	To be acquired by service provider
Permission to install two mask/tower/pole of height 3/6/9/12 Meters (Included 12 meters)	Need to take MIDC permission for same	To be acquired by service provider
Permission for Cable Entry in the Ducts.	What kind of cables need to made entry?	WAN connectivity usually CAT 5/6
Permission for digging and pulling cable from compound wall till building cable duct/chamber. (Wall puncture may be require for cable inlet)	We have cable trench, we can proceed with the same for lan and electrical.	Separate for LAN and Electrical
Permission of drilling holes in Walls for Entry of OFC, Power, Earthing, Copper cables etc Request for Proposal Inbound Contact Centre and Related Services RFP/Inbound/1.0/30042018 Page 10	Cable trench is availble	Ok
SBI Life employees should be given access to view video footages covered by the cameras fixed around SBI Life process area.	No	We require access to video records of work stations used for SBI Life process as and when required. We have not asked for a live feed.
Preference will be given to companies having positive profits in the last three completed financial years as on 31-March-2017 (to be substantiated with copy of audited balance sheets).	Request client to consider the Financials of the last 3 years - 15-16, 16-17 & 17-18 for profitability, or atlleast consider 2 years profitability of the mentioned 3 financial years.	Please furnish us with the information as required in the RFP.
Voice Process	Please share language wise volume trends for the last six month for Inbound	Volumes for FY 17-18 have been shared seperately
Non-Voice Process	Please share volume trends for the last six month for Emails	Volumes for FY 17-18 have been shared seperately
General	Can you provide the Inbound to outbound call ratio	Volumes for FY 17-18 have been shared seperately
Voice Process	Please share language wise **volume** and **AHT** trends for the last six month for Outbound	Volumes for FY 17-18 have been shared seperately. AHT trend cannot be shared
General	Can you provide the Monthly / Yearly call volume growth to be considered	Volumes for FY 17-18 have been shared seperately
Commercial	Parties are requested to quote the seat cost for the first year only. ,There shall be no minimum volume commitment for any of the activities under the scope of this RFP , Request you to kindly share the average volume of last year	Volumes for FY 17-18 have been shared seperately

Queries on RFP

Printing and dispatch of various receipts/certificates as requested by the customers and proper tracking of the same.	Please suggest the type and volume of documents that needs to be printed and dispatched	Volumes for FY 17-18 have been shared seperately
Outbound calls to address the service requests received from customers through missed call/SMS/web forms.	Please confirm ratio of Inbound, Outbound & Emails	Volumes for FY 17-18 have been shared seperately
Managing the Queries received through emails from the policyholders as per prescribed process	Please confirm ratio of Inbound, Outbound & Emails	Volumes for FY 17-18 have been shared seperately
SBI Life will share quarterly forecast for inbound calls and emails. This forecast shall be flexible and if at any point of time for any reason the calls / mails exceed the given forecast, the same shall be revised and the empanelled participant would need to adjust staffing and resources. Number of seats required for inbound calls, outbound calls and emails would be adjusted as per the forecast and increase or decrease of seats would also depend on the forecasted calls and emails.	Please confirm average figures increase / decrease	Volumes for FY 17-18 have been shared seperately
Participant must comply with SBI Life IS & IT Policy requirements	Please provide the IS & IT policy as required by SBI Life	Provided seperately
SBI Life's Outsourcing Policy operates within the ambit of IRDAI Guidelines on Outsourcing by Insurance Companies as amended from time to time. The selected participant will have to confirm to and comply with the IRDAI guidelines as applicable to the activity/service being provided by the empanelled participant.	Any specific guidelines that needs to be followed. Can you please list down these guidelines as required	Provided seperately
General	What are standard IT security and compliance requirements?	Provided seperately
Selected participant to comply with the following: 1. IRDAI guidelines as applicable to the activity or service; 2.SBI Life Information Security Guidelines; 3.SBI Life to conduct audits through third party authorised by SBI Life; 4. to comply with all extant regulatory rules and regulations as applicable; and 5. SBI Life employees to have access to view video footages	While we agree in concept, we request SBI Life to provide such law/ requirement/ rules/ regulations applicable to SBI Life's industry and which SBI Life requires service provider to comply with, in writing for service provider's review.	Provided seperately

for SBI Life process.		
Due Diligence Checklist	Is there specific format for the due diligence checklist. Please guide	Provided seperately
Eligibility Criteria	Request to change it to "Participants must have executed a minimum of 3 projects each in last three financial years involving inbound/outbound calling process of similar nature for established and reputed global companies in BFSI/Telecom segment and at least one of them should be from BFSI sector".	Please furnish details as required in the RFP.
Submision date	The last date for submission of technical and commercial proposal is 08.06.2018	Date of submission will be the same as mentioned in the RFP
Technical Requirements (IT)	As per RFP, SBI Life to facilitate Telephony system like ACD setup, Voice PRI's, TFN, Call reporting & Call Recording. Please confirm.	Yes
Technical Requirements (IT)	We assume Hard/Soft Phones, Headsets and Desktop would be provided by vendor, please mention if any special requirement on hardware and software point of view.	Ports need to be opened for communication
Technical Requirements (IT)	As per RFP, SBI Life would extend their MPLS/Internet VPN till vendor nearest PoP for accessing the applications, Please confirm.	Yes
Information Technology	Can you provide nearest POP/DC address to setup a P2P connectivity till Client DC?	CBD Belapur
Information Technology	Can you confirm whether basic IVR (Announcement, Language and Category selection) treatment would be sufficient or is there any requirement of full-fledge IVR suite ?	Not required
Information Technology	Can you confirm whether vendor has to facilitate the ACD setup for Voice Telephony (Inbound and Outbound), basic IVR, Reporting & Recording.	Will be provided by SBIL - Avhan

Queries on RFP

Information Technology	Can you confirm if any other channel support required apart from Voice (Inbound & Outbound), Email, chat etc from vendor?	Currently, no. However, this is subject to change at the discretion of SBI Life. New initiatives may be taken up which could need appropriately applicable support.
Information Technology	Can you provide the "Per Seat bandwidth requirement" that needs to be provisioned ?	Will be provided by SBI Life
Information Technology	vendor assumes that client will provide all TFN and non toll free number. Please confirm	Yes
Information Technology	vendor assumes that the client will provide sms gateway. Please confirm.	Yes
Information Technology	Would vendor need to consider Integration of IVR with any kind of Client Database? o If yes, need to understand the exact scope for Integration of IVR & call flow and the output expected out of Integration. o Please provide Technical Details of the application that will integrate with the IVR – Database, Platform & Architecture.	Not yet
Technical Requirements (IT)	As per RFP SBI Life will provide: Ø MPLS or Point to Point lease along with Link Termination Equipment's (Router) at SBI Life DC, DR and at Participant Contact Centers. Please confirm	Yes
Telephony gateway plus asterix telephony card (specified by SBI Life) needs to be installed and commissioned at Participant's DC & DR (Applicable for scope B).	Our understanding is that SBI life will provide asterix telephony (IVR system) & telephony gateway at partners primary and DR locations for IVR treatment. Post IVR treatment the call will be routed to partner ACD using E1 link. Please confirm our understanding is correct or clarify the architecture we need to follow.	Inbound calls will be first treated at SBIL DC for IVR and then call we will be trasferred to Contact center bidder through MPLS /E1 link.
Telephony gateway plus asterix telephony card (specified by SBI Life) needs to be installed and commissioned at Participant's DC & DR **(Applicable for scope B).**	In RFP technology requirement for Scope A is missing, can u please elaborate what is expected from partner from technology standpoint & what is going to provision by SBI life	Refer above reply
The Participant shall comply with data retention & purging requirements of SBI life	What is the online and offline call recording retention period?	1year
General	Do agents require Internet access? Please specify the per agent per session bandwidth to be considered.	Not required
Hosting rack space of 8 U to mount two Routers & two PoE.	Please confirm if 8U rack space is required at each data centre or partner need to provision 4U rack space at each data centre.	Partner will have to provide 8U Rack Space at each of their Data Centre site.

The connectivity between the Participant and SBI Life shall be encrypted and data transfer shall be via Secure FTP	Please specify who will be providing the SFTP storage for data transfer. If Partner to provide the same, how much storage is needed?	NA
The hosting of all SBI Life data would be in a separate and dedicated database which would be accessible only to SBI Life and the vendor.	Our understanding is that SBI Life customer related data remain on sib life provisioned CRM & IVR system & no dat ais expected to store at partner provisioned system. Please clearify if there is any customer data to be maintained at partner system.	Not required