



Collections Department

Regd. Office: #29/1, Sir M N Krishna Rao Road, Basavanagudi, Bengaluru 560004

REQUEST FOR QUOTATION - for Recovery Outbound Call Unit

RFQ NO. Collections-Call Unit/01-2023 dated 06.02.2023

The Deputy General Manager,
Collections Department
Can Fin Homes Ltd.
No. 29/1, 3rd Floor, Sir M N Krishna Rao Road,
Basavanagudi, Bengaluru – 560 004
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PART-A
REQUEST FOR QUOTATION - for Recovery Outbound Call Unit

Can Fin Homes Limited, ["CFHL"] a leading Housing Finance Company (sponsored by Canara Bank) invites Sealed Quotes from Agencies for setting up of recovery outbound call unit with 10 agents for recovery of loan accounts, categorized as Special Mention Accounts.

Important details are given below:

Eligibility:

Agency must possess the following skills and requirements:

- 1] Should have been in call center service providing channel since 2 years.
- 2] Should have a minimum turnover of Rs.2.00 crore.
- 3] Should have the capacity and infrastructure for the seating of 10 agents in one place
- 4] The quote provided should be inclusive of Systems (hardware & software), Connectivity, Telephone services, Electricity bill, Premises and seating arrangement.
- 5] Should have reputed Companies / Banks on their list of clientele.

The empanelled service providers who submit their quotes will have to provide corporate profiles, credentials and also references from the clients for whom recovery call center services are provided and have been implemented by them.

The initial validity of the contract is for a period of one year, with a notice period of 3 months for either side. The tenure of contract may be renewed for a further tenure at such terms and conditions and at such cost, based on the performance of the Unit, as acceptable to the Company.

The requirements for the Recovery Outbound Call Unit are given in the Annexures. Intending bidders may examine the requirements of the recovery department regarding tackling accounts from the initial stages, which should result in substantial reduction in number of accounts under SMA and seek clarifications if any, before submitting the bids.

In case the assignment entrusted to the selected agency for recovery related outbound calls is not sufficient for utilizing the services of all the 10 agents, then the Company will be at liberty to utilize the services of such number of agents for outbound calls relating to customer care, Investor relations, Marketing, promotion of products, grievance redressal or other such assignments, at such cost as may be mutually agreed upon and finally acceptable to the Company.

Requirements:

- 1) 10 well trained and dedicated personnel to make calls to SMA customers to avoid slippage of such accounts to the next bucket.
- 2) Calls will be made in five languages i.e., English, Hindi, Kannada, Tamil & Telugu, thus covering pan India SMA accounts.
- 3) Compliance of Labour law and regulations.

RATES:

Quote your rates in the format enclosed. Please CONFINE your rate to **Rupees (Rs.) only**. Rates should be quoted inclusive of all TAXES. Rates once quoted will be final and binding.

The service charges along with GST/Other taxes etc. should be claimed in the invoice. GST registration/TIN/VAT number should be specified in the quotation/bills.

No price increase on account of changes in tax structure will be permitted. From the date of contract order till the expiry of the contract period, if any changes are brought in the tax structure by the Government, resulting in reduction of the cost of the systems, the benefit arising out of such reduction shall be passed on to the Company. No extra charge/tax will be paid by CFHL.

All payments from the Company will be subject to tax deduction at source (TDS).

VALIDITY & ACCEPTANCE OF QUOTES:

Quotes in which any of the prescribed conditions are not fulfilled or are incomplete in any respect are liable to be rejected.

Quotes with any conditions overriding our Terms and Conditions are liable for rejection. No Quote can be modified or withdrawn by the service provider after submission of the quote.

The proposal and all supporting documents submitted by the call center service provider shall become the property of the Company.

Nature of Bid: The call center agencies/service providers have to submit their quotes along with virtual recorded/ live samples of the outbound call services as mentioned in annexure in a sealed cover super-scribed "**Request for Quote - Bid for setting up of Out Bound Call Unit**".

The above sealed cover should be addressed to:

The Deputy General Manager,
Collections Department
Can Fin Homes Ltd.
No. 29/1, Sir M N Krishna Rao Road
Basavanagudi, Bengaluru – 560 004

After opening the quotes, the Company will screen the documents submitted, peruse the quotes submitted by the service providers who satisfy the eligibility criteria and shortlist the qualified service providers.

The Company shall not allow/permit changes in the Quotation specifications once it is submitted.

The Company will scrutinize the quotes received, to determine:

1. Whether they are complete and as per requirement.
2. Whether Quotation documentation as asked for and required to evaluate the quote has been submitted,
3. Whether the documents have been properly signed and whether the services are offered as per the requirements.

Quotes/ services not meeting the qualification criteria will be rejected.

The call center service provider who has quoted the least rate (L1) in price bid will be awarded the contract only if CFHL is satisfied with their capacity and quality. Marks (score) will be

awarded for the technical expertise as well as the Commercial aspect (financial quote) and the Service Provider aggregating the highest score under both parameters will be selected. The Outbound call services will be subject to the terms and conditions laid down by the Company.

5. Call Center Service Specifications/ requirements:

Delivery of outbound call services is to be made as under:

- A) A maximum of 30 Channels connection with the Solution Telephony software with Customer Relationship Management (CRM)
- B) Total login hours available per month would be 168, with daily reporting of productive and non-productive hours.
- C) Recorded calls should be audited at any point of time. Calls should be made restricted on scripts or otherwise. Maximum number of calls should be made effectively during the login hours on account of the auto-dialer facility.
- D) The system should allow call scheduling and follow up calls on particular telephone numbers on specific dates and time. The responses from the customers on each call should be recorded in the system, enabling report generation at the end of the day (Disposition reports).
- E) The built in CRM should indicate the details of customers like name, address, Account number, Overdue amount, Overdue date etc.
- F) Subject to availability of Application Program Interfaces, data should be pulled from any system. SMS/ E mail gateway should also be provided along with voice blast / chat for undertaking continuous follow-up until recovery of dues.
- G) Provision of IP phone with head set and SIP Trunk facility to aid clear conversations.

Any delay in services/ deteriorating quality of calls will entail the Company to initiate action as stated under the contract conditions. The Company will provide a list indicating the number of accounts of each branch to facilitate recovery.

6. Payment

Payments will be made on monthly basis after submission of monthly report on assignments carried out.

7. Rates should be valid for a period of 30 days

From the date of order and once an order is placed within that period, the rates will be applicable until execution of the order by the agency or its completion irrespective of the time schedule prescribed for it/extension given (if any). GST/Service tax registration/TIN/GST Number should be specified in the quotation/Bills.

8. SUBMISSION DATES:

LAST DATE FOR RECEIPT OF QUOTES – 27/03/2023 before 4.00 PM

DATE OF OPENING AND SCRUITINISING OF QUOTES – 10/04/2023 at 2.00 PM

11. Enclosures in the quotes:

The quote should be made in an organized, structured and neat manner. Brochures/CDs/DVDs/YouTube and web site links etc. should not be submitted in loose form. The suggested format for submission of quotation for this Enquiry is as follows: -

- Service Providers Covering letter.
Unique and value added services provided.
Any other details.
- Bid/Quotes
- Authorisation letter

Please take note of the Instructions and our terms & conditions before quoting rates in the price bid.

Any amendments to this request for quotes will be posted on the Company's website.

GENERAL MANAGER

PART - B SPECIFICATIONS

(RIGHT HAND PORTION OF THE TECHNICAL QUESTIONNAIRE TO BE FILLED BY THE SERVICE PROVIDER)

SERVICES TO BE PROVIDED: RECOVERY OUTBOUND CALLS TO SMA ACCOUNTS.

The service provider should furnish all the relevant details in the table given below. If the space provided is inadequate, the details can be furnished by way of annexures, enclosing catalogues, Audio/ Video files of out bound call services etc., giving due references therein.

Description	Company's Specifications	Confirmation by tenderer
Scope	Covering pan India SMA-accounts Systems hardware & software, Connectivity, Telephony services, Premises and Seating arrangements Necessary specifications should be made available for scrutiny. In case the assignment entrusted to the selected agency for recovery outbound calls is not sufficient for utilizing the services of all the 10 agents, then the Company will be at liberty to utilize the services of such number of agents for outbound calls relating to customer care, Investor relations, grievance redressal or other such assignments, at such cost as may be mutually agreed upon and finally acceptable to the Company.	
Process	Out bound calls	
Number of agents	10 members including a Team Leader	
Working hours	The daily working time is limited to 8 hours with lunch and tea breaks. The timing of the calls shall be staggered since working people would not like to speak during working hours in their offices.	
Agents leave	One Weekly off and one Casual Leave per month will be the leave entitlement for the agents, apart from 1 earned leave for every 11 working days, which works out to 24 working days per month. Observance of National holidays also.	
Duration of calls (time window)	10 AM to 6 PM, as permitted by TRAI.	
Monitoring	Daily reporting, Weekly and Monthly MIS on results.	

Other conditions:

Description	Company's Specifications	Confirmation by tenderer
Testimonial	Submission of brochures, pamphlets, previous work orders, approvals, letters of appreciation	
Infrastructure and Process	Provision of IP phone with head set and SIP Trunk facility to aid clear conversations. Calls are required be made in five languages i.e., English, Hindi, Kannada, Tamil & Telugu, covering pan India SMA-accounts	
Contract	The validity of the contract is for a period of one year, with a notice period of 3 months on either side, for severance. On the basis of agency's performance, the decision to continue or terminate the contract by giving a notice period of 3 months, will be taken.	
Payment	Payment will be made by us, upon submission of the monthly bills. The service provider has to certify each bill/invoice under the signature of the authorized person.	
Terms & Conditions	The contract will be subject to the terms and conditions prescribed/to be prescribed by the Company. The Company reserves the right to accept or reject the quotations submitted depending upon the capacity and quality of the service providers. The Company also reserves the right to cancel order at any point of time for the low quality service provided or for the non-compliance of terms and conditions stipulated by the Company. No dispute or negotiation shall be entertained in this regards and the decision of the Company shall be final and binding on all parties.	

Note 1: It may be noted that the specifications/requirements detailed above are only minimum. The service provider should furnish the complete details of the calls made including the status of the accounts with regard to the regularization of accounts. Provision of additional features over & above the minimum specified by Company may be intimated.

Note2: The guidelines of recovery agents as per NHB norms / rules shall be followed.

PART - C: General Conditions of Contract.
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1. SERVICES AND AGREEMENT:

1. The services will cover SMA accounts of all branches across the country or as specified by us.

AGREEMENT: The successful service provider shall sign an **agreement within 7 days from date of "acceptance of the order"** by the Company in the prescribed form on a non-judicial stamp paper. All legal expenses, incidental thereto shall be borne by the successful service provider.

2. RATES:

The service providers should quote in figures as well as in words the rate, and amount tendered by them.

Rates: Special care should be taken to write the rates in figures as well as in words, in such a way that interpolation is not possible. The total amount should be written both in figures and in words. In case of figures, the symbol '**Rs.**' should be written before the figure of Rupees and in case of words, the word 'Rupees' should precede the amount. The rate should be quoted in rupees (paise not to be indicated).

While quoting the rate, the word 'only' should be written closely following the amount and it should not be written in the next line. However, if a discrepancy is found:

- i). the rates which correspond with the amount worked out by the service provider shall unless otherwise proved, be taken as correct. (OR)
- ii). if the amount of an item is not worked out by the service provider or it does not correspond with the rates written either in figures or in words, then the rate and amount worked out as per the original quote given by the service provider shall be taken as correct. (OR)
- iii). where the rates quoted by the service provider in figures and in words tally but the amount is not worked out correctly, the rates quoted by the service provider will unless otherwise proved, be taken as correct and not the amount.

Quote shall be submitted in the prescribed Form only. All rates shall be quoted in the proper form of the tender alone and those not in consonance will be liable for rejection.

3. VALIDITY & ACCEPTANCE OF QUOTES:

- Offers should be valid for **30 (THIRTY) DAYS** from the date of order and once an order is placed within that period, the rates should be applicable until execution of the order by the service provider or completion of the work, irrespective of the time schedule prescribed for it/extension given (if any). PAN/TIN/GST Number should be specified in the quotation/Bills.
- The acceptance of the quotes will rest with the Company, which does not bind itself to accept the lowest offer, and reserves to itself, the authority to reject any or all of the quotes received and cancel the entire RFQ process without assigning any reason.
- Quotes in which any of the prescribed conditions are not fulfilled or are incomplete in any respect are liable to be rejected.
- The Company reserves the right to accept the offer in full or in part and the service provider shall have no claim for revision of rates/other conditions if their quote is accepted in part.
- Quotes with any conditions overriding our Terms & Conditions are liable for rejection.
- This quote document is not transferable. Only the party, to whom it is issued, is entitled to submit the offer to the Company.

Assignment: The service provider shall not sub contract /assign/transfer the contract to any other party without the prior written consent of the Company.

- The proposal and all supporting documents submitted by the service provider shall become the property of the Company.
- No offer can be modified or withdrawn by the service provider after submission of Offers.

4. PRELIMINARY SCRUTINY:

The Company will scrutinize the quote received to determine whether they are complete and as per RFQ requirement, whether Quotation documents as asked for and required to evaluate the offer has been submitted, whether the documents have been properly signed and whether services are offered as per the bid requirements. Offers not meeting the qualification criteria will be rejected.

5. CLARIFICATION OF OFFERS:

To assist in the scrutiny, evaluation and comparison of offers, the Company may, at its discretion, ask some or all service provider for clarifications on the quote made by them. The request for such clarifications and the service provider response will necessarily be in writing and it should be submitted with in time stipulated by the Company.

6. NO COMMITMENT TO ACCEPT LOWEST OR ANY OFFER:

The Company reserves its right to reject any or all the quotes including incomplete quote without assigning any reason thereof whatsoever. The Company will not be obliged to meet and have discussions with any service provider and/or to entertain any representations in this regard.

7. SUBMISSION OF QUOTATION DETAILS:

The Offer may not be evaluated and may be rejected by the Company in case of non-adherence to the format or partial submission of information as per the format given in the offer.

If any part of the Quotation specification offered by the service provider is different from the asked specifications in our bid, the service provider has to substantiate the same in detail the reason of their quoting a different specification than asked for, like higher version or non-availability of the specifications sought by Company, invariably to process the quote.

The Company shall not allow/permit changes in the Quotation specifications once it is submitted.

8. PENALTY/ LOW QUALITY SERVICES:

Quality of service should be as prescribed by the Company.

Failure to meet the quality of calls as per terms of our requirement or non – performance of the

- i) call center executives or non-cooperation at any point of time or providing services which do not conform to the specification/service quality prescribed or if found unprofessional in any other way, will entail cancellation of the contract by giving 3 months notice.

In case of poor service, the contract is also liable to be cancelled. Low quality calls will be tracked/ audited separately for each location.

9. PRICING & PAYMENTS:

The Price offered to the Company must be in Indian Rupees inclusive of all TAXES, CESS and DUTIES. No-price increase on account of changes in tax structure shall be permitted. **Please note that no extra charge / tax will be paid for the said location, languages where tele-calling is required. CFHL will not arrange for any alternate space/ infrastructure facilities.**

From the date of placing the order/ requirements till result in recovering the dues, if any changes are brought in the tax structure by the Government resulting in reduction of the cost of the

services, the benefit arising out of such reduction shall be passed on to the Company.
No advance payment will be considered. The services value along GST/other taxes etc. should be claimed in the invoice.

10. ORDER/ CONTRACT CANCELLATION:

The Company reserves its right to cancel the entire / unexecuted part of the tele-calling contract at any time by assigning appropriate reasons in the event of one or more of the following conditions:

1. Delay in receipt of payments.
2. Serious discrepancies/ misconduct noted.
3. Breaches in the terms and conditions of the contract.

11. INDEMNITY:

The service provider shall indemnify and keep the Company indemnified at all times, against all actions, proceedings, claims, quality of service and any other expenses (including legal costs) which was incurred/to be incurred by CFHL in the event of breach of terms and conditions of the contract and infringement of intellectual property rights including patent, trademarks, copy right, trade secrets or industrial design rights and /or violation of any statutory guidelines.

12. PUBLICITY:

Any publicity by the service provider in which the name of the Company is to be used, shall be done only with the explicit written permission of the Company.

13. FORCE MAJEURE:

The service provider shall not be liable for default or non-performance of the obligations under the contract, if such default or non-performance of the obligations under this contract is caused by any reason or circumstances or occurrences beyond the control of the service provider, i.e. Force Majeure.

For the purpose of this clause, "Force Majeure" shall mean an event beyond the control of the service provider, due to or as a result of or caused by acts of God, wars, insurrections, riots, earthquake and fire, events not foreseeable like pandemic but does not include any fault or negligence or carelessness on the part of the service provider, resulting in such a situation.

In the event of any such intervening Force Majeure, the service provider shall notify CFHL in writing of such circumstances and the cause thereof immediately within five calendar days. Unless otherwise directed by the Company, the service provider shall continue to perform / render / discharge other obligations as far as they can reasonably be attended / fulfilled and shall seek all reasonable alternative means for performance affected by the Event of Force Majeure.

14. RESOLUTION OF DISPUTES:

All disputes and differences of any kind whatsoever, arising out of or in connection with this Offer or in the discharge of any obligation arising under this Offer (whether during the course of execution of the order or after completion and whether beyond or after termination, abandonment or breach of the Agreement) shall be resolved amicably.

In case of failure to resolve the disputes and differences amicably, the matter may be referred to a sole arbitrator mutually agreed upon after issue of at least 30 days notice in writing to the other party, clearly setting out their specific disputes. In the event of absence of consensus about the single arbitrator, the dispute may be referred to joint arbitrators; one to be nominated by each party and the said arbitrators shall appoint a presiding arbitrator. The provisions of the Indian Arbitration and Conciliation Act, 1996, shall govern the arbitration.

Disputes, if any, shall be subject to the jurisdiction of the courts at Bengaluru only.

**Accepted all the terms & conditions
Call Center Service Provider**

Annexure A – Authorization letter format

The Deputy General Manager,
Collections Department,
Can Fin Homes Ltd,
Bengaluru – 560004.

Dear Sir,

SUB: Contract for Outbound Call Unit of SMA Collections - for the Company.

(Authorization Letter for attending the Quotation)

REF: YOUR Enquiry No.:

This has reference to your above Enquiry for providing Recovery Outbound Call Unit for recovery of SMA accounts.

We hereby authorize Mr. / Miss/Mrs. _____ to attend the bid opening of the above bids on the due dates on behalf of our organization.

The specimen signature is attested below:

Specimen Signature of Representative

Signature of Authorizing Authority

Signature of Attesting Authority

Name of Authorizing Authority

Annexure B - Covering letter format

Our Reference No:

Date:

To

The Deputy General Manager,
Collections Department,
Can Fin Homes Ltd,
Bengaluru – 560004.

Dear Sir,

Sub: Contract for Outbound Call Unit of SMA Recoveries -.

Ref:

Having examined the RFQ document including all **Annexures**, the receipt of which is hereby duly acknowledged, we, the undersigned, agree to contract for Outbound Call Unit of SMA Recoveries with the said RFQ in accordance with the Schedule of Prices indicated in the commercial offer and made part of this offer.

If our quote is accepted, we undertake to commence Outbound Call Unit for SMA Recoveries and provide desired services productively within the stipulated time period from the date of the contract.

We agree to abide by this contract offer till 30 days from the acceptance of the contract offer by CFHL and our RFQ shall remain binding upon us and may be accepted by CFHL any time before the expiration of that period.

We accept all Terms and Conditions of the subject Enquiry. We are hereby submitting the Quotation document duly signed in all the pages for having accepted all the terms and conditions.

We understand that the Company is not bound to accept the lowest or any offer the Company may receive without assigning any reason whatsoever.

Dated this _____ day of _____ YYYY.

Signature. _____

Name of the Company/Authorized Service provider with seal.

(PLEASE ENSURE THAT ALL THE COLUMNS ARE FILLED BEFORE SUBMITTING THE QUOTATION)

To
The Deputy General Manager,
Recovery Department,
Can Fin Homes Ltd,
Bengaluru – 560004.

Dear Sir,

Sub: Contract for Outbound Call Unit of SMA Recoveries -

Ref: Your Enquiry:

PRICE BID

Location	Description	Total Amount (In figures)		Total Amount (In words)
		Rs.	Ps.	Rupees
Covering pan India CFHL branches	Setting up of recovery outbound call unit with 10 agents for recovery of SMA accounts in 5 languages (English, Hindi, Kannada, Tamil & Telugu).			
	TOTAL :	Rs.	Ps.	Rupees

GRAND TOTAL AMOUNT IN WORDS: Rupees.

SIGNATURE OF THE SERVICE PROVIDER WITH SEAL