

S. No	Function	Reference	Page No	Clarification Questions	Canara HSBC Response
1	Finance	Annexure 1		<p>Could you please provide a baseline data in terms of Successful Calls VS All Calls. Successful Welcome Call – we will need historical data in the following format. Also, we will need to understand how do they ascertain where each call falls under.</p> <p>Total Calls (A+B+C+D)</p> <ul style="list-style-type: none"> <li>• Successful calls (A)</li> <li>• Customer refused to listen (B)</li> <li>• Not successful: Customer not reachable (C)</li> <li>• Not successful: Full scope of information not delivered (D)</li> </ul>	. The definition of a completed call is specified in the RFP clearly. Data can be provided at a later stage
2	Finance	Annexure 1		Please provide a baseline data for policy renewal calls – Broken up into : DUE , GRACE & LAPSE brackets.	Details available as part of earlier responses given
3	Finance	Annexure 1		The renewal calls need to be priced as per incentive plan – Is the understanding correct ? if YES the incentive is to be paid over and above the per call rate.	There will be base price for minimum collections and over an above payouts will be mutually agreed
4	Finance	Annexure 1		<p>We need historical 12 months data of actual performance in the below data. % of Collection made from Total Due Bucket along with the per policy renewal payout</p> <p>Up to 64.99%</p> <p>65% - 69.99%</p> <p>70% - 74.99%</p> <p>75% - 79.99%</p> <p>80% - 84.99%</p> <p>85% - 89.99%</p> <p>90% and above</p>	Information at a later stage
5	Finance	RFP_SLAs	Page 16	For the purpose of the SLA (renewal collection) would credit be given for all cases where the renewal payment has been made (including auto pay) or will credit be given for only those cases where a Touch (contact) has been made by the Vendor to the client. If yes then please provide the criterias that define Touch. Also, if so does the SLA restrict to only Touch Cases	Credit will be given to all cases forwarded to the vendor
6	Finance	RFP_SLAs	Page 17	TAT - cheque to be banked within 48 hours. Does the cheque needs to be banked or deposited at the nearest (In same city) / central (Head Office or defined central location) Can HSBC office?	Deposited
7	Finance			Please provide pin code wise, city wise data to assess FOS coverage need and commercials	Information at a later stage
8	Legal	General		Please confirm if existing MSA (Between Wipro and Can HSBC) can be used?	
9	Process	Annexure 1	Page 12	In the document provided communication with the customer for Collection Calling has been mentioned as reminder calls, SMS, email and physical letter delivery - kindly provide a %breakup or ratio for the same. E.g. x number of calls leads to x number of SMS, emails and physical letter delivery	The RFP document has merely stated various modes of contacting customer. Company will stipulate the modes to be used by the vendor. For eg : no letters to be sent out to customers by vendor
10	Process	Annexure 1	Page 16	Measure of Success - Please provide details old and new products	Information at a later stage
11	Process	Annexure 1	Page 12	Renewal collection rate of the company - Please specify what months 1,2 3,.. mean. Is month 1 the due month and month 2, 3... are the subsequent months after due month?	repeat point
12	Process	Annexure 1	Page 15	Renewal calling grid - Is sms service in scope of this RFP? Also, when would the data for polices falling due on T, be made available to the vendor?	all information required to execute a process will be made available
13	Process	Annexure 1	Page 16	Measure of Success - While measuring variance between time/date requested by customer for cheque pickup and time/date on which it is actually collected, will exceptions like customer not available at home or cheque book missing etc, be considered ?	Exceptions will be reviewed case to case basis
14	Process	Annexure 1	Page 12	Renewal collection rate of the company - Please specify what months 1,2 3,.. mean. Is month 1 the due month and month 2, 3... are the subsequent months after due month?	Yes
15	Process	Annexure 1	Page 15	Renewal calling grid - Is sms service in scope of this RFP? Also, when would the data for polices falling due on T, be made available to the vendor?	all information required to execute a process will be made available

16	Process	Annexure 1	Page 16	Measure of Success - While measuring variance between time/date requested by customer for cheque pickup and time/date on which it is actually collected, will exceptions like customer not available at home or cheque book missing etc, be considered ?	Exceptions will be reviewed case to case basis
17	Process	Annexure 1	Page 14	Non contactable customers - What is the percentage of non-contactable customers as experienced so far ?	Details available as part of earlier responses given
18	Process	General		Please provide the volumes for Collection calling (Daily, Weekly, Monthly etc)	Information at a later stage
19	Process	General		Please provide the AHT to be considered for emails	Information at a later stage
20	Process	General		Please provide any historical volume pattern available for Welcome Calling & Collection Calling in interval wise, daily, weekly or monthly pattern as available	Information at a later stage. Other details have already been put up on website
21	Process	General		Please share the current Production to support ratio (Agent : Team Leader; Agent : auditors / trainer)	Information at a later stage
22	Process	General		What is the split of premium modes - Month, quarterly, half yearly and yearly	90% plus is on annual mode
23	Process	General		What is the total renewal target for the current year. Also the count and premium of in force and lapse policy for this FY	Information at a later stage
24	Process	General		What is the process to revive a lapsed policy	Process notes and SOP at a later stage
25	Process	General		When does the policy enter into grace and lapse. Is it based on the month of renewal or on the policy renewal date	PRD
26	Process	General		Is the FOS collection in practice at the moment and if yes what percentage of NOP is collected using this mode	Information at a later stage
27	Process	General		What are the various payment avenues	Details available on the website
28	Process	General		Is auto pay (ecs, standing instructions etc) a mode of payment at this point in time. If yes would reminder calling be required for these cases as well	Over due calling is required
29	Process	General		During Skip tracing will the FOS be required to collect only the contact details of the client or will there have to be a pitch for renewal and cheque collection as well	Yes
30	Process	General		What is the scope for issue resolution. Would it include the entire gambit of servicing such as process related (address change, mode change, surrenders, switches etc) and complaints (mis-selling, dispute in unit allocation, surrender value calculations etc)	Vendor is only expected to pass on information accurately and timely. Complaints etc will be handled by the company CRU
31	Process	General		How many customer contact attempts are to be made before moving to the next step to reach the client. Also could skip tracing be initiated before grace period	No restrictions of number of attempts. This is an outcome based exercise
32	Process	General		What is the meaning of distributor call. Is it the SP of the corporate agent, a designated person of the distributor etc. Also what sort of support can be expected from the distributor during skip tracing	Distributors do help in the skip tracing process
33	Process	General		Is there banking facility available at all locations from where cheques would be picked up	Majority of the locations however this may be subject to changes
34	Process	General		Is the contact center solution a CRM system from where the telecaller would view the data to make calls and also enter calling remarks. If yes would the Company be creating the campaigns, data allocation etc	Vendor will allocate data
35	Process	General		if the Contact center solution is provided by the company and if the entire calling function is based on it then is the vendor expected to maintain a separate tracking mechanism for the purpose of reporting or will there be access to the contact center solution to generate reports	Reports can be generated using solution provided
36	Process	General		Wipro assumes a successful call defined as " if the entire welcome calling script is adhered to, or the customer listens to the entire script but refuses to either listen or customer hangs up without listening. That will be termed as a successful call – is the understanding correct ?	If customer says he is not interested then it is a successful welcome call but if customer hangs up without saying anything then the call will not be termed as successful
37	Process	General		Please share you 13th and 25th persistency ratios.	Current ratios : 85% : 13th and 90% : 25th month
38	Process	General		If vendor were to employ persistency models to better strategize its calling programs and also be able to provide better retention rates, will the company be open to share it's last 3-6 months customer data with us so as to fine-tune our models and also to test the models for a month.	Will be discussed at the later stages
39	Quality	General		Please share your Current audit methodology & sampling plan	Information at a later stage.
40	Quality	General		Please share the Current Change Control process	Information at a later stage

41	SLA	General		Please share the Frequency of SLA measurement and reporting	Information at a later stage
42	SLA	General		Please provide operational definitions for measurement of 'Updating contact details of contactable customers ' & 'Tracing non-contactable Customers ' at 30% & 50% respectively	This refers to data enrichment i.e collecting alternate contact details. Tracing NCs refers to tracing and obtaining contact details of NCs
43	SLA	General		Please share List of call quality parameters	Information at a later stage
44	SLA	General		In the SLA defined for renewal collection is the target basis NOP or Premium	Both
45	SLA	General		What is the time limit for (due+grace+lapse) collection effort	Due :when premium gets due. Grace T + 45 days from due . Lapse : period post 45 days
46	Technology	General		Does Wipro need to provide a dialer or Can HSBC would provide this. Also, if Wipro is to provide, can a shared dialer be used for outbound calls	CANH will extend Contact Center solution to Wipro (refer page no 21 in RFP)
47	Technology	General		Does Canara HSBC have any existing SMS, e-mail client which will be extended to Wipro	SMS & E-mail client can extend subject to business requirement & approval.
48	Technology	General		Can we assume Canara HSBC will provide the voice infra required for outbound calling	Yes (refer page no 21 in RFP)
49	Technology	General		Can we assume that Canara HSBC will provide the data link for application access	No (refer page no 21 in RFP)
50	Technology	General		Any specific type of connectivity preferred	Point to Point link
51	Technology	General		Can Canara HSBC share the PRI Gateway (Hardware) details	Not at this point of time
52	Technology	General		Will Canara HSBC provide HW for PRI termination	Yes (refer page no 21 in RFP)
53	Technology	General		How will the agent access the application (VDI, Citrix or Web)	Web based
54	Technology	General		Can we assume the VMware license will be installed on the Server which will be provided	Yes (on the Server requested in the RFP)
55	Technology	General		Can you confirm the VMware version we need to procure	vSphere 4.1 Advanced Edition
56	Technology	General		How many servers are required to be provided to Canara HSBC	2 physical server(1 Prod + 1 DR)
57	Technology	General		Please provide details of the Available tool for work allocation	Information at a later stage
58	Transition	General		What is the tentative target time for the process to Go-Live	end of the year 2011
59	Transition	General		Where can the team visit to conduct Due Diligence	Information at a later stage
60	Transition	General		Can the Due Diligence be done remotely	Information at a later stage
61	Transition	General		Is there any cross-skilling happening or would the queues be separate	Separate
62	Transition	General		What is the level of documentation available currently and how recent is it	Complete SOP available
63	Transition	General		Please provide details of Availability of SOPs, Process Maps and to what extent	Information at a later stage
64	Transition	General		Is there any need to change the process - Transformation	No
65	Transition	General		Please share the Master list of applications & access matrix	IT
66	Transition	General		Any other technical requirements (Agent need access to mails etc)	Agent would need access to mails
67	Transition	General		Please share the Training timelines for the in-scope processes	2-3 weeks
68	Transition	General		Please share the Average learning curve for new hires	1 - 2month
69	Transition	General		Will the 'Company' provide training on all aspects of the product life cycle in order to aid the out calling (especially wrt premium due/renewal) and FOS?	Yes