

Request for Proposal

OUTSOURCING MFIN CGRM'S CUSTOMER INTERACTION



MICROFINANCE INSTITUTIONS NETWORK

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1. About MFIN

1.1 Microfinance Institutions Network (MFIN) is the premier industry association and RBI recognized Self-Regulatory Organization (SRO) for the NBFC-MFIs.

1.2 MFIN works with the participants in microfinance industry and a larger financial inclusion ecosystem to ensure that its members and the microfinance industry can optimize their potential to achieve the financial inclusion agenda.

1.3 For more information about MFIN and its work please refer to website www.mfinindia.org

2. Context

2.1 Under its Self-regulatory function for the NBFC-MFI industry, MFIN has a Customer Grievance Redressal Mechanism (CGRM) for the customers of member NBFC-MFIs. MFIN's CGRM mechanism offers an additional avenue to customers to seek support for their complains which are not satisfactorily resolved by the NBFC-MFI.

2.2 MFIN CGRM is operated through a toll-free 1800 102 1080 number, which gives customers of MFIN-member-NBFC-MFIs, an easy no-cost access to the SRO to seek support in addressing their grievances.

2.3 Presently, this CGRM is operated in 11 languages and receives about 18,000 calls a month from nearly 9,000 unique numbers. Of these calls, on an average 100-150 are complaints which are taken-up with concerned NBFC-MFIs for resolution and remaining are in nature of generic/specific queries which are closed at the level of MFIN CGRM for resolution.

2.4 For further details of the MFIN CGRM Framework, please refer to http://mfinindia.org/wp-content/uploads/2019/03/Framework-for-MFIs-CGRM_11th-March2019.pdf. Please read this document carefully and thoroughly to understand the set-up.

2.5 Details of current system is as under:

- a. **Telephony:** This is done in partnership with an agency which provides technical backend to receive calls, divert them to Customer Care Executives (CCEs), play necessary auto messages, schedule office hours, holidays, and other necessary information and analysis like phone number, origin, date-time stamp, duration, origin and CCE wise call handling details.
- b. **Customer Relationship Management (CRM):** This is an internal cloud-based software which allows the CCEs to register, process, track, escalate, log-in based access NBFC-MFIs to track calls related to them and very comprehensive analytics (geographical spread, nature of complaints, NBFC-MFI wise details, status, CCE productivity details and so on) to manage and oversee the day-to-day operations. There is API integration between telephony and CRM for seamless view of CGRM.
- c. **Customer interaction:** On the back of above two, customer interaction is facilitated through a team consisting of the following:
 - Team of Customer Care Executives (CCEs) and Lead who are responsible for interacting with customers. CCEs work from homes and the calls are routed on the phone numbers of the CCEs using call-origin based logic. Lead provides training to the CCEs, monitors their performance and supports them with day-today issues, as required.
 - CGRM Head: This is senior-level position responsible for interaction with member NBFC-MFIs for resolving the complaints and overall supervision of the CGRM.

2.6 MFIN is looking at part-outsourcing the customer interaction piece i.e. CCEs, as hiring/training and maintaining quality, supervising the CCEs located in different location is challenging and not the core competencies of the MFIN.

2.7 In the background of above, MFIN, is looking to outsource the CCEs. In nutshell, while technical backbone (telephony and CRM) will remain with MFIN, people using the backbone for customer interactions will be outsourced.

3. Scope of work

3.1 Recruitment, training, management: Recruitment, training and management of CCEs (tele-callers) proficient in languages supported (presently 11 languages as under) by MFIN CGRM.

- Hindi
- English
- Assamese
- Oriya
- Bengali
- Marathi
- Gujarati
- Malayalam
- Kannada
- Punjabi
- Tamil

3.2 Infrastructure: Workspace for CCEs from Monday till Saturday, along with necessary hardware like laptops, headphone, mobile phone, internet, post-paid plans for CCEs

3.3 Call management: Processing of calls at CCE level including call receiving, recording data, registering complaints, assigning and tracking the complaints, follow ups and resolution verification as per MFIN CGRM Framework and SOP provided by MFIN. This would be required over both inbound and outbound calls.

3.4 Quality assurance: Assessing CCEs meet the quality standards by constant monitoring, assessment, feedback and training.

3.5 Please refer to Annex for details of responsibilities for MFIN and the agency

4. Proposal guidelines

4.1 Interested agencies should submit their proposal capturing details as under:

- Capability and experience of the agency in offering human resource outsourcing solutions for tele-calling
- Experience with the financial or micro-finance sector, if applicable
- Reference of existing clients
- Facility infrastructure
- Delivery framework
- Proposed approach to recruitment, training, monitoring, quality management, performance improvement, feedback and error tracking
- Information security systems
- Commercials: Overall and break up for per person costs. Fixed and recurring costs should be given separately. It may be noted the MFIN will independently take care of toll-free related cost (which is incoming and outbound calls through tollfree number/CRM) as well as CRM. Agency will only have to provide basic post-paid plan for mobile phone which has to be provided to CCES to receive the calls.

4.2 In case you have any questions related to RFP, please write to Sankalp Tripathi at sankalptripathi@mfinindia.org; +917042111411

4.3 Your quotation should reach us (sro@mfinindia.org;) by **31.03.2020** mentioning 'Proposal for outsourcing CGRM tele-calling operations at MFIN' in the subject line.

4.4 MFIN will evaluate all the proposals. If necessary, we will contact you to clarify and understand the details. The short-listed agencies may be required to make a presentation in MFIN's office in Gurgaon. This presentation will be at no cost or obligation to MFIN.

5. Annexure

5.1 MFIN's responsibilities

- Provide the agency with language and competency requirements for CCEs
- Provide training specific to microfinance and related grievances, SoP for grievance specific interaction with customers, using CRM application etc.
- Provide toll-free-number and cloud-based telephony services for incoming and outgoing calls to connect to the CCEs
- Provide access to software application for call and complaint processing
- Provide quality specification including TAT and expected benchmarks
- Provide reporting formats in which CGRM tele-calling function's performance needs to be reported regularly
- SPOC to provide necessary support such as troubleshooting, quality checks etc.

5.2 Agency's responsibilities

- Manage end to end human resource requirement for tele-calling: recruit, train and manage the human resources as per standards agreed with MFIN
- Provide general tele-calling training to CCEs (time management, clear communication, productivity, stress management etc)
- Provide workspace and related amenities as per standards agreed with MFIN
- Provide other infrastructure including internet, computer systems, phone lines and handsets etc. as per standards agreed with MFIN.
- Ensure adherence with SoP, CGRM framework, reporting requirement, TAT and quality standards as per standards agreed with MFIN