

DETAILED PROJECT REPORT

- Udyami Helpline -

Call Center

For

**Ministry of Micro, Small & Medium Enterprises
(MSME)**

Government of India

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1.0 Introduction

1.1 Background

Worldwide, the micro and small enterprises (MSEs) have been accepted as the engine of economic growth and for promoting equitable development. The MSEs constitute over 90% of total enterprises in most of the economies and are credited with generating the highest rates of employment growth and account for a major share of industrial production and exports. In India too, the MSEs play a pivotal role in the overall industrial economy of the country. It is estimated that in terms of value, the sector accounts for about 39% of the manufacturing output and around 33% of the total export of the country. Further, in recent years the MSE sector has consistently registered higher growth rate compared to the overall industrial sector. The major advantage of the sector is its employment potential at low capital cost. As per available statistics, this sector employs an estimated 31 million persons spread over 12.8 million enterprises and the labour intensity in the MSE sector is estimated to be almost 4 times higher than the large enterprises

Although the primary responsibility for promotion and development of MSMEs lies with the State Governments, the Government of India, in recognition of potential of these enterprises both in terms of creation of wealth and employment as well as the need for country-wide unified framework of policies and measures for their promotion and development, has always taken active interest in supplementing the efforts of State Governments through various policies and schemes. The role of the Ministry of Micro, Small and Medium Enterprises is mainly to assist the States in their efforts to promote growth and development of MSMEs, for enhancing their competitiveness in an increasingly market-led economy and for enabling them in generating additional employment opportunities. Besides, the Ministry also attempts to address common concerns of these enterprises and undertakes policy

advocacy on behalf of the sector on issues critically affecting their sustenance and growth. The specific schemes / programmes undertaken by the Ministry and its organisations seek to facilitate / provide one or more of the following :

- adequate flow of credit from financial institutions/banks;
- support for technology upgradation and modernisation;
- integrated infrastructural facilities;
- modern testing facilities and quality certification;
- access to modern management practices, entrepreneurship development and skill upgradation through appropriate training facilities;
- support for product development, design intervention and packaging;
- welfare of artisans and workers;
- assistance for better access to domestic and export markets; and
- cluster-based measures to promote capacity-building and empowerment of the units and their collectives, in addition to all or some of the above-mentioned supports.

In addition, the Ministry has been implementing two nation-wide employment generation programmes, namely, *Rural Employment Generation Programme (REGP)* and *Prime Minister's Rozgar Yojana (PMRY)*. Both these programmes are credit-linked capital subsidy schemes, which are implemented through commercial banks. While the REGP is implemented by the Khadi and Village Industries Commission (KVIC), the PMRY is implemented by the State Governments through the District Industries Centres (DICs).

In addition to providing information and addressing problems of generic nature through mass communication media, organisations like NSIC, KVIC, DICs and other institutions of the State Governments, financial institutions/banks etc. have also introduced provisions of interactive sessions with the MSME entrepreneurs through Call Center/ Email/ Telephone/ in person etc. to provide opportunity to the MSMEs to interact and put forward their queries and

grievances to these organisations at their convenience and get the response promptly.

Ministry of MSME has a *Information & Facilitation Center* where queries/complaints are received by post/email/in person. A query may be related to an MSME Schemes information, or it may be a complaint/grievance. The Center provides general information on schemes etc. and generally tries to motivate the entrepreneurs. The Center also forwards/directs many queries/complaints of entrepreneurs to the relevant institutions/offices for more details or for grievance redressal. The Facilitation Center publishes the book *A Guide to Self-Employment* that contains comprehensive details about Schemes and Programmes of the Ministry of MSME. The Facilitation Center also publishes the quarterly magazine *Laghu Udyog Samachar* that provides latest updates of Government policies and schemes. They have also published a book which is a compilation of *Project Reports* for starting various types of industries, this book has been sold in very large numbers.

The Ministry has also set up the *Facilitation Council (MSEFC)* as per provisions in *the MSME Development Act 2006*. MSEFC acts as an Arbitrator regarding delayed payment cases and semi-judicial kind of applications/complaints regarding delayed payment cases submitted by MSME entrepreneurs. MSEFC also clarifies queries from entrepreneurs as well as institutions including Industry Departments of State Governments related to the *MSME Development Act, 2006* and its Notifications. MSEFC receives a large number of telephone calls and emails from entrepreneurs as well as from district and state authorities. A lot of queries/complaints are received regarding filing of entrepreneur memorandum (EM) as per the new Act. However, due to other involvements, it does not become possible for officials manning MSEFC to entertain all calls/ emails, only important calls and emails are entertained.

As per provisions of the economic stimulus package announced by the Government of India on 2nd January 2009, special monthly meetings of State Level Banker's Committees are required to be held to oversee the resolution of credit issues of MSMEs by banks, and matters of MSMEs remaining unresolved with the banks for more than a fortnight may be brought to the notice of the *Credit Monitoring Cell* jointly set up by Department of MSME and Department of Financial Services. This Cell has been constituted and is already functioning in the o/o DC(MSME).

Ministry of MSME is also implementing the *Rajiv Gandhi Udyami Mitra Yojana (RGUMY)* to provide handholding support to first generation entrepreneurs in setting up an enterprise. Handholding and mentoring support is provided to the entrepreneurs through empanelled lead agencies, namely *Udyami Mitras*. The *Udyami Mitras* help and assist the entrepreneurs in completion of various formalities required for setting up and running of the enterprise and dealing with various procedural and legal hurdles. As of now 256 *Udyami Mitras* have been empanelled under the schemes, who have registered about 2500 entrepreneurs with them for providing hand-holding assistance. The scheme has been receiving good response now but there is need for expanding the scope and reach of the scheme to provide help, not only to first generation entrepreneurs but also to existing entrepreneurs.

The District Industry Centers (DICs) of the State Governments extend facilitation services to the MSMEs and prospective entrepreneurs. The nationalized banks have also set up MSME Facilitation Cells in their Head Offices as well as Regional/ Zonal offices which can be contacted by telephone/ email/ in person for MSME related information and grievances. Institutions like NSIC, KVIC, Coir Board and SIDBI have also similar facilities for the MSMEs. NSIC and SIDBI also have also set up toll free Call Centers for providing information to the entrepreneurs.

However, MSMEs and potential entrepreneurs who are not aware of these facilities, may still have difficulties in finding out where exactly to contact for their queries or grievances related to setting up and operation of an MSME unit and the various facilities like credit facilities, training facilities, raw material procurement, marketing of finished products, and host of other facilitation services extended by these organisations. As associations of MSMEs have expressed in a recent meeting with the Ministry of MSME, the entrepreneurs find it very difficult to deal with the banks for availing various credit schemes.

The Ministry of MSME, Government of India, has decided to set-up a Call Center, which shall serve as an easy access point for the MSMEs and the entrepreneurs in the country for all their queries/ problems regarding various SME schemes of the Government of India, the State Governments, various other Government institutions (like NSIC, KVIC, Coir Board etc.), Banks etc, credit facilities, various facilitation and handholding services available and other related information. The MSMEs / entrepreneurs can call the proposed Call Center over the telephone free of cost. The Call Center can be accessed from anywhere in the country by dialling a national toll-free number which will be widely publicised by the Ministry of MSME and other stakeholders. This Call Center would not only guide the callers about where to contact for their queries/ requirements, but would also provide answers to various basic MSME related queries itself and handle specific grievances of the MSMEs and entrepreneurs.

On 2nd April 2009, the Ministry of MSME had organised a meeting of various stakeholders such as NSIC, KVIC, Dept of Rural Development, Dept of Financial Services, major nationalized banks, RBI, IBA, SIDBI, etc. under chairmanship of Secretary, Ministry of MSME. and arranged a presentation on the preliminary conceptual design of the proposed MSME Call Center for Loans by TCIL. All the participants appreciated the concept of the proposed MSME Call Center for Loans and expressed the view that the same would be

of great advantage to the MSMEs and entrepreneurs as the SMEs often face difficulties due to lack of information. It was also agreed that in addition to information on credit facilities, the MSMEs and entrepreneurs would be benefited if information on SME schemes are made available by the proposed Call Center. All representatives of the banks present in the meeting supported the idea of the proposed Call Center and agreed to provide the required interface with the MSME Call Center, sharing of cost of operation of the Call Center and support for training of the Call Center Agents and its publicity.

Ministry of MSME has subsequently appointed M/s Telecommunications Consultants India (TCIL), a Government of India Enterprise under the Ministry of Communication and Information Technology, Government of India, as Consultants to examine various technological options, modalities, issues, procedures, implementation plan, cost estimates, etc. and submit a Detailed Project Report (DPR) to the Ministry of MSME along with the Request For Proposal (RFP) document for selecting a suitable Call Centre operator. The proposed Call Centre shall provide the Level I support to the MSMEs. Various other stakeholders like NSIC, KVIC, Coir Board, SIDBI, major banks would provide Level II support to resolve typical queries/grievances relevant to their organisations, which cannot be answered by the Level I Call Center Agents.

After analysis of the various schemes, processes and expectations of the Ministry of MSME and other stakeholder organisations, it is observed that although Government has been implementing a lot of schemes for the benefit of micro and small entrepreneurs, most potential entrepreneurs are not aware of these schemes. Udyami Mitras empanelled under RGUMY scheme of the Ministry of MSME are providing counseling and handholding support to such entrepreneurs, but their reach is also limited. During last decade the telecom sector has seen an unprecedented growth and the telephone coverage has now reached even the remotest corners of the country. The proposed Call Center of the Ministry of MSME, through a Toll-free all India number (1800-

xxx-xxxx), can provide the much needed information and guidance to the potential as well as existing entrepreneurs about various aspects of entrepreneurship and information on MSME schemes /procedures etc. MSME entrepreneurs also face difficulties in accessing Bank Credit, obtaining information on financing options available to them and knowing the status of their pending loan applications etc. Global recession has accentuated their credit-related problems. Although most Banks have set up their respective Help-lines and web-sites, but its difficult for people living in remote rural areas to access this information. The proposed Call Center of the Ministry of MSME can act as a Single Point source for them.

After detailed discussions with senior officials of the Ministry of MSME, and analysis of the various schemes of the Ministry, it has also been concluded that the proposed Call Center shall be named as **Udyami Helpline** and that the same shall be part of the *Rajiv Gandhi Udyami Mitra Yojana (RGUMY)* scheme of the Ministry of MSME.

1.2 The Project - “**Udyami Helpline**”, the Call Center of Ministry of MSME, Government of India

Ministry of MSME, Govt. of India, has decided to launch a National Call Center called **Udyami Helpline** to provide information regarding various MSME schemes, credit facilities, technology & training facilities and other facilitation services available for the MSMEs and entrepreneurs in India. Ministry of MSME is not keen to set up the infrastructure for the proposed *Udyami Helpline*, but intends to hire the Call Center infrastructure including Agents on lease basis from the existing Call Centers in the market.

It is proposed to set up *Udyami Helpline* in Delhi/ National Capital Region. *Udyami Helpline* will be accessible on a toll free Telephone Number from anywhere in the country. Initially, *Udyami Helpline* will operate in English and

Hindi languages only. The caller will be prompted to choose the language by pressing the specified phone button, and will be accordingly connected to a English or Hindi speaking Agent. *Udyami Helpline* will have facilities to answer queries from MSMEs and potential entrepreneurs. Ministry of MSME shall increase the call handling capacity and/or provide the service in other regional/local languages in phases. The following roadmap is proposed for *Udyami Helpline*:

- **2009-10**: Start with total 10 Seats (5 English + 5 Hindi) in two shifts daily.
- **2010-11**: Add 10 Seats with two shifts daily
- **2011-12**: Add 10 more Seats with two shifts daily

Service in Regional Languages can be considered during the expansions proposed in 2010-11 and 2011-12.

During normal working hours, the Call Center Agents will act as a first level of support and it is envisaged that the first level operators shall handle majority of queries with the training imparted by Ministry of MSME and the other stakeholder organizations like Banks, institutions like NSIC, KVIC, Coir Board, SIDBI etc., and the knowledge base developed over a period of time.

In case, the Agents manning *Udyami Helpline* are unable to answer some queries, the caller will be referred by them to the appropriate authority/organisation or the query/grievance will be escalated by *Udyami Helpline* to the appropriate authority/organisation for resolution. A unique *query number* will be allocated to each query received by *Udyami Helpline* and the same will be intimated to the caller so that the same number is quoted by the caller during his/her subsequent call to know the status of any pending query/grievance. TCIL's project team has discussed with various stakeholders of the proposed *Udyami Helpline* Call Center to define the

interfaces/processes that would be followed for escalation of calls to those agencies.

Beyond working hours, a pre-recorded message will be played to inform the caller about the working hours of *Udyami Helpline*.

Various MIS reports would be prepared by *Udyami Helpline* from the call details recorded and the same would be analyzed to optimize the operations of *Udyami Helpline*. Ministry of MSME shall also attempt to develop a Database of MSME Information, which shall be supported by the database built using the *Frequently Asked Questions*, and other queries and their answers being provided by the Call Center Agents and the level II experts.

2.0 Typical Call Centre Infrastructure

2.1 Introduction

A customer feels more comfortable when he interacts with a human being to resolve his queries. The importance of the customer services has been increasing day by day through Call Centers. Call center is a functional area within an organization or an outsourced, separate facility that exists solely to answer inbound or place outbound telephone calls. A Call Center usually refers to a sophisticated voice operations center that provides a full range of high-volume, inbound or outbound call-handling services, including customer support, operator services, directory assistance, multilingual customer support, credit services, card services, inbound and outbound telemarketing, interactive voice response and web-based services.

2.2 Key Components of a Call Center

Automatic Call Distributor (ACD)

ACD distributes calls to agents as they are received. The calls may be distributed in various ways to optimize usage of the call center resources and allow the best possible agent to service the customer call. The main parameters used for routing are:

1. Agent Skill based routing
2. Agent Idleness Based Routing
3. Network Directed Routing (Using Calling Line Identification / Dialed Number Information Service)
4. Time Based Parameters
5. Predictive Dialer

Computer Telephony Integration (CTI)

CTI integrates telephone and computer operations by linking databases to the telephone connection. A common perception is that CTI is just for a "screen pop," in which customer information "pops up" on an agent's screen as a call is received. Today CTI encompasses far more as the coordination of real time voice events and database events is far more sophisticated allowing real time feedback for Dynamic Routing Schemes, Call Flow Scripting, Workforce Management and Real Time Reporting.

The top applications for CTI in call centers include:

1. Screen-pop of caller follow-up information
2. PC soft phone functionality on the desktop generally for outbound calls
3. Skills-based or other intelligent routing applications
4. Support of call monitoring
5. The top two benefits of implementing CTI, specifically by using screen-pop of customer record information and intelligent routing of calls are improved productivity and reduced costs and improved customer satisfaction.
6. Improved productivity achieved through the reduction in handling time for the call.

Web Integration

Web integration allows customers to interact with call center agents through Web Callback, Web Chat, and Collaborative Browsing, allowing companies to provide live contact to online customers which is essential for providing non standard information to customers, and giving them reassurance that there is expert help available in case they need it.

Interactive Voice Response (IVR)

IVR provides information to a customer by turning the keypad of a telephone into a keyboard. As a result, many standard queries formerly answered by an agent can be handled by an IVR, freeing agents for more complex, value-added work. It also gives customers a self-service option, speeding up the transaction for the customer.

Voice Logging and Messaging

Voice Logging allows digital recording of conversations and messaging allows callers to leave messages if agents are not available to handle a call. Voice Logging allows call centers to have sophisticated agent training by recording and playing back agents conversations to them. It can also be used to monitor agent performance and to provide proof of transaction records.

Interfaces for Integration with Applications

Modern Call Center solutions are integrated with other applications such as Customer Relationship Manager (CRM) modules, Lead Management Software and Billing Applications for Screen Pop-ups, Predictive Dialing, etc.

Universal Media Handling

Customers can call up, send a Fax, send an email, visit the Web site or have a text chat with the organization's representatives. This is provided by the Universal Media handling capability of a call center, which handles all the messages in an integrated manner using common business processing rules.

2.3 Operation of a typical Call Center

Any call center gives various interfaces to the user but the two most important are the Telephone using PSTN and Web Interface. When a customer calls the call center, it is desirable to provide the access through a local call irrespective

of the location. In fact, as an addition, these local numbers can be provided toll-free.

The calls are taken to the call center on the dedicated links. One higher capacity digital link is leased and multiple voice circuits are taken using Multiplexer. At the central location, these calls are handled by IVRS system to group the calls and may be to provide the first level of the call. IVRS system may be designed for bilingual support. Based on the inputs as part of the IVRS interface, calls are grouped and routed using ACD. Calls will be distributed to all the available agents uniformly. Call may be distributed in various ways like network directed routing, agent Idleness based routing or agent based routing.

When any agent receives the calls, existing customer related data would be available on the computer screen. This will make use of the inputs taken as part of IVRS system. Thus IVRS system would be essential part of the call center strategy.

As an additional interface, the Web interface can be made available to the users. Taking the Internet backbone connectivity to the call center will provide this.

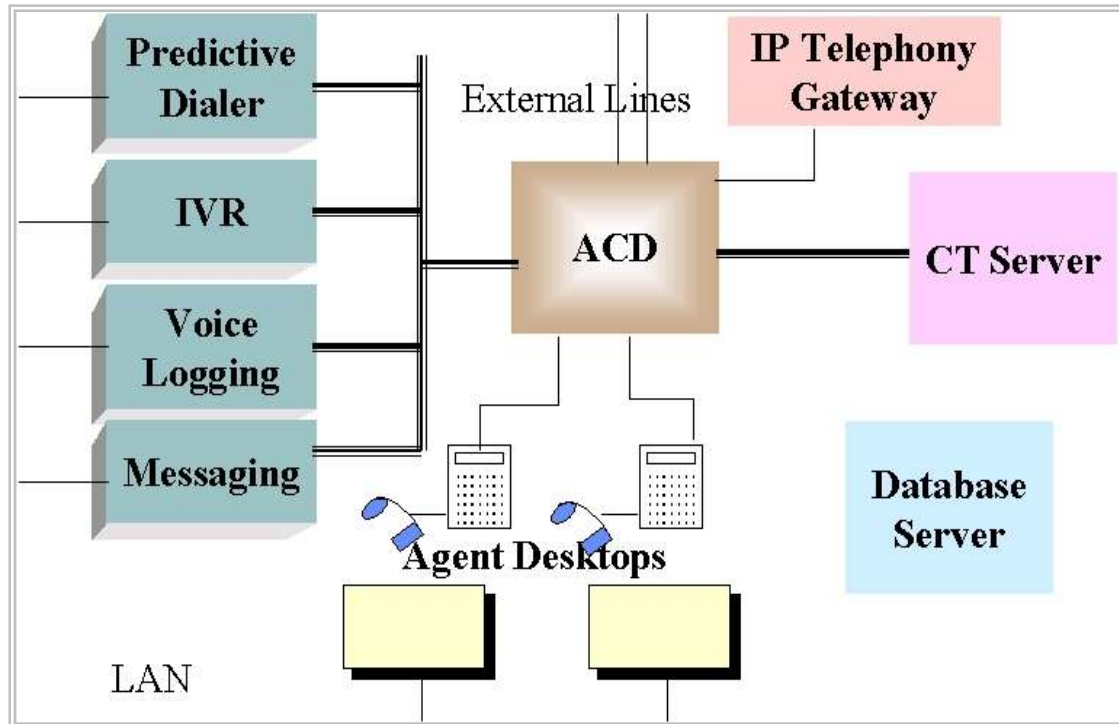
2.4 Call Center Technology

There are two key technologies used for Call Centers, conventional EPABX based model and the new PC Based technology.

EPABX Based Call Centre with PC technology for Data Communication

Historically Call Centers evolved from being a place with just telephone lines landing on agent desks. Then a PBX was added with ACD to distribute calls coming on common lines. Over time Predictive Dialers, IVR systems and CTI were added to create a full-fledged Call Center. These systems are thus

architect on a gradual build up model requiring extensive and expensive integration effort.



In the above system, EPABX system is required for voice calls and the PC based technology is used for data communication.

3.0 Udyami Helpline - The Call Center of Ministry of MSME

3.1 Technical Infrastructure Requirements

The proposed Call Center for *Udyami Helpline* shall be owned, installed and maintained by a professional and established Call Center company of repute, shall have centralised Air-conditioning, 100 percent power back up, and operational for 24 hours a day 7 days a week and 365 days a year. The Call Center should have state of the art equipments available as on date and should have the capacity to accommodate/ create the additional number of seats required for *Udyami Helpline*. The Call Center should be located in Delhi or in close proximity of Delhi in the National Capital Region.

3.2 Call Center Infrastructure

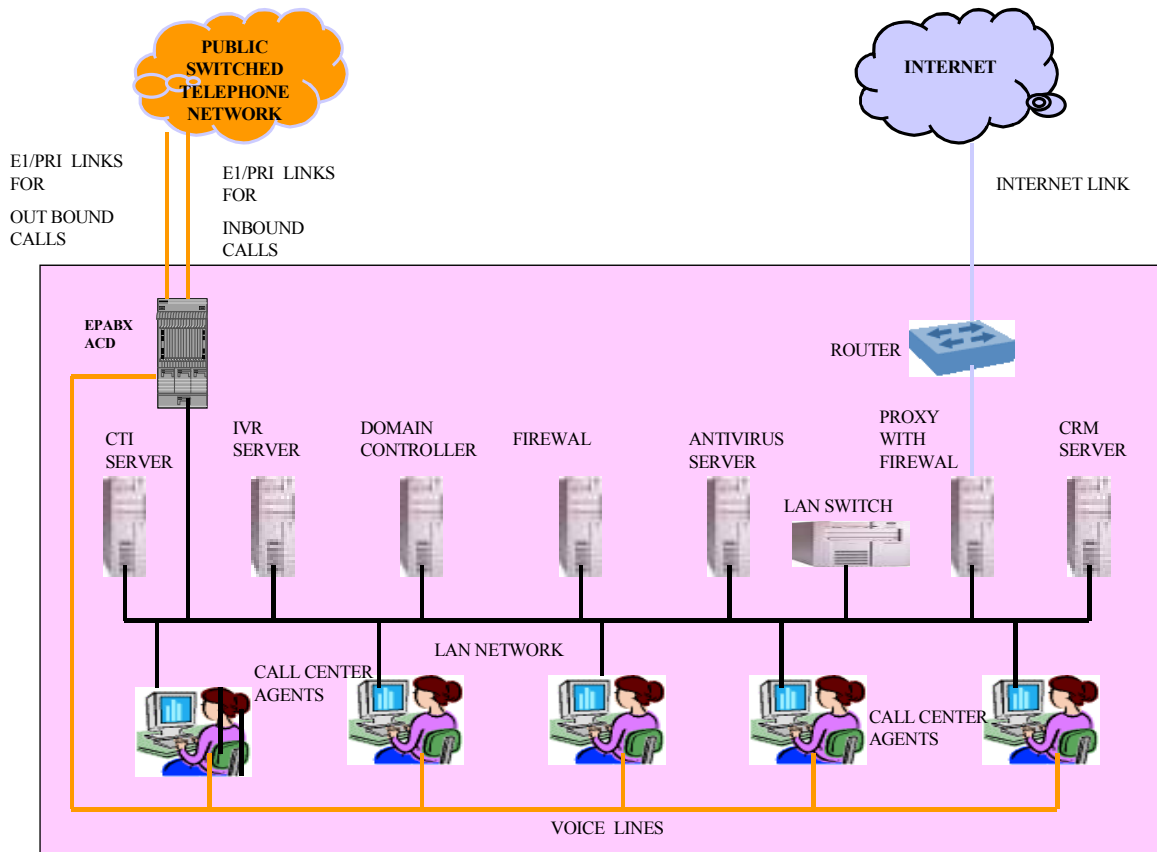
1. *Udyami Helpline* shall receive incoming calls from the public telephone operator through state of the art Switch/EPABX.
2. It shall have IVRS support.
3. Its network must have multi level security mechanism to protect it from attackers, worms, viruses, spamming etc.
4. Its network shall have Firewall installed to protect unwanted intrusion into the network.
5. Its network shall have Antivirus solution from reputed vendors like Trend micro, Norton, McAfee etc.
6. There must be adequate provision in the Call Center for maintaining the required data redundancy and backup of the call record database application. There should be no loss of data or discontinuity of service due to hardware/server failure.
7. The Call Center shall have at least two numbers of UPS running in hot standby mode each with enough capacity to handle entire load of the Call Center.

8. The Call Center shall have provision for full generator backup to run the Call Center in case of failure of power supply.
9. The Call Center shall have sufficient numbers of the incoming lines with a facility to terminate additional lines in future.
10. The Call Center shall have spare capacity to house sufficient no. of additional seats for MSME.
11. The Call Center shall have capability to logically partition the switching system to avoid interference with other set of users.
12. Call Center Agents will be able to take calls, answer in the chosen language and complete the transactions using a Call Record Management (CRM) application software. All interactions will be logged and maintained in the Call Center for later analysis.
13. Agents will be able to make outbound calls as per the process logic provided by MSME
14. The workstation for each agent would meet minimum requirement of 36"x30" table size with partition. The agent seats would be placed at sufficient distance so that conversations are not overheard.
15. Each workstation shall be latest state-of-the-art PC with Colour TFT Monitor, Mouse, Key board etc.
16. The Call Center desks should be connected to a minimum 100 MBPS LAN (Local Area Network) connection.
17. Each Call Center Agent shall have high-speed Internet connectivity on his/her desktop. The desktop configuration or LAN should not be a bottleneck for the speed of Internet access.
18. Each workstation would have good quality headsets and telephone instruments from reputed brand with advanced features like background noise cancellation.
19. The Call Center should have inhouse class room/ conference room facility for conducting training of the Call Center Agents by Ministry of MSME, Banks and other stakeholders.

- 20. It should have Voice Logging facility for recording and playing back agents conversations so that it can be used to monitor agent performance on random basis and to provide proof of transaction records.
- 21. It shall have an uptime of 99% during the normal working times.
- 22. Calls are to be answered within 3 rings with hold time not more than 5 seconds.

The network design of the Call Center shall be as follows:

PROPOSED NETWORK DIAGRAM



Voice Connectivity & Toll Free Number:

The Call Center shall have one E1/PRI link from MTNL/ BSNL or any other telecom service provider upto the *Udyami Helpline* Call Center. The Toll free number for the service provider will be routed to the E1/ PRI.

ACD/EPABX

The above E1/PRI links would be terminated to a state of art EPABX system with following features:

1. Standard features like Call Transfer, Conference, Barge-in, DID, DNIS, ANI, CLI. It will also support skill based routing.
2. Multiple group support, this would enable an agent to be part of multiple groups, priority handling, queue status indicator.
3. *Supervisor assistance and monitoring*: Real time remote monitoring of ACD queue, agent status, and no call answered, abandoned etc.
4. *Announcements*: System will support the ability to play multiple announcements per queue as defined by the administrator. This would enable programming different announcements for different types of calls.
5. The system will report intelligent delay announcements, System will play configurable music on hold.
6. *Call overflow*: The system will support call overflow routing e.g. if there is a queue in particular ACD group and another group is sitting idle, the system will be able to transfer the calls to the other group based on the settings defined by the administrator.

Reporting:

The system will provide standard as well as customized reports defined by Ministry of MSME. The system will support remote retrieval of reports e.g. MSME personnel sitting in MSME premises can see the report at any time they want.

Call Monitoring:

The system will report call recording of certain calls as defined by administrator or supervisor based on certain parameters e.g. agent/group, CLI, type of call.

CTI (Screen pop-up)

The system will provide an agent application (preferably integrated with the Call Record Management application software). It will pop-up along with the caller information when the call comes to the agent. The CLI will have the capability to popup all the vital customer data on screen as decided by Ministry MSME.

The Agent will be able to control the telephony features from this application like login, logout, away, pick-up, hold, hang-up, conference, and transfer to another agent along with the screen (voice and data) to another agent. Screen pop-ups will be multi-colored. CRM components, queries or call priorities will be recognizable by the color of the pop-up.

Entire login, logout, away, total call handled, data of the agent will be captured and produced as reports. The Call Record Management application software will also have the online monitoring display of the ACD queue(s). The CTI application will also record a ticket on each call for reporting purpose. The docket shall be opened by the Call Center and will be closed only after the customer is satisfied.

Remote monitoring capabilities:

The system will support monitoring of real time ACD statistics, queue, and number of agents, abandoned, answered calls remotely using the application provided by the system.

3.3 Call Record Management (CRM) Application Software :

The CRM application would have two modules –

- 1) Agent Module
- 2) MIS Reporting Module

3.3.1 CRM – Agent Module

The CRM-Agent Module would maintain complete call history record of all calls received in *Udyami Helpline* since the first day of its coming into being. The application would allow agents to capture and display caller information, problem descriptions, problem categorization, severity classification, prioritisation, and complete status tracking with open and closed dates and times.

Main features of the CRM-Agent Module application shall be as follows :

- a) It would support multiple host connectivity- local as well as remote.
- b) It will have a single interface for consistent customer interactions through multiple touch points. It shall have a consolidated view of the caller to ensure that each agent has complete knowledge of every interaction regardless of the channel of communication.
- c) Each call record would be uniquely identifiable by an automatically generated *query number*. The unique query number will be intimated to the caller so that the same number is quoted by the caller during his/her subsequent call to know the status of any pending query/grievance.
- d) The caller details, e.g., name, address, contact details (telephone no., fax no., mobile no., email-id), age, sex etc, will be recorded.
- e) Brief description of query/complaint of the caller would be recorded.
- f) Category of each query will be recorded (e.g., query is related to MSME schemes/ technology/ training/ credit facilities/ facilitation services like material purchase/ marketing / complaint etc.)

- g) Brief description of answer/solution given by Agent would be recorded.
- h) Call Center shall have the provision for call escalation to level-II by Email / telephone etc.. The CRM-Agent Module would have the provision to generate and send escalation Emails automatically by the system with a confirmation from the Agent. There will also be provision for initiating automatic generation and sending of reminder Email for an escalated call for which reply is still awaited.
- i) Status of call would recorded, e.g., query/complaint forwarded to relevant level-II agency, response to query/complaint received from relevant level-II agency, reply given to caller & call closed etc. with status dates.
- j) Response from the level-II Agency is recorded.
- k) Database of relevant level-II agencies with their contact details (as provided by Ministry of MSME) to whom the caller can be referred for further details or to whom queries can be forwarded shall be maintained using the *Back Office Database Updation sub-module* and can be selected by the Agent from drop-down menus/ list boxes on the screen.
- l) Facility for searching the call record database on various attributes and combination of attributes would be provided.
- m) The application would also have the provision to build database of FAQs and their standard answers.
- n) Database of all calls received since start of *Udyami Helpline* would be maintained.
- o) Backup of the database would be maintained as per a well defined backup policy.

A broad outline of the screen interface envisaged for the CRM-Agent Module is as follows:

CRM - Agent Module: Call Record

Unique Query Number	<input type="text"/>	Language Preference	Hindi <input type="button" value="v"/>
Existing/Potential Enterprenuer	<input type="button" value="v"/>	Industry	<input type="text"/>
Name	<input type="text"/>	Phone No	<input type="text"/>
Mobile (Please enter only 11 digits)	<input type="text"/>	Email ID	<input type="text"/>
State	<input type="button" value="v"/>	District	<input type="button" value="v"/>
Age	<input type="text"/>	Address	<input type="text"/>
Source of Info	<input type="button" value="v"/>	Gender	<input type="button" value="v"/>
Date of Call	<input type="text"/>		
Type of Call (Complaint/Query)	<input type="button" value="v"/>	Query Details	<input type="text"/>
Subject	<input type="button" value="v"/>	Answer Given by Call Center Agent	<input type="text"/>
Scheme	<input type="button" value="v"/>	Answer given by Level 2	<input type="text"/>
Escalated to	<input type="button" value="v"/>	Call status	<input type="button" value="v"/>
Medium of Escalation	<input type="button" value="v"/>		
Escalation Details	<input type="button" value="v"/>		
Date of Escalation	<input type="text"/>		
Date of Reply by Level 2	<input type="text"/>		
Date of Call Closure	<input type="text"/>		
<input type="button" value="Submit"/> <input type="button" value="Generate Escalation Email"/> <input type="button" value="Generate Escalation Reminder Email"/>			

The attributes of each call that would be captured through the CRM-Agent Module are as follows:

1. *Query No.* – a system generated unique id
2. *Name of Caller*
3. *Language option* – English/ Hindi/ <list of Regional Languages as applicable>
4. *Type of Caller* – indicates whether the caller is an existing entrepreneur or a potential entrepreneur
5. *Name of the Enterprise*
6. *Phone No.*
7. *Mobile No.*
8. *Email Id*
9. *Date & Time of Call*
10. *Address of Caller*
11. *State of Caller* – to be selected from a list box
12. *District of Caller* – to be selected from a list box
13. *Age of Caller*
14. *Gender of Caller*
15. *Source of Info* – indicates how the caller came to know about the MSME Call Center (e.g., from newspaper ad, television ad, DIC, Bank etc.)
16. *Type of Call* – indicates whether it is a query or a complaint/grievance
17. *Query Details*
18. *Subject* – indicates whether the query/complaint is regarding SME schemes/ loans/ technology info/ training/ other facilitation services etc.
19. *Level-I Reply* – answer given by Agent
20. *Escalation Indicator* – whether Call is closed by Agent, Caller is referred to a relevant institution, or Call is escalated to a relevant institution
21. *Escalated to* – If the caller is referred to an institution or the call is escalated, then the name of that institution to be selected from a list box
22. *Escalation medium* – by Email, Conference Call
23. *Date of Escalation*

24. *Level-II Reply* – answer from Level-II

25. *Date of Reply by Level-II*

26. *Call Status*

27. *Date of Call Closure*

However, the above is not a fully exhaustive list and may vary at the time of implementation.

The database of the stakeholder institutions providing various SME facilitation services, with their branch details and contact details like Email Ids, Telephone/Fax No.s, Call Center No. etc. shall be maintained using a *Back-Office Database Updation sub-module*. The preferred mode of escalation of call by the *Udyami Helpline* to an institution, e.g., by sending Email, or by contacting their Call Center, or by conference call, etc. would also be recorded in the database record of the institution as an indicator field. In case the preferred mode of escalation is *Email*, the CRM-Agent Module application can automatically escalate the call by generating and sending an Email (after confirmation by the Agent) to the selected level-II institution in a predefined format. However, when the reply Email is received from the level-II, the reply details and the status of the call record would have to be manually updated by the Call Center after retrieving the corresponding call record using the unique query no. of the call. It will also be possible to generate reminder Emails for pending escalation calls.

The list of stakeholder institutions who will assume the role of level-II support for *Udyami Helpline* and their preferred method of call escalation is listed in **Annexure-2**. However, this is not an exhaustive list and may undergo changes during the course of time.

3.3.2 CRM – MIS Reporting Module

The CRM application would have a report generation module providing various MIS and statistical reports based on the call records database as required by Ministry of MSME from time to time. The user would be given the choice to set various filters like period (from-date and to-date), state, district, type of caller, escalation indicator, escalated to and various other attributes and their combinations while generating an MIS report from the database. A list of MIS Reports envisaged for the *Udyami Helpline* is included in **Annexure-1** of this document. However, this is not an exhaustive list, and more no. of MIS Reports may be required in the course of time.

Some ad-hoc MIS Reports may also need to be generated as and when required by Ministry of MSME. The ad-hoc reports may be required for various reasons including addressing a parliament question related to the *Udyami Helpline* scheme of Ministry of MSME. Examples of such ad-hoc queries are:

- No. of complaints received against Banks/FIs
- No. calls received from a particular state
- No. of calls received from potential entrepreneurs from a state
- No. calls received for a specified MSME scheme

3.4 Functional & Process Requirements

Ministry of MSME would hire an existing Call Center located in Delhi or its adjoining NCR area for providing requisite infrastructure to handle the calls as follows:

- a) *Udyami Helpline* would receive the queries of entrepreneurs through a national toll free number. Ministry of MSME would arrange and bear the charges of the Toll Free Number and other telephone/Internet charges of the Call Center.
- b) *Udyami Helpline* would initially provide answers in English and Hindi languages. The caller can choose from the language options English or Hindi through an IVRS prompt and would be accordingly connected to an English or Hindi speaking Agent.
- c) The Call Center Agents are considered as Level 1 support of *Udyami Helpline*. The Call Center Agent would be a *graduate* in any discipline with excellent communication skills in English/ Hindi so that the Agent is able to communicate and understand the queries easily. In addition, the agent would also have good knowledge of computers so that he/she is able to record the queries and other necessary details with clarity. The Call Center company would train the Agent in softskills required for the job.
- d) The Call Center Agent would be required to have basic understanding about the MSME schemes of the Government and other implementing institutions. The Agent should be capable of answering basic queries regarding various MSME schemes of the Government and other relevant institutions and Banks. For this purpose, Ministry of MSME would arrange periodic subject matter training of the Call Center Agents.

- e) In cases when the Call Center Agent is required to refer a caller to a bank for credit facility, the *lead bank* of the district where the caller belongs to shall be referred. The district wise lead bank list maintained by Reserve Bank of India shall be referred for this purpose.
- f) The Call Center Agents would record the name, address, contact details, queries, scheme type, reply to the query by the Agent, escalation details etc. in a suitable format which is approved by Ministry of MSME. The information would be stored in the database and would be used for the purpose of preparing MIS reports. The information would also be analyzed by Ministry of MSME at regular intervals.
- g) A unique *query number* will be allocated to each query received by the Call Center and the same will be intimated to the caller so that the same number is quoted by the caller during his/her subsequent call to know the status of any pending query/grievance.
- h) Ministry of MSME would provide the list of contact details in various stakeholder institutions, e.g., Banks, Financial Institutions, NSCI, KVIC, Coir Board etc. to provide expert support to the Agents and for redressal of grievances of the callers. The Call Center would store this information in the form a Database for fast retrieval.
- i) When the Call Center Agent is able to provide satisfactory answer to a query, the Agent would record details of the call, the answer given and close the call.
- j) In case, the Call Center Agent (Level 1 support) is not able to answer the query, then he would EITHER refer the caller to the appropriate institution with their contact particulars, OR escalate the call to the appropriate institution for resolution of the query/ grievance of the caller using the

method of escalation applicable to that institution. A complaint/grievance pertaining to a stakeholder institution shall be escalated to that institution for redressal. The method of escalation in most cases is sending an Email giving relevant details of the query/grievance and receiving reply by a return Email. The Email would be made conspicuous by the contents of its subject. The subject would also constitute the *unique query no.* prominently. However, in some cases the method of escalation of a call can be different from sending an Email. The list of stakeholder institutions who will assume the role of level-II support for *Udyami Helpline* and their preferred mode of call escalation is listed in **Annexure-2**. However, this is not an exhaustive list and may undergo changes during the course of time. The agent would also record the information given by level-II support in the Database at the call center.

- k) Since reply to an escalated call from level-II is expected to take 1 to 4 days on an average, such call records would be left open. Once the reply is received, the *Udyami Helpline* would retrieve the relevant call record (using the unique query no.), update it with the reply received from level-II, send an Email to the caller intimating the reply and close the call. In case the caller does not have an Email Id, the *Udyami Helpline* will make an outbound call to the caller to intimate him/her about the reply and close the call. In case the caller cannot be contacted on phone, the call would still remain open. The caller can at anytime call *Udyami Helpline* and enquire about reply to his/her previous query by mentioning the unique query no., *Udyami Helpline* would close the call after that.
- l) *Udyami Helpline* would print a daily report of the escalated queries which are pending for reply from level-2 for more than 4 days. Reminder Emails will be sent to the level-II expert with a copy to its headquarters for each such pending case.

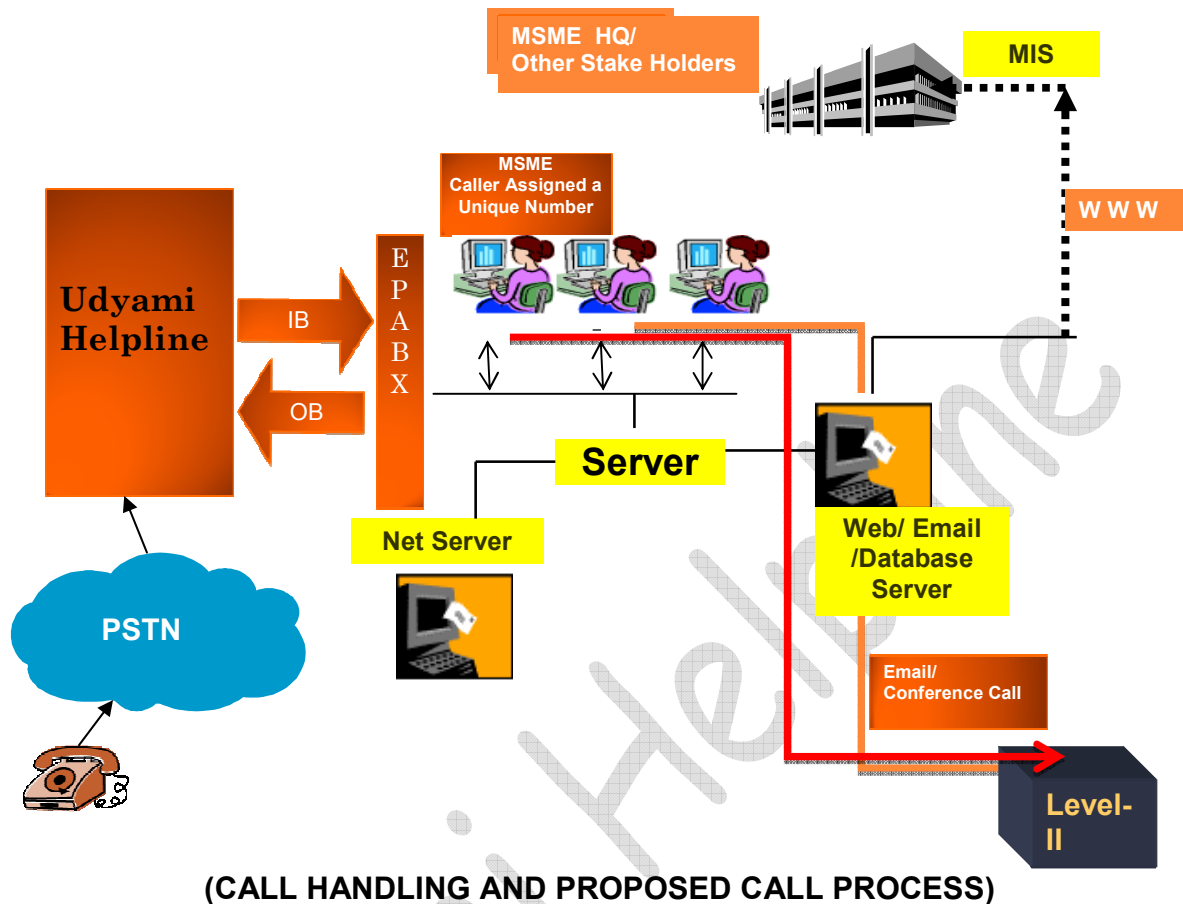
m) The *Udyami Helpline* Agent would be required to make use of Internet search extensively for various information required for answering a query. The frequently accessed website links shall be stored as “Favorites” in the web browser of each desktop in the *Udyami Helpline* Call Center. Some examples of such Internet search requirements are as follows:

- refer details of an SME scheme of a bank from the bank’s website
- find email address, telephone/fax numbers, address etc. of the SME Cell of a bank’s headquarter/ circle office/ regional office/ zonal office etc. from their websites
- find interest rates for SME credits on a bank’s website
- refer details of schemes offered by institutions like NSIC, KVIC, Coir Board etc. from their websites
- find contact details/addresses of the regional/zonal/district offices of institutions like NSIC, KVIC, Coir Board etc. from their websites
- find addresses/ contact details of the DICs
- find training programmes being conducted by the DICs
- search various other information pertaining to various SME segments, technologies, raw material, training etc.

n) Ministry of MSME shall make available to the *Udyami Helpline* Call Center any relevant industry related database available with them.

It has been observed during this study that NSIC maintains lot of MSME industry related upto date information in a database, which is made available to the SMEs through its *Infomediary Service*, which is a paid service and has to be subscribed. Possibility of making this service available to the *Udyami Helpline* Agents can be considered by Ministry of MSME.

- o) The Call Center Agents would man the *Udyami Helpline* seats during its working hours i.e. 6:00 AM to 10:00 PM, 365 days a year, including Sundays and Gazetted Holidays. The Call Center would work on 24x7 basis. During the non-working hours of Call Center Agents, a recorded message shall be played intimating the caller about the working hours of the Call Center.
- p) The Call Detail Database containing the information about the personal details of the callers, queries raised, answers given, etc. shall be maintained on a web server. The database can be accessed from anywhere on the web by authorized users. Various MIS Reports can also be generated from the Call Detail Database by authorized users from anywhere on the web.
- q) The Call Center would provide various MIS Reports and MSME would analyze them on regular basis. Such analysis by MSME is expected to yield vital field information about the problems/ difficulties encountered by the SMEs and entrepreneurs.
- r) The Call center should engage at least two supervisors who would be fully conversant with all aspects of the Call Center processes and subject matter. These supervisors must attend all subject matter training arranged by Ministry of MSME. They should also be able to impart the basic subject matter training to new Call Center Agents who have not yet attended subject matter training by the ministry of MSME.
- s) The subject matter trainings by Ministry of MSME and various other stakeholder institutions would be conducted in the premises of the Call Center operator in order to minimize disruption of normal services of the Call Center during the training period.



3.5 Escalation of Call to Level-II in Stakeholder Institutions

The list of stakeholder institutions who will assume the role of level-II support for the *Udyami Helpline* and their preferred medium of call escalation is listed in **Annexure-2**.

3.6 Subject Area Training of the Call Center Agents

The Call Center Agent would be required to have basic understanding about the MSME schemes of the Government and other implementing institutions. The Agent should be capable of answering basic queries regarding various MSME schemes of the Government and other relevant institutions and Banks. Ministry of MSME would organize necessary subject area orientation/ training programmes covering various MSME schemes of the Government and other

relevant institutions/ banks etc. The stakeholder institutions would also arrange short training courses about their MSME schemes and programs for the Call Center Agents. The coordinating officers of these institutions have in principle agreed to arrange such training courses for the *Udyami Helpline* Call Center Agents in Delhi during discussions with the TCIL team, however, Ministry of MSME would be required to formally write to these institutions about the requirement.

The following subject area training programmes by various stakeholders are envisaged for the Call Center Agents:

a) Comprehensive Training by Ministry of MSME/ DC (MSME)

- Introduction to the concepts MSME and its significance
- Role of Government in development of MSMEs
- Introduction to the MSME Development Act 2006
- Objectives of MSME Schemes of the Government
- Functions of the Ministry of MSME and the o/o DC (MSME)
- General concept of MSME facilitation services
- Functions of MSEFC & Credit Monitoring Cell in the o/o DC (MSME)
- Role of State Governments in development of MSMEs
- Role of the autonomous institutions like NSIC, KVIC, Coir Board, SIDBI etc.
- Role of Scheduled Banks in extending SME Credit Facilities
- Other general ideas like role of RBI, IBA, MSME Associations, various sources/ websites from where relevant information can be retrieved etc.

This training programme by Ministry of MSME is envisaged to be of 2-day full time training to be conducted by Ministry of MSME experts. This training would be required to be repeated every three months to refresh the old Agents and to train the fresh Agents.

b) Training on MSME Schemes by State Governments

Since the DICs of the State Governments play a direct role in the establishment and operation of the MSMEs, it would be ideal to arrange training of the Call Center Agents by DIC/ Industry Department of State Government about the processes involved right from stage of registration to operation of the MSMEs. This would give a wide exposure to the Call Center Agents about the functioning of the MSMEs. It is recommended that Ministry of MSME arranges such one-day training programmes by one or two State Governments every three months.

c) Training on MSME Schemes & Facilitation Services provided by Autonomous Institutions like NSIC, KVIC, Coir Board, SIDBI

Institutions such as NSIC, KVIC, Coir Board and SIDBI have various MSME Schemes and also offer various MSME facilitation services. It is required to arrange short orientation courses for the Call Center Agents about the schemes and facilitation services offered by these institutions. A short 3-hour orientation training by the respective institutions can be arranged every six months.

d) Training on MSME Schemes offered by Banks

The scheduled Banks offer various MSME credit schemes. It is required to arrange short orientation courses for the Call Center Agents about the schemes offered by these Banks. A short 3-hour orientation training by each Bank is required to be arranged every six months.

3.7 Publicity of the Udyami Helpline

The toll free number for the *Udyami Helpline* needs to be aggressively publicized so that entrepreneurs become aware of the facility and can make use of the same. Ministry of MSME may plan such publicity through

Newspaper and the electronic media. The toll free number should be prominently displayed on the home pages of the websites of the Ministry of MSME and DC (MSME). A single line footage on the Call Center can also be added to all advertisements of the Ministry of MSME.

The institutions NSIC, KVIC, Coir Board and SIDBI can be approached to prominently display the *Udyami Helpline* toll free number on their websites and also add the same as a one line footage in other media advertisements of their organizations.

Many of the scheduled banks have already agreed to publicise the *Udyami Helpline*. The banks can be asked to publicise the *Udyami Helpline* as a single line footage in their advertisements and websites. The banks may also be requested to advertise the *Udyami Helpline* by prominently displaying posters of *Udyami Helpline* in their branch offices.

Some television channels are airing regular MSME related programmes. Ministry of MSME may also approach these channels for giving free publicity to the *Udyami Helpline*.

3.8 Implementation Options – Hiring of Call Centers Vs. Setting-Up Call Centers

Udyami Helpline would be set up at in Delhi or its adjoining NCR region. As explained below, not only the setting up of the infrastructure cost but also the operational cost is high.

- An in-house call center requires investment in the space and technology to handle the highest demands that are expected in the foreseeable future.
- The up-front infrastructure costs involved in providing customer service whether via phone, email or live Internet chat, are enormous.
- Backup systems need to be built to deal with system down times, maintenance or repair.

- Customer service is a labour-intensive activity and it requires on-going investment in recruitment, training, checking and other human resources costs.
- Personnel department ends up spending a disproportionate amount of time seeing to the needs of what may be a relatively small part of the overall operations of the Ministry.
- Dramatic shifts caused by seasonal or even hourly volume changes also translate into high costs.

An outsourcing partner whose core business is providing quality customer care is in the best position to give the highest possible level of service. Agents are available 24x7x365, at staffing levels that are infinitely flexible to meet peak demands related to season, time of the day, etc. Working from documentation, FAQ lists etc provided to them, they're able to either answer questions immediately, or seamlessly transfer them to more expert second-tier help. The response time to caller's requests and queries is minimal.

Therefore, an outsource partner can more efficiently allocate infrastructure and human resources, shifting and adding to them. This will enable MSME to expand the range and scope of service operations as required.

Thus, outsourcing will enable MSME to focus attention more on its core operations and competencies. Further, MSME need only pay for what resources it actually uses while retaining the ability to add capacity as needed.

3.9 Implementation Options – Hiring Services Of Turnkey Solution Implementer

MSME may consider hiring of Services for Turnkey Solution Implementation on Turnkey/ Cost Plus basis because of the following reasons:

1. A turnkey outsourcing model would be beneficial in terms of cost, control and quality for Ministry of MSME. In a turnkey outsourcing environment, the outsource partner assumes responsibility for day-to-day operations while working closely with the ministry to define key objectives and long-term strategic plans.
2. The turnkey partner provides regular, detailed reports on pre-established performance measures. It will also remove the bottlenecks and delays associated with the government operations.
3. Ministry of MSME will gain a clearer picture of the efficiencies or bottlenecks in the operations and will be able to focus more on results.

3.10 Monitoring Of Udyami Helpline

The *Udyami Helpline's* performance would have to be reviewed from time to time. Call centre logs contain a plethora of information regarding the call patterns and the operator's competence. The main areas which should be targeted so as to look into call patterns would be busy hours, number of unanswered calls, number of calls transferred to the expert level on average per day, response time of operators etc. The reports, over a period of time, would provide an insight into the following areas :

1. Capability of the operator
2. Shortcomings of the existing database
3. Whether there is a need to increase / decrease the number of seats in a particular call centre
4. Changes in shift times if required
5. Competency of the call centre

A monitoring team to perform surprise checks on the call centre would be required. A complaint cell or number for making complaints regarding the call

centre would help in getting to know about the actual performance value of the call centres.

To summarise, the monitoring of call centres would involve the following key activities:

1. Analysis of MIS Reports and Statistics received from *Udyami Helpline*.
2. Monitor the correctness of assumptions periodically and growth rate / popularity of the Call Center.
3. Hold regular discussions with the Call Center Agents and experts to collect feedback and use this feedback to improve the process
4. Examine the process of developing the information base from the queries and their answers. Analyse the pattern of queries so that a Knowledge base can be developed over a period of time.
5. Make periodic as well as surprise Third party quality of service checks at the call centre.

3.11 Monitoring of the Call Completion Rate (CCR) on the Toll Free Number

Over a period of time, as the *Udyami Helpline* becomes popular and starts receiving large number of calls comparable to its maximum call handling capacity (based on some basic assumption on average call duration, e.g., 10 minutes per call), it is essential to start monitoring the CCR data. The CCR data can be obtained from the telecom service provider (BSNL/ MTNL) and specifies date wise no. of *Processed Calls vs Successful Calls*. More no. of processed calls than successful calls indicates that the call volume has exceeded the call handling capacity of the Call Center and callers are getting busy tone. In such a situation, Ministry of MSME would require to consider increasing the call handling capacity, i.e., the number of seats in the Call Center immediately.

3.12 A Trademark Name for the Proposed Call Center of Ministry of MSME

National Small Industries Corporation (NSIC) has already made two trademark registrations for the NSIC Call Center – ‘*MSME Call Center*’ & ‘*MSME Info Call Center*’. Hence, it is proposed to name the Ministry of MSME Call Center as “**Udyami Helpline**” and trademark registration for this name be done by the Ministry of MSME.

4.0 Cost Estimates

4.1 Assumptions

The Budgetary Costs for setting up and operation of the proposed *Udyami Helpline* Call Center have been worked out based on certain assumptions listed below:

1. Call Center shall work from 6.00 AM to 10.00 PM in two shifts – (Morning Shift from 6.00 AM to 2.00 PM & Evening Shift from 2.00 PM to 10.00 PM)
2. During 10:00 PM to 06:00 AM, the calls will be diverted to IVRS system and pre-recorded message will be played.
3. No. of seats in the Call Center shall be 10 (5 for Hindi & 5 for English).
4. Full capacity utilization of the agents in handling of calls assumed.
5. Average call duration is 10 minutes
6. Average conference calling duration during each call is 3 minutes.
7. Duration of IVRS call for playing message during off time is 2 minutes
8. The estimated cost of hiring of Call Center capacity including Agents is Rs. 22,000/= per month per shift.
9. Taxes shall be applicable on the estimates costs. Presently, Service Tax @ 10.3% is applicable on call center services.
10. All call charges, rentals, discounts are as per BSNL/MTNL tariff published in their respective websites. These tariffs for call charges are normally negotiable.

4.2 Details of Cost Estimate

A) Hiring of Existing Call Center Capacity from the Market

Monthly Cost per 8-hour Shift	Rs.	22,000
No. of Shifts		20
Monthly Shift charges	Rs.	4,40,000

B) Development & Maintenance of CRM & MIS Application Software

Initial one-time cost for software development	Rs. 7,00,000
Recurring Annual Maintenance Cost	Rs. 1,50,000

C) Connectivity Charges

i) *One time Registration Fee for PRI connection* **Rs. 1,10,000**
(This can be negotiated with MTNL/BSNL for waiver)

ii) *Monthly Fixed Telephone Charges*

	No. of Telephone Connections	Monthly Rental	Monthly Cost
Incoming lines:	30-channel PRI Connection	5,000	5,000
Outgoing lines:	10	250	2,500

Rs. 7,500

iii) Monthly Call Charges for 1800-xxx-xxxx Toll Free Phone

Live calls handled per month per shift assuming full capacity utilisation and average call duration of 10 minutes per call -	1,440
Live calls handled per month in 20 shifts -	28,800
Total estimated calls per month	28,800
IVR calls (2 minutes each) per month assuming 50 calls per day-	1,500

	Expected total calls	Number of calls from landline (assuming 50% calls from landline phones)	Number of calls from cellular (assuming 50% calls from cellular phones)	Duration - landline calls (10 mts. for live call & 2 mts. For IVRS call)	Duration - cellular calls (10 mts. for live call & 2 mts. For IVRS call)	Call Charges for landline @ Rs.1.20 per 30 sec pulse applicable for inter-circle calls	Call Charges for Cellular @ Rs. 1.20 per 30 sec for all calls	Total Call Charges
Incoming Toll Free Calls	28800	14400	14400	144000	144000	3,45,600	3,45,600	6,91,200
IVR Toll Free Calls	1500	750	750	1500	1500	3,600	3,600	7,200

Rs. 6,98,400

Charges after Bulk Discount 25% as per BSNL's Tariff Plan

Rs. 5,23,800*iv) Monthly Call Charges for Escalated Calls to Banks/FIs/Other Institutions*

	Expected total calls	Duration-escalated call to landline(3 minutes per call)	Total Call Charges @ Rs. 1 per min - MTNL's One India
Outgoing escalated calls	28800	86400	Rs. 86,400

v) Monthly Internet Charges

Business Unlimited Download 2 Mbps Multiuser
Broadband Connection Monthly Charges

Rs. 15,000

Estimated Monthly Fixed Telephone Charges

Rs. 7,500

Estimated Monthly Toll Free Call Charges

Rs. 5,23,800

Estimated Monthly Outgoing Escalated Call Charges

Rs. 86,400

Estimated Monthly Internet Charges

Rs. 15,000

Total Monthly Connectivity Charges

Rs. **6,32,700**

Annual Connectivity Charges

Rs. 75,92,400

D) Estimated Cost of Training of Call Center Agents

Cost of Training						
(A) Initial Training for MSME Call Center Agents						
Total Duration - 12 Days (6 Hours Training Session each day)						
S.No	Units Providing Training	Number of Participating Units	Duration in Hours	Total Duration in Hours (Number of Participating Units * Duration in Hours)	Hourly Rate for Honorarium in Rupees	Total Cost (Total Duration in Hours * Hourly rate for Honorarium)
1	Ministry of MSME	1	12.00	12.00	1,000	12,000
2	Relevant Autonomous Institutions					
	NSIC	1	3.00	3.00	1,000	3,000
	KVIC	1	3.00	3.00	1,000	3,000
	Coir Board	1	3.00	3.00	1,000	3,000
	SIDBI	1	3.00	3.00	1,000	3,000
3	Scheduled Banks	10	3.00	30.0	1,000	30,000
4	State Government Industry dept.	2	3.00	6.00	1,000	6,000
5	Other Central Govt. departments					
	Ministry of Labour	1	3.00	3.00	1,000	3,000
	Ministry of Rural Development	1	3.00	3.00	1,000	3,000
	Ministry of Housing and Urban Poverty Alleviation	1	3.00	3.00	1,000	3,000
	DC (Handicrafts) - Min of Textiles	1	3.00	3.00	1,000	3,000
	Total - I			72		72,000
(B) Regular Quarterly Refresher Training						
Total Duration - 8 Days (6 Hours training session each day)						
S.No	Units Providing Training	Number of Participating Units	Duration in Hours	Total Duration in Hours (Number of Participating Units * Duration in Hours)	Hourly Rate for Honorium in Rupees	Total Cost (Total Duration in Hours * Hourly rate for Honorium)
1	Ministry of MSME	1	6.00	6.00	1,000	6,000
2	Relevant Autonomous Institutions					
	NSIC	1	2.00	2.00	1,000	2,000
	KVIC	1	2.00	2.00	1,000	2,000
	Coir Board	1	2.00	2.00	1,000	2,000
	SIDBI	1	2.00	2.00	1,000	2,000

3	Scheduled Banks	10	2.00	20.0	1,000	20,000
4	State Government Industry dept.	2	2.00	4.00	1,000	4,000
5	Other Central Govt. departments					
	Ministry of Labour	1	2.00	2.00	1,000	2,000
	Ministry of Rural Development	1	2.00	2.00	1,000	2,000
	Ministry of Housing and Urban Poverty Alleviation	1	2.00	2.00	1,000	2,000
	DC (Handicrafts) - Min of Textiles	1	2.00	2.00	1,000	2,000
	Sub - Total - II (Training cost for each Quarter)			46		46,000
	Total - II (Training cost per Annum)					1,84,000

4.3 Phase wise Summary of Budgetary Costs

Phase wise Summary of Cost Estimate for *Udyami Helpline* is as follows:

Budgetary Cost Estimates - Udyami Help Line		
(A) For Period October 2009 till March 2010		
S.No	Call Center Seats = 10, Shifts = 20	Estimated Cost in Rupees
PART-I		
1	Hiring of Call Center Capacity from Market	26,40,000
2	Connectivity Charges	37,96,200
3	Initial Registration Fee for PRI Connection	1,10,000
4	Cost of Advertising Tender Notice in Newspaper Appx. Cost of 5 x 8 cm Advertisement in Times of India, Delhi and Economic Times (all editions)	1,10,000
5	Initial one-time cost for Software Development	7,00,000
6	Training of Call Center Agents-Initial Training	72,000
7	Training of Call Center Agents-Quarterly Refresher Training	92,000
8	Consultancy Charges to TCIL @1.00 Lac per month)	6,00,000
	Sub-total Part-I	81,20,200
PART-II		
9	Publicity Cost	50,00,000
10	Administrative Expenses	5,00,000
	Sub-total Part-II	55,00,000
	Total (A)	1,36,20,200

(B) For Period April 2010 till March 2011		
S.No	Call Center Seats = 20, Shifts = 40	Estimated Cost in Rupees
PART-I		
1	Hiring of Call Center Capacity from Market	1,05,60,000
2	Connectivity Charges	1,51,84,800
3	Software Maintenance Charges	1,50,000
4	Training of Call Center Agents-Quarterly Refresher Training	3,68,000
5	Consultancy Charges to TCIL @ 1,15,000 per month)	13,80,000
	Sub-total Part-I	2,76,42,800
PART-II		
6	Publicity Cost	50,00,000
7	Administrative Expenses	10,00,000
	Sub-total Part-II	60,00,000
	Total (B)	3,36,42,800
(C) For Period April 2011 till March 2012		
S.No	Call Center Seats = 30, Shifts = 60	Estimated Cost in Rupees
PART-I		
1	Hiring of Call Center Capacity from Market	1,58,40,000
2	Connectivity Charges	2,27,77,200
3	Software Maintenance Charges	1,50,000
4	Training of Call Center Agents-Quarterly Refresher Training	5,52,000
5	Consultancy Charges to TCIL 1,32,000 per month)	15,84,000
	Sub-total Part-I	4,09,03,200
PART-II		
6	Publicity Cost	50,00,000
7	Administrative Expenses	10,00,000
	Sub-total Part-II	60,00,000
	Total (C)	4,69,03,200
SUMMARY OF BUDGETARY COSTs: Oct 2009 to Mar 2012		
S.No	Cost Head	Estimated Cost in Rupees
PART-I		
1	Hiring of Call Center Capacity from Market	2,90,40,000
2	Connectivity Charges	4,17,58,200
3	Initial Registration Fee for PRI Connection	1,10,000
4	Cost of Advertising Tender Notice in Newspaper Appx. Cost of 5 x 8 cm Advertisement in Times of India, Delhi and Economic Times (all editions)	1,10,000
5	Initial one-time cost for Software Development	7,00,000

6	Software Maintenance Charges	3,00,000
7	Training of Call Center Agents-Initial Training	72,000
8	Training of Call Center Agents-Quarterly Refresher Training	10,12,000
9	Consultancy Charges to TCIL	35,64,000
	Sub-total Part-I	7,66,66,200
	PART-II	
10	Publicity Cost	1,50,00,000
11	Administrative Expenses	25,00,000
	Sub-total Part-II	1,75,00,000
	T O T A L (Oct 2009 to Mar 2012) :	9,41,66,200

5.0 Annexure 1 – MIS Reports

MIS Reports can be of one of the following categories:

- Regular MIS Reports
- Adhoc MIS Reports
- Web Enabled Online Interactive MIS for Authorised Users

List of proposed MIS Reports:

MIS Reports can be Monthly/ Cumulative & State wise/ All India. Examples of possible MIS Reports are as follows:

- Call Statistics (live/ IVR/ total calls)
- Call Escalation Statistics
- Call Trend (Graphical)
- Call Detail Report
- Scheme Category wise Call Statistics
- Average Hourly Call Statistics for the month
- Source of Info wise Calls for the month
- Male/Female Call Statistics
- No Call Districts
- Improvements/ Modifications / Suggestions (for CC Ops)
- List of Level-II Institutions with their Contact Details
- Level-II Institution wise Call Escalation Statistics
- Level-II Institution wise Calls Pending Report

However, this is not an exhaustive list and more MIS Reports may be added at the time of implementation depending upon the requirement of Ministry of MSME.

Sample MIS Report Formats:

Some sample MIS Reports are as follows:

Report 1 – MSME Call Statistics (live/ IVR/ total calls)

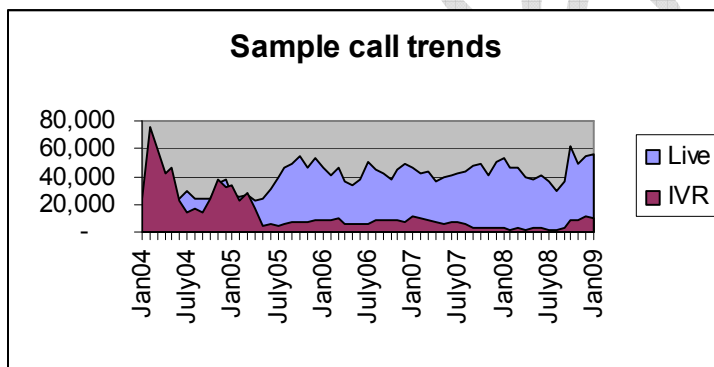
Sno	Month	Live Calls	IVR Calls	Total Calls
1	June 2009	1200	200	1400
2	July 2009	1500	300	1800
3				
4				

5

Report 2 – MSME Call Escalation Statistics

Sno	Month	Call Handled at		Total Calls
		Level-1	Expert	
1	June 2009	700	500	1200
2	July 2009	900	600	1800
3				
4				
5				
6				

Report 3 - Call Trend (Graphical)



Report 4 - Call Detail Report

Call Detail Report

Sno	CallDate	Query Details	Reply Given by Level-1	Reply Given by Level-II
1	1- Jun-09	Loan	Answer	-
2	1- Jun-09	Specific Scheme	-	Scheme Details
3				

Report 5 - Loan Category wise Call Statistics

Scheme Category wise Call Statistics

Sceme Type A

Sno	CallDate	Query Details	Reply Given by Level	Reply Given by LevelII
1	1- Jun-09	About Loan A	Answer	-
2				
3				

Scheme Type B

1	1- Jun-09	About Loan B	Answer	-
2				
3				

Report 6 - Average Hourly Call Statistics for the month**Hourly Call Details for all seats**

Between 08:00:00 to 20:00:00

Total Calls 31725

Sno	Language	Slot	Total Calls
1	English	08:00-09:00	7675
2	English	09:00-10:00	4320
3	English	10:00-11:00	966
4	English	11:00-12:00	1249
1	Hindi	08:00-09:00	7000
2	Hindi	09:00-10:00	5455
3			

Report 7 - Source of Info wise Calls for the month

This report will indicate the call statistics of the month as per source of information from where the caller came to know about this Call Center. Source of Information can be Television, radio, Newspaper, Pamphlet, Friend, Bank branch etc.

Report 8 - Male/Female Call Statistics**Male Female Ratio All States****Hourly Male Female Ratio**

Duration – 1-June-2009 to 30-June-2009

Total Calls 12000

Sno	Language	Female	Male	Total Calls
1	1-June-2009	10	35	45
2	2-June-2009	18	30	48
3				
4				
5				

6.0 ANNEXURE 2 - STAKEHOLDER INSTITUTIONS AND METHOD OF ESCALATION OF CALLS

S.No.	Name of Institution	Web Site Address	MSME Info. On the Website	Call Centre	Method of Escalation
1.	MINISTRY OF MSME	http://msme.gov.in			
2.	DC (MSME)	http://DCmsme.gov.in			<p>In case of complaint against a bank about case pending for 15 days or more, the same would be escalated to "Credit Monitoring Cell" of the o/o DC (MSME) by Email.</p> <p>In case of complaint related to Delayed Payment, the same would be escalated to "MSEFC" of o/o DC (MSME) by Email.</p>
3.	NSIC	http://www.nsic.co.in		1800-111-955	<p>Complaints or grievances can be escalated through Email to 'info@nsic.co.in'.</p> <p>For clarifications of NSIC schemes, NSIC prefers that the caller should be advised to call NSIC's Call Center or a conference call should be established with NSIC's Call Center for such queries.</p>
4.	KVIC	http://www.kvic.org.in			< The requirement has been discussed. <i>KVIC still working out details at their end</i> >
5.	COIR BOARD OF INDIA	http://coirboard.nic.in/			< The requirement has been discussed. <i>Coir Board still working out details at their end</i> >
6.	SIDBI	http://www.sidbi.com		1800-22-6753	Email to the concerned zonal office of SIDBI for complaints/ grievances. The zonal office would respond with the status of the

					complaint/grievance by Email to MSME Call Center in 3 to 4 days.
7.	STATE BANK OF INDIA	http://www.statebankofindia.com	http://www.statebankofindia.com/user.htm	Call 1800112211 (tollfree from BSNL/MTNL) or 080-26599990	For grievances, Email will be sent to MSME Cell of SBI Headquarters who in turn will take up the case with relevant regional/zonal MSME Cell who will respond by Email in 3-4 days.
8.	PUNJAB NATIONAL BANK	http://www.pnbindia.com/	http://www.pnbindia.com/ (Mouse over on BUSINESS SECTOR Button)	toll free number 18001802222 from anywhere in India or paid number 0124 - 2340000 accessible from mobile also.	For calls of the nature of complaint/ grievance related to PNB, it is not desirable that each such call is forwarded to the MSME Cell of the PNB Circles. In such cases the MSME Call Center should establish a Conference Call with the PNB Call Center. The Call Center would process the complaint/grievance and reply back to the MSME Call Center about the status/action taken. In cases where a caller might have already tried the PNB Call Center before calling the MSME Call Center about his/her complaint/grievance, since they have PNB officials in their Call Center to resolve queries along with the Call Center Agents, PNB can make a provision so that the MSME Call Center establishes the Conference Call directly with the PNB officials in the Call Center through a special number instead of calling the toll free number of the PNB Call Center.
9.	ORIENTAL BANK OF COMMERCE	https://www.obcinda.co.in/obcnew/site/index.aspx	https://www.obcinda.co.in/obcnew/upload/obc/mse.pdf		Send an Email to the relevant Regional MSME Cell or the Head Office MSME Cell of OBC. After addressing the complaint/grievance, the bank's MSME Cell would

					intimate the status/ action taken on the case to the MSE Call Center by Email.
10.	DENA BANK	http://www.denabank.com/index.jsp	http://www.denabank.com/viewsection.jsp?lang=0&id=0.135.181		Send an Email to the SME Department in the Head Office of the bank who will in turn send it to the relevant Regional MSME Cells for redressal. The SME Department of the bank's Head office would respond with the status of the complaint/grievance by Email to MSME Call Center in 3 to 4 days.
11.	STATE BANK OF PATIALA	http://www.sbp.co.in/	http://www.sbp.co.in/sme-corporate-banking/sme-corporate-banking.htm		Send an Email to the relevant Zonal MSME Care Centers of SBP with a copy to the MSME Care Centers in Head Office for redressal. SBP would respond to the complaint/grievance by Email to MSME Call Center within 3 to 4 days.
12.	STATE BANK OF INDORE	http://www.indorebank.org/default.htm	http://www.indorebank.org/tenders/recovery/drs_sme.doc		
13.	BANK OF BARODA	http://www.bankofbaroda.com/	http://www.bankofbaroda.com/bbs/sme.asp		Send an Email to the SME Cell of BOB's Head Office, which in turn would forward the same to the relevant Regional MSME Care Centers of BOB for redressal. SME Cell of Head Office would respond to the complaint/grievance by giving the status of the case to MSME Call Center within 3-4 days by Email.
14.	CENTRAL BANK OF INDIA	http://www.centralbankofindia.co.in/	http://www.centralbankofindia.co.in/english/getfile.asp?ID=332		Send an Email to the SME Department in the Head Office of the bank who will in turn send it to the relevant Regional MSME Care Center for redressal. The SME Department of the bank's Head office would respond with the status of the complaint/grievance by Email to MSME Call Center in 3 to 4 days.
15.	CANARA BANK	http://www.canarabank.com/	http://www.canarabank.com/		Send an Email to the SME Business Unit in

		ank.in/	ank.com/english/Scripts/PCSmeBusinessUnit.aspx		the Head Office of Canara Bank who will in turn send it to the MSME Care Center of the relevant Circle for redressal. The SME Business Unit of the bank's Head office would respond with the status of the complaint/grievance by Email to MSME Call Center in 3 to 4 days.
16.	INDIAN OVERSEAS BANK	http://www.iob.in/	http://www.iob.in/MSME.aspx		Send an Email to the SME Department in the Head Office of IOB who will in turn send it to the relevant Regional MSME Care Center for redressal. The SME Department of IOB's Headoffice would respond to the complaint/grievance by Email to MSME Call Center in 3 to 4 days.
17.	STATE BANK OF HYDERABAD	http://www.sbhyd.com/	http://www.sbhyd.com/advances.asp	18004254055	Send an Email to the MSME Cell of SBH's Headoffice who will in turn send it to the relevant Regional MSME Care Center for redressal. SBH would respond to the complaint/grievance by a return Email to MSME Call Center in 3 to 4 days giving status/ action taken.
18.	SYNDICATE BANK	http://syndicatebank.in/	http://syndicatebank.in/scripts/CodeforMSE.aspx		Send an Email to the relevant Regional MSME Cell with a copy to the Head Office MSME Cell of Syndicate Bank. After addressing the complaint/ grievance, the bank's MSME Cell would intimate the status/ action taken on the case to the MSME Call Center by Email.
19.	UCO BANK	http://www.ucobank.com/	http://www.ucobank.com/msme-care-center.htm		Send an Email to the SME Department in the Head Office of the bank who will in turn send it to the relevant Regional MSME Care Center for redressal. The SME Department of the bank's Head office would respond with the status of the complaint/grievance by

					Email to MSME Call Center in 3 to 4 days.
20.	UNION BANK OF INDIA	http://www.unionbankofindia.co.in/	http://www.unionbankofindia.co.in/AccessPt.aspx?Query=SME	1800 2222 44 Toll free number 91 22 25719600 for NRI customers	Send an Email to the SME Department in the Head Office of Union Bank who will in turn send it to the relevant Regional MSME Care Center for redressal. The SME Department of the bank's Head office would respond with the status of the complaint/grievance by Email to MSME Call Center in 3 to 4 days.
21.	ALLAHABAD BANK	http://www.allahabadbank.com	http://www.allahabadbank.com/sitemap.asp		Send an Email to the SME Department in the Head Office of the bank who will in turn send it to the relevant Regional MSME Care Center for redressal. The SME Department of the bank's Head office would respond with the status of the complaint/grievance by Email to MSME Call Center in 3 to 4 days.
22.	ANDHRA BANK	http://andhrabank.in	http://andhrabank.in/scripts/ABSspecializedSMEBranches.aspx	1800 425 2905	<i>Details to be worked out with the bank at the time of implementation.</i>
23.	BANK OF INDIA	http://www.bankofindia.com/home.aspx	http://www.bankofindia.com/smepol.aspx		<i>Details to be worked out with the bank at the time of implementation.</i>
24.	CORPORATION BANK	http://www.corpbank.com/	http://www.corpbank.com/asp/0100text.asp?presentID=1031&headID=20		<i>Details to be worked out with the bank at the time of implementation.</i>
25.	BANK OF MAHARASHTRA	http://www.bankofmaharashtra.in/	http://www.bankofmaharashtra.in/Msmehelpline.asp		<i>Details to be worked out with the bank at the time of implementation.</i>
26.	IDBI BANK	http://www.idbi.com	http://www.idbi.com/idbi/SME_finance		<i>Details to be worked out with the bank at the time of implementation.</i>

			asp		
27.	INDIAN BANK	http://www.indian-bank.com	http://www.indian-bank.com/MSMECare.htm OR http://www.indian-bank.com/sme-charter.htm	1800 425 1400	<i>Details to be worked out with the bank at the time of implementation.</i>
28.	UNITED BANK OF INDIA	http://www.unitedbankofindia.com	http://www.unitedbankofindia.com/sme-segment.asp		<i>Details to be worked out with the bank at the time of implementation.</i>
29.	PUNJAB & SINDH BANK	http://www.psbindia.com/	http://www.psbindia.com/Sme.php		<i>Details to be worked out with the bank at the time of implementation.</i>
30.	VIJAYA BANK	http://www.vijayabank.com/	http://vijayabank.com:8081/vijaya/vijaya/internet-en/menus/loans-advances/advances-to-agriculture.html		<i>Details to be worked out with the bank at the time of implementation.</i>
31.	STATE BANK OF INDORE	http://www.indorebank.org/default.htm	http://www.indorebank.org/tenders/recovery/drs_sme.doc		
32.	STATE BANK OF MYSORE	http://www.mysorebank.com	http://www.statebankofmysore.co.in/downloads/msme-care.pdf	Toll Tree: 1800 – 425 – 2244 (BSNL/MTNL) 080-22300020	<i>Details to be worked out with the bank at the time of implementation.</i>
33.	STATE BANK OF TAVANCORE	http://www.statebankoftravancore.com/home45.htm	http://www.iloveindia.com/finance/bank/nationalised-banks/state-bank-of-travancore.html		<i>Details to be worked out with the bank at the time of implementation.</i>

7.0 Annexure 3 – RFP Document