

Bharat Sanchar Nigam Limited

General Manager Telecom District, ALIGARH

Notice Inviting bids (Sealed) for appointment of Private Recovery Agents/ Agencies for recovery of outstanding amount of BSNL Aligarh SSA.

- Eligibility** : - (a) Debt recovery Agent/ Agency of other Telecom Service Provider.
- (b) Debt Recovery Agent/ Agency of reputed Public Sector Banks/ Financials Institutions.
- EMD** : - Rs. 10,000/- (either in cash or demand draft) DD should be in favour of AO (Cash) BSNL GMTD Aligarh payable at Aligarh
- Bid Forms:-** The Bid papers can be obtained from the below mentioned address or can be downloaded from <http://www.upw.bsnl.co.in>
- Submission Date:-**The last date of obtaining: 29.09.2009 14.00 Hrs & to be submitted in the following address on the Same day on or before 15.00 Hrs
- Opening of Bid:-** 29.09.2009 at 15.30 Hrs in the chamber of AGM(Plg) O/O the GMTD, Aligarh
- Contact Address** : - AO(Computer)/AO(Mobile)/AGM(PLG) O/o GMTD, Aligarh.
Main Telephone Exchange,Aligarh
0571-2405711,9412757755 AO(Computer),Aligarh
0571-2402200,9412757654 AO(Mobile),Aligarh
0571-2401414,9412757157 AGM(Plg),Alg

(Signature of tenderer with seal)

Recovery Scheme under Brand Name “Project Kuber”

- (1) For realization of over three months up to two year old outstanding dues with value between 1,000 to 20,000 against closed connections of Private customers of Basic Telephones, WLL, Private Wires/ Circuits and CMTS Postpaid.

Terms and conditions of the scheme :-

→ **Eligibility** :- The following individuals/ institutions having significant experience in the recovery of outstanding amount in Telecom and Banking Sectors shall be eligible for appointment as Private Recovery Agencies for realization of BSNL’s outstanding dues.

- (a) Debt recovery Agent/ Agency of other Telecom Service Providers.
- (b) Debt recovery Agent/ Agency of reputed Public Sector Banks/ financial institutions.
- (c) **Technical Bid:-** Envelope-I marked as: Technical bid, Tender for appointment as private recovery agents in Aligarh SSA with portfolio No and date: and should contain the documents as given below. Debt Recovery Agent/Agency of other Telecom Service providers.

- i) Documentary proof of eligibility w.r.t a, b & c duly signed and attested by Gazetted officer.
- ii) Latest Income tax clearance certificate or PAN No. Duly signed and attested by Gazetted officer
- iii) Required earnest money in the form of DD. Bid document cost Rs.563/- in the form of DD in case bid document downloaded from web site.
- iv) Complete tender document duly signed by the Tenderer on each page.
- v) Original “Power of Attorney” in case person other than tenderer has signed the tender document.

Financial Bid:- Envelop-ii Marked as: Financial bid, Tender for appointment as private recovery agents in Aligarh SSA with portfolio No: and should contain the quoted rates on prescribed Performa (ANEXURE-B) duly signed by the tenderer. Any cutting / correction should be with signatures of the Tenderer and date.

Envelope III:- Marked as: Tender for appointment as private recovery agents in

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Aligarh SSA with portfolio No and date: and should contains the Envelope-I (Technical Bid) and Envelope-II (Financial Bid) . On all these three envelopes the name of the firm with complete address should be clearly given. The technical bids will be opened first & the financial bids will be opened of those tenderers who qualifying in technical bid.

The date of opening of financial bid will be informed to successful Bidders, where they or their representative could be present at the time of financial bid opening.

G.M.T.D.Aligarh reserves the right to reject all the tender as a whole or in part there of without assigning any reason.

Other terms & conditions and details about scheme are available in tender document.

(2) Appointment : -

The Scheme now being launched shall be on experimental basis for a period of one year. Appointment of a Private Recovery Agent/ Agency will be for a maximum period of one year.

(3) Selection of Recovery Agent/ Agency : -

A set of Agents/ Agencies will be finalized on the basis of L1 rates amongst the eligible bidders for each Portfolio of Outstanding. The Portfolio of Outstanding will be arrived taking into account the periodicity of Outstanding(Bucket) and the Area under Aligarh SSA to which it belongs. The Bucket and the area are designed as under:-

(i) The outstanding based on the following three buckets.

- (a) Bucket 1 (B1) : > 3 months – up to 6 months old outstanding.
- (b) Bucket 2 (B2) : > 6 months – up to 12 months old outstanding.
- (c) Bucket 3 (B3) : >12 months – up to 24 months old outstanding.

(ii) The outstanding by Area within the SSA is divided as under:-

- (a) **A1 --- Koil-Aligarh**
- (b) **A2 --- Khair-Atrauli**
- (c) **A3 --- Sikandrarao-Hathras**
- (d) **A4 ---- Entire Aligarh SSA (for Mobile Connections)**
- (e) **A5 Circuits**

(iii) Portfolios of Outstanding (LL)as under:-

- (a) Portfolio 1 : B1A1

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- (b) Portfolio 2 : B1A2
- (c) Portfolio 3 : B1A3
- (d) Portfolio 4 : B2A1
- (e) Portfolio 5 : B2A2
- (f) Portfolio 6 : B2A3
- (g) Portfolio 7 : B3A1
- (h) Portfolio 8 : B3A2
- (i) Portfolio 9 : B3A3

(iv) Portfolios of Outstanding for mobile connections as under:-

- (a) Portfolio 10 : B1A4
- (b) Portfolio 11 : B2A4
- (c) Portfolio 12 : B3A4

(v) Portfolios of Outstanding for Circuits as under:-

- (a) Portfolio 13 : B1A5
- (b) Portfolio 14 : B2A5
- (c) Portfolio 15 : B3A5

(4) Bidding Activity : -

Bids are invited for each of the portfolios desired through the segmentation explained above.

- The bids should be supported with the profile of Recovery Agent/ Agencies in format enclosed as Annexure – A.
- The bids should also contain the commission percentage that the Agent/ Agency will charge on the collections made by them as per the prescribed price schedule in the enclosed as Annexure – B.
- Customers whose outstanding bills fall in age buckets shall be put into the bucket of outstanding with reference to the age of his latest (most recent) valid outstanding bill for example : - If there are two outstanding bills falling in two different buckets, as follows :
 Bucket – 1 (B1) – 1st Bill : > 3 months – up to 6 months old.
 Bucket – 2 (B2) - 2nd Bill: > 6 months – up to 12 months old.
 Bucket – 3 (B3) - 3rd Bill: > 12 months –up to 24 months old.

The customer will fall in the 1st bucket for the purpose of allotment of Recovery Agent and the commission for recovery agent/ agency shall be as applicable for the first bucket.

(5) Selection, Performance & Commission

- (i) For each portfolio of Accounts, the Agent/ Agency with the lowest bid shall be selected.
- (ii) No Agent/ Agency shall generally be allocated more than 2000 accounts for the whole SSA.
- (iii) In case, the Agent/ Agency with the lowest bid is unable to take on the contract for any reason, then the Agent/ Agency with the second

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- lowest bid shall be invited to take over the portfolio of outstanding accounts but at the rate bid by the lowest Agent/ Agency.
- (iv) In the normal course of action, no Agent/ Agency should get consecutive time buckets. For instance, in the above mentioned example if an Agent/ Agency gets portfolio (B1, A1) then the same Agent/ Agency shall not be allocated portfolio (B2, A1). The same Agent/ Agency can however be allocated portfolio (B3 – A1) or any portfolio where area is not A1. Any deviation from this rule shall be made only in cases where no “Eligible Recovery Agent/ Agency” can be identified.
- (v) For each portfolio of outstanding, additional incentives can be provided to the recovery Agent/ Agency for achieving specific targets as follows.

Recovery of outstanding made by the Agent/ Agency (as % of portfolio allocated)	Additional Incentive
Up to 20 %	Nil
> 20 % up to 30 %	3 %
> 30 % up to 40 %	5 %
More than 40 %	7 %

- (vi) To be eligible for the additional incentive, the recovery of outstanding dues should have been made in a period of one month (30 days) from the date of receiving the list of outstanding against the allotted portfolio by the selected Agent/ Agency.
- (vii) This scheme is to be measured on monthly basis taking in to account the starting portfolio and the amount collected in that month.
- (viii) An Agent/ Agency performance will be considered non satisfactory if their percentage of collection is less than 30 % of percentage collection by other Agents/ Agency’s performing best in that age bucket i.e. if the top performing Agent/ Agency collects 15 % of outstanding in the time duration, any Agent/ Agency with collection below 4.5 % of outstanding will be considered having non – satisfactory performance. This Agent/ Agency will be given a warning in writing and asked to improve performance. If performance is not improved within a month, BSNL can replace such collection Agent/ Agency after serving a notice for termination of contract.
- (ix) Every month, there will be new outstanding cases generated that exceed more than 3 months in age. Such cases should also be passed onto Agent/ Agency that has been allocated the 3 – 6 month bucket. In effect Agent/ Agency working in the B1 Bucket (3 – 6

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months) will get more accounts added every month. This should be done for three months at a stretch. To elaborate if further the accounts in this bucket will at the end of three months become 3 to 9 months old. Out of these the accounts that are more than six months old should be allocated again as per the original process i.e. such accounts more than six month old should be allocated again as per the original process i.e. such accounts more than six month old will be moved to 6 – 12 months bucket at the end of every quarter – similar change in the B2 bucket (6 – 12 months) will happen at the end of every three months. Where the accounts will become 9 to 15 months old and out of these more than twelve months old cases shall be moved to Bucket – 3 i.e. Over one year (Twelve months) old outstanding cases.

(6) Terms and Conditions: -

- (i) The offer by a bidder should be within the above limit and shall be accompanied by Earnest money deposit (EMP) either in cash or demand draft payable to AO(Cash) BSNL GMTD Aligarh equivalent to Rs. 10,000/- (Rs. Ten Thousand only). The EMD is liable to be forfeited in case a successful bidder fails to sign the contract within seven days of being asked to do so. The DD submitted towards EMD of unsuccessful bidders will be returned immediately and the DD of successful bidders will be returned after submission of SD.
- (ii) The recovery agent/ agency shall be issued one appropriate identity card and also an Authorization letter by the SSA. The Agent/ Agency shall display the identity card before entering any (ex-) customer's premises. The Agent/ Agency shall be authorized to collect the outstanding dues of BSNL "Only by Cheque and not in Cash". If customer insists for cash payment, it may be made at BSNL counter only.
- (iii) The Agent/ Agency or BSNL may terminate the contract by giving one week's notice in writing to each other.
- (iv) The scheme will be opened ended scheme i.e. not required to be renewal periodically unless modified by Corporate office and the appointment of a private recovery agent/ agency shall be finalized at the SSA level through above mention process of bidding
- (v) The bidder whose offer is evaluated as the lowest shall be appointed as the Recovery Agent/ Agency.

(7) General Procedure in collection & submission of OS Dues:-

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- (i) The recovery Agent/Agency shall act immediately after the work is allotted to him/it and try to get the collections in respect of the allotted outstanding TR dues, realized from the very first month of the contact.
- (ii) The Recovery Agent/Agency will collect the detailed outstanding list from the Chief Accounts Officer (TR) O/O the GMTD Aligarh. Duplicate bills shall also be arranged by the CAO(TR) if required.
- (iii) The Agent/Agency should only collect crossed account payee Cheques/DDs drawn in favor of AO(Cash)BSNL GMTD Aligarh. Payment shall not in any case should be collected by the Agency/Agent by Cash.
- (iv) The Agent/Agency shall issue a temporary receipt to the customer initially on their letter pad under their seal and dated signatures in the following format:-

NO: _____	Dated _____
Received with thanks from Sri/Smt/M/s _____	
Holder of closed telephone NO _____ the cheque/DD NO: _____	
_____ Dtd. _____ for Rs _____ (rupees _____ only) on account of payment of outstanding dues of BSNL. The formal receipt from BSNL will be issued in duecourse.	
Signature & Name of Agent/Agency	

- (v) The Recovery Agent/Agency shall provide a daily collection report to the CAO(TR) O/O the GMTD Aligarh by email in soft copy. This should include details like Exchange Code, Telephone No, Name of the subscriber, Bill date, Amount, Cheque/DD No, Date of Cheque/DD.
- (vi) Besides supplying the collection details in soft copy, the Agent/Agency will deposit the payments collected by them through DD/Cheque with the CAO(TR) O/O the GMTD Aligarh under a covering list (Telephone Revenue Collection list (TRC)) containing the details in the following format:-

Daily List NO:				Daily List Date				
SI NO	EXG CODE	Phone No	Name	Bill Date	Amount	Cheque /DD No	CQ/DD Date	RMK

(NB:- RMK: should contain the portfolio No & SI NO. of portfolio)

- (vii) Outstation cheques can be accepted by the Agent/Agency. The clearing expenses will be born by BSNL
- (viii) The CAO(TR) will follow all the procedures for receipt of all payments in the CSC, generation of receipts on-line and sending the receipt to subscribers by ordinary post or thru the Agent/Agency. In the later

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case the receipts should be handed over to the Agent/Agency under proper receipt.

- (ix) During the course of interaction with the customers, the Agent/Agency may come across cases where the customers have already paid the bills and TRA records show them as Outstanding. In such cases the Agent/Agency will politely request the customer to provide suitable evidence of payment (photo copy of the entry in his/her Bank Pass book or a receipt issued by the officer where paid) along with a copy of the paid bill. The Agent/Agency shall furnish details of such cases to CAO(TR). No separate commission will be admissible for such cases.
- (x) For all accounts that are passed onto the Recovery Agent/Agency for effecting recovery of outstanding dues, a detailed feedback on the status of each account shall be provided to BSNL by the Recovery Agent/Agency on weekly basis.

(8) Payment of Commission to Recovery Agent/Agency:

The claim for the commission due to the agency on the basis of the approved rates may be preferred by him to the GMTD Aligarh on monthly basis. The bill must be handed over to CAO(TR) O/O the GMTD Aligarh. The payment of the commission due will, however be worked out on actual collection made (after realization of cheque/DD) and released with in 15 days of receipt of the claim. The payment will be subjected to deduction of Income Tax at applicable rates, and only thru account payee cheque.

(9) Security Deposit:

- (i) The Agent/Agency shall be liable to deposit an amount of Rs. 20,000/- (rupees twenty thousand only) as non-interest bearing security deposit for proper fulfillment of the contract either in cash or in the form of Bank Guarantee/NSC pledged to the GMTD Aligarh. The Bank guarantee should be valid for a period of three months beyond the period of contract and may be extended if required.
- (ii) The amount of Security deposit shall be deposited before contract is entered into.
- (iii) The Security Deposit shall ordinarily be refunded with in three months after expiry/termination of the contract.

(10) General Conditions including Conduct:-

- (i) The Recovery Agent/Agency shall be personally responsible for any damage caused to the customer while pursuing the recovery of dues. BSNL shall not be a party to such dispute.
- (ii) The security deposit shall get forfeited and contract cancelled for any act of highhandedness of the Agent/Agency towards the customer which brings bad name to BSNL and also for violation of any terms and conditions of the contract.
- (iii) All appointed agencies shall perform their duties as per TRAI guidelines and the Guidelines of BSNL.

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- (iv) Any serious complain against any Agent/Agency that is substantiated, shall result in immediate cancellation of the contract, including Blacklisting of Agent/Agency for future business with BSNL and forfeiture of Security Deposit.
- (v) BSNL shall be free to take any action (including legal recourses) as deemed fit against the Agency/Agent for its failure to follow the terms and conditions of the contract.
- (vi) The Recovery Agent/Agency shall work under the control of the Chief Accounts Officer (TR) O/O the GMTD Aligarh.

ANNEXURE – A

PROFILE OF RECOVERY AGENT/ AGENCY

1. Name of the Agency _____
2. Address _____
3. Experience of collection of dues :
 - (i) Of Telephone Companies :

Name of Telecom Company	Collection Agent for the Telecom Company		Amount handed over for collections	Amount actually collected	% age of collections to amount handed over for collections.
	Period for which worked	No. of moths/ years			

- (ii) Of Public Sector Banks/ Financial Institutions :

Name of Bank/ Financial Institutions	Collection Agent for the Bank/ Financial Institutions		Amount handed over for collections	Amount actually collected	% age of collections to amount handed over for collections.
	Period for which worked	No. of moths/ years			

4. Manpower engaged for Telecom bills collection : _____
Back office : _____
Field : _____

5. Arrangement for BSNL work :
Staff : _____
No. of Cases : _____

Lead time for starting collection work _____

Seal :
Date :

Signature
Name of Authorized Signatory : _____

(Signature of tenderer with seal)

ANNEXURE-B

Price/Rate Quotation for Collection of Outstanding Dues

Area for which com. Rate is quoted	Buckets	Age of Outstanding	Outstanding for the period	No. of detailed subscribers	Value (In Lacs of Rupees)	Rate of Commission (In % Age terms)
A-1	Bucket 1 B-1	>3 Months upto 6 Months Old	Oct.08 to Mar.09	390	7.97	
	Bucket 2 B-1	>6 Months up to 16 Months Old	Apr.08 to Sep.09	253	6.55	
	Bucket 3 B-1	>12 Months up to 24 Months Old	Apr.07 to Mar.08	503	9.7	
A-2	Bucket 1 B-1	>3 Months up to 6 Months Old	Oct.08 to Mar.09	44	0.64	
	Bucket 2 B-1	>6 Months up to 12 Months Old	Apr.08 to Sep.09	61	0.94	
	Bucket 3 B-1	>12 Months up to 24 Months Old	Apr.07 to Mar.08	412	8.67	
A-3	Bucket 1 B-1	>3 Months up to 6 Months Old	Oct.08 to Mar.09	240	4.67	
	Bucket 2 B-1	>6 Months up to 12 Months Old	Apr.08 to Sep.09	240	4.31	
	Bucket 3 B-1	>12 Months up to 24 Months Old	Apr.07 to Mar.08	360	6.7	
A-4	B-1	>3 Months up to 6 Months Old	Apr.07 to Mar.08	174	4.21	
	B-2	>6 Months up to 12 Months Old	Apr.08 to Sep.08	63	1.55	
	B-3	>12 Months up to 24 Months Old	Oct.08 to Mar.09	39	1.40	
A-5	B-1	>3 Months up to 6 Months Old	Oct.08 to Mar.09		11.34	
	B-2	>6 Months up to 12 Months Old	Apr.08 to Sept.08		18.92	
	B-3	>12 Months up to 24 Months Old	Apr.07 to Mar.08		11.34	

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