



# **Tata BSS Retail Banking BPS**

**Vendor Assessment  
Report Abstract**

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## Who Is This Vendor Assessment For?

NelsonHall's retail banking BPS vendor assessment for Tata BSS is a comprehensive assessment of Tata BSS' retail banking BPS offerings and capabilities designed for:

- Sourcing managers monitoring the capabilities of existing suppliers of Tata BSS market process outsourcing and identifying vendor suitability for retail banking BPS RFPs
- Vendor marketing, sales and business managers looking to benchmark themselves against their peers
- Financial analysts and investors specializing in the support services sector.

## Key Findings & Highlights

Tata Business Support Services Limited (Tata BSS) entered the retail banking BPS business in 2012 with a contract with HDFC Bank to deliver collection services. Since then the relationship has grown in scale and other banks have been added as clients.

In India, regulations require that banks can reach out to the customer via electronic means, typically phone, but must follow up in person to collect monies or application documents. Tata BSS, as a captive arm of Tata, has "feet on the street" from ~600 centers across India. Direct contact collections are very labor intensive, typically requiring 10x the number of representatives for collection servicing than a delivery center requires for the same number of accounts.

In January 2015, Tata BSS started collecting monies for Middle Eastern banks (Gulf Country Club), primarily in Dubai. Because ~70% of their collection customers are Indians who have returned to India, direct collections are required in India. Tata BSS only collects for the Gulf banks in India. Gulf regulations require a local presence, so Tata BSS has partnered with ALLTEL, which has local offices and serves as a sales agent in the Gulf.

All of Tata BSS' retail banking BPS clients buy collections services. Increasingly, clients are adding customer acquisition and maintenance services. The ability to deliver in-person contact is critical to client demand for these services in India, due to regulations.

Tata BSS is growing its engagements very rapidly, due to its recent launch of this business. It is gaining scale, primarily due to clients adding collections services for additional products.

## Scope of the Report

The report provides a comprehensive and objective analysis of Tata BSS' retail banking BPS offerings, capabilities, and market and financial strength, including:

- Identification of the company's strategy, emphases and new developments
- Analysis of the company's strengths, weaknesses and outlook
- Revenue estimates
- Analysis of the profile of the company's customer base including the company's targeting strategy and examples of current contracts
- Analysis of the company's offerings and key service components
- Analysis of the company's delivery organization including the location of delivery locations.



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2. Revenue Summary

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8. Outlook

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## Report Length

8 pages

## Retail Banking BPS Vendor Assessments also available for:

Atos, Avaloq, Capgemini, Capita, Cognizant, Concentrix, Firstsource, FIS, Genpact, HCL, Hexaware, Infosys, NIIT, SLK Global, TCS, Wipro, WNS