WEST BENGAL COUNCIL OF HIGHER SECONDARY EDUCATION

SYLLABUS FOR CLASSES XI AND XII

SECTOR: IT/ITES

JOB ROLE: DOMESTIC CRM - VOICE

COURSE OVERVIEW:

COURSE TITLE: IT/ITeS - DOMESTIC CRM - VOICE

Domestic CRM Domestic Voice in the IT-ITeS Industry is also known as a Customer Service Associate, Customer Service Representative, Customer Care Executive, Customer Service Advisor, Helpdesk Coordinator, Customer Support Representative. Individuals in this job receive and make telephone calls which are primarily scripted, basic and routine with the assistance of a computerized system. They answer inquiries, resolve problems, record complaints and/or receive feedback. This job requires the individual to work independently and interact with customers. The individual should be result oriented and should also be able to demonstrate logical thinking and interpersonal skills; ensure prioritization of workload and should be willing to work at a desk-based job.

COURSE OUTCOMES: On completion of the course, students should be able to:

- Apply effective oral and written communication skills to interact with people and customers;
- Identify the principal components of a computer system; Demonstrate the basic skills of using computer;
- Demonstrate self-management skills;
- Demonstrate the ability to provide a self-analysis in context of entrepreneurial skills and abilities;
- Demonstrate the knowledge of the importance of green skills in meeting the challenges of sustainable development and environment protection;
- Identify the principal components of a computer system. Work safely on computer. Start the computer.
- Open and use the related software. Exit from the software. Shut down the computer.
- Use the computer for data entry process.
- Collect all necessary information about the query.
- Log any decision about the query on the data entry tracking form. Follow Rules and guidelines for data entry.
- Handle queries.
- Identify and control hazards in the workplace that pose a danger or threat to their safety or health, or that of others.

COURSE STRUCTURE

JOB ROLE: DOMESTIC CRM VOICE

SECTOR: IT/ITES

		Contact Hours				Marks				
Class	Semester	Employability Skills	Domain Theory	Domain Practical	Practical Exam/Writt en Test/ Viva	Project (Practical File/Student Portfolio/ Viva Voce)	Total	1	Theory	Practical
XI	I	75	30	50	-	-	155	30	Average of Sem I &	NIL
Al	II	40	30	50	10	15	145	30	Sem II = 30	50 + 20 = 70
	III	75	10	30	-	-	115	30	Average of Sem III &	NIL
XII	IV	40	25	35	10	15	125	30	Sem IV = 30	50 + 20 = 70

JOB ROLE: DOMESTIC CRM VOICE Class XI [Total Theory Marks: 30]

Class XI SEMESTER 1 TOPICS: (MCQ) MARKS: 30 [1 MARK PER QUESTION]

SL No.	Торіс	Tuition Hours	Marks Allotted
	Part A: Employability Skills	75	
1	Unit 1: Communication Skill	25	2
2	Unit 2: Self-management Skill	25	2
3	Unit 3: Basic ICT Skill	25	2
	Part B: Vocational Skills	80	
4	Unit 1: Introduction IT/ITeS Industry	25	8
5	Unit 2: Training of CRM Domestic Voice	25	8
6	Unit 3: Make Outbound Calls: Interaction with Customer	30	8
	Total	155	30

Class XI SEMESTER 2 TOPICS: [Short Answer Question, Descriptive Question] MARKS: 30

SL No.	Topic & Sub-Topics	Tuition Hours	Short Answer Type Question (10 Marks)	Descriptive Type Question (20 Marks)	Total
	Part A: Employability Skills	40			
1	Unit 4: Entrepreneurial Skill	25	1	2	3
2	Unit 5: Green Skill	15	1	2	3
	Part B: Vocational Skills	80			
3	Unit 4: CRM application: Free CRM	30	3	5	8
4	Unit 5: Work Management	30	3	5	8
5	Unit 6: Workplace Safety & Hazards	20	2	6	8
	Part C: Practical Work	10			•
6	Practical Examination	06	1		
7	Written Test	01	1		
8	Viva Voce	03			
	Part D: Project Work/ Field Visit	15	1		
9	Practical File / Student Portfolio	10	1		
10	Viva Voce	05	1		
	Total	145	10	20	30

JOB ROLE: DOMESTIC CRM VOICE

Class XII [Total Theory Marks: 30]

Class XII SEMESTER 3 TOPICS: (MCQ) MARKS: 30 [1 MARK PER QUESTION]

SL No.	Торіс	Tuition Hours	Marks Allotted
	Part A: Employability Skills	75	
1	Unit 1: Communication Skill	25	2
2	Unit 2: Self-management Skill	25	2
3	Unit 3: ICT Skill	25	2
	Part B: Vocational Skills	40	
4	Unit 1: Fundamentals of ERP	40	24
	Total	115	30

Class XII SEMESTER 4 TOPICS: [Short Answer Question, Descriptive Question] MARKS: 30

SL No.	Topic & Sub-Topics	Tuition Hours	Short Answer Type Question (10 Marks)	Descriptive Type Question (20 Marks)	Total
	Part A: Employability Skills	40			
1	Unit 4: Entrepreneurial Skill	25	1	2	3
2	Unit 5: Green Skill	15	1	2	3
	Part B: Vocational Skills	60			
3	Unit 2: Basics of Procurement Policy and BPO's	25	3	7	10
4	Unit 3: Fundamentals of Learning	35	5	9	14
	Part C: Practical Work	10			
5	Practical Examination	06			ĺ
6	Written Test	01			
7	Viva Voce	03			
	Part D: Project Work/ Field Visit	15	1		
8	Practical File / Student Portfolio	10			
9	Viva Voce	05			
	Total	125	10	20	30

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DETAIL SYLLABUS CLASS - XI SEMESTER - I

Part A: Employabilit	ty Skills		
Unit 1: Communicat	ion Skills		
Learning Outcome	Theory (10Hours)	Practical (15 Hours)	Duration (25 Hrs)
1. Demonstrate knowledge of various methods of communication	Methods of communication Verbal Non-verbal Visual	Writing pros and cons of written, verbal and non-verbal communication Listing do's and don'ts for avoiding common body language mistakes	15
2. Identify specific communication styles	Communication styles- assertive, aggressive, passive- aggressive, submissive, etc.	Observing and sharing communication styles of friends, teachers and family members and adapting the best practices Role plays on communication styles.	10
3. Demonstrate basic writing skills	Writing skills to the following: Sentence Phrase Kinds of Sentences Parts of Sentence Parts of Speech Articles Construction of a Paragraph	Demonstration and practice of writing sentences and paragraphs on topics related to the subject	15
Unit 2: Self-manager			
Learning Outcome	Theory (10 Hours)	Practical (15 Hours)	Duration (25 Hrs)
1. Demonstrate impressive appearance and grooming	Describe the importance of dressing appropriately, looking decent and positive body language. Describe the term grooming Prepare a personal grooming checklist. Describe the techniques of self-exploration.	Demonstration of impressive appearance and groomed personality. Demonstration of the ability to self-explore.	07
2. Demonstrate team work skills	Describe the important factors that influence in team building. Describe factors influencing team work.	Group discussion on qualities of a good team. Group discussion on strategies that are adopted for team building and team work.	08

3. Apply time management strategies and techniques Unit 3: Basic ICT Sk	Meaning and importance of time management – setting and prioritizing goals, creating a schedule, making lists of tasks, balancing work and leisure, using different optimization tools to break large tasks into smaller tasks.	Game on time management. Checklist preparation. To-do-list preparation.	10
Learning Outcome	Theory (10 Hours)	Practical (15 Hours)	Duration (25 Hrs)
1. Describe the role of ICT in day-to- day life.	Introduction to ICT Role and importance of ICT in personal life and at workplace ICT in our daily life (examples) ICT tools – Mobile, tab, radio, TV, email, etc.	Discussion on the role and importance of ICT in personal life and at workplace. Preparing posters / collages for showing the role of ICT at workplace	02
2. Identify the various components of computer system	Basic components of computer system. Hardware and software. Primary and secondary memory. Input, Output and Storage devices.	Identify and name the various components of computer. List few hardware & software. Identify and name the primary and secondary memory. Identify the various Input, Output and Storage devices.	04
3. Identify various peripheral devices	Various peripheral devices and their use. Examples of peripherals.	List various peripheral devices. Give the examples of peripheral devices. Use peripheral devices.	04
4. Perform basic computer operations	Procedure for starting and shutting down a computer. Operating Systems (OS). Types of OS – DOS, Windows, Linux. Desktop of Windows and Linux. Files and folder. Keyboard and mouse operations. Common desktop operations.	Start the computer in proper sequence and get OS screen. Identify the installed OS on computer. Identify the destop and its various components. Work with desktop. Create file and folder. Perform keyboard and mouse operations.	07
5. Connect with the world using Internet and its applications	Introduction to Internet. Applications of Internet. Internet Browser. Websites and webpages. Email applications. Email accounts. Sending and receiving email. Introduction to social media. Blog. Twitter.	Introduce with Internet. Explain the applications of Internet. List the various Internet Browser. Search the websites. Create Email account. Send and receive email. Use Social Media in education. Use Blog. Use Twitter. Use Face book.	08

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Face book.	Use You tube.	
You tube.	Use Whats App.	Ì
Whats App.	Use Digital India.	İ
Digital India.		İ

	Digital India.		
Part B: Vocational S	kills		
Unit 1: Introduction			
Learning Outcome	Theory (10 Hours)	Practical (15 Hours)	Duration (25 Hrs)
1. Fundamental concept of IT/ITeS	Introduction to Information Technology About Information Technology Enabled Services (ITeS) Growth of IT sector in India Classification of IT industry Employment Trends in IT Introducing Outsourcing Different Sectors in Outsourcing Jobs Introducing Business Process Outsourcing (BPO) Difference between Domestic and Internation Discuss Inbound and Outbound Calls Define KPO, HRO, LPO	Explain the need and importance of CRM Voice. List the types of CRM Voice. Illustrate the process flow of CRM Voice. Communicate with customer by the selected mode. Verify the customer identity by using the per-registered data. Arrange group discussion to satisfy the customer query. Adopt professionalism and behavior in providing services to customer. Keep the services updated to serve better to the customer. Provide appropriate solution and services to the customer.	25
Unit 2: Training of C	RM Domestic Voice		_
Learning Outcome	Theory (10 Hours)	Practical (15 Hours)	Duration (25 Hrs)
1. Explain Training of CRM Domestic Voice	Explain Purpose of the Training Program. Describe Role and Responsibilities of a CRM Domestic Voice Define Personal Attributes of a CRM Domestic Voice Explain required professional skills	Demonstrate the training steps to insert a record in CRM system. Have the group work in pairs and discuss each of the following: Products and services offered by the company Record complaints and Receive feedback.	25
Unit 3: Make Outboo	and Calls: Interaction With Cus	stomer	
Learning Outcome	Theory (10 Hours)	Practical (20 Hours)	Duration (30 Hrs)
1. Explain to Make Outbound Calls: Interaction With Customer	Explain Interaction with Customers Define to make a Good First Impression Introducing Yourself to Peers and Bosses	Introducing You in front of class. Role play of couple confused customer (not sure for their choice of movie DVD) and Customer service representative See online video and practice for	30

vocabulary of outbound call of INTRODUCING YOURSELF TO CUSTOMERS communication Identifies the information security basic INBOUND CALLS Introducing Yourself to parameters Customers – Teleselling Calls Introducing Yourself to Customers – Collection Calls Need for Meeting and Greeting Importance of Meeting and Greeting Need for Complimenting and Commenting Giving and Receiving Compliments and Comments Discuss Call Flow (Routing) Define Information Security **Explain Call Centre Metrics Explain Provide Great** Customer Describe Telephone Etiquette Explain Qualities to be developed to make a Tele-sale call Challenges during a Tele-Sales call Introducing Up-Sell or Cross-Sell Discuss Customer's Sales record Different type of call **Define Complaint**

DETAIL SYLLABUS CLASS - XI SEMESTER – II

Part A: Employability	Skills		
Unit 4: Entrepreneuri	al Skills		
Learning Outcome	Theory (10 Hours)	Practical (15 Hours)	Duration (25 Hrs)
1. Describe the significance of entrepreneurial values and attitude.	Values in general and entrepreneurial values. Entrepreneurial value orientation with respect to innovativeness, independence, outstanding performance and respect for work.	Listing of entrepreneurial values by the students. Group work on identification of entrepreneurial values and their roles after listing or reading 2-3 stories of successful entrepreneur. Exhibiting entrepreneurial values in Ice breaking, rapport building, group work and home assignments.	10
2. Demonstrate the knowledge of attitudinal changes required to become an entrepreneur.	Attitudes in general and entrepreneurial attitudes Using imagination/ intuition Tendency to take moderate risk Enjoying freedom of expression and action Looking for economic opportunities Believing that we can change the environment Analyzing situation and planning action Involving in activity	Preparing a list of factors that influence attitude in general and entrepreneurial attitude. Demonstrating and identifying own entrepreneurial attitudes during the following micro lab activities like thematic appreciation test. Preparing a short write-up on "who am I". Take up a product and suggest how its features can be improved. Group activity for suggesting brand names, names of enterprises, etc.	15
Unit 5: Green Skills			1
Learning Outcome	Theory (07 Hours)	Practical (08 Hours)	Duration (15 Hrs)
1. Describe importance of main sector of green economy	Main sectors of green economy- E-waste management, green transportation, renewal energy, green construction, water management. Policy initiatives for greening economy in India.	Preparing a poster on any one of the sectors of green economy. Writing a two-page essay on important initiatives taken in India for promoting green economy.	08

2. Describe the major green Sectors/ Areas and the role of various stakeholder in green economy	Stakeholders in green economy. Role of government and private agencies in greening cities, buildings, tourism, industry, transport, renewable energy, waste management, agriculture, water, forests and fisheries.	Preparing posters on green Sectors/Areas: cities, buildings, tourism, industry, transport, renewable energy, waste management, agriculture, water, forests and fisheries.	07
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Part B: Vocational Sk	ills		
Unit 4: CRM applicat	ion: Free CRM		
Learning Outcome	Theory (10 Hours)	Practical (20 Hours)	Duration (30 Hrs)
1. Explain CRM application: FreeCRM	Introducing CRM application Steps for Login in Freecrm Features of Free CRM	List out the steps of to use Free CRM application Generate or create an event using Free CRM Create a company and its call	30
Unit 5: Work Manage	ment		
Learning Outcome	Theory (10 Hours)	Practical (20 Hours)	Duration (30 Hrs)
1. Explain Work Management	Explain Work Requirement Discuss type of Voice Process like — Customers Service, Tele- Sales, Collections, Data Entry Define Standard Organisational Policies Define Standard Organisational Procedures	Make different group of students and perform as customer support representative and other perform as customer: Customers Service, Tele-Sales, Collections, Data Entry	30
Unit 6: Workplace Sa	fety & Hazards		
Learning Outcome	Theory (10 Hours)	Practical (10 Hours)	Duration (20 Hrs)
1. Workplace Safety & Hazards	Introducing Workplace Safety & Hazards Prevention of disasters/risk events Define Accidents and Emergencies Define Workplace Safety Rules Discuss Handling Accidents Types of Emergencies Explain protect health and safety at work place	List out the prevention of disaster and risk List out the type of emergencies	20

DETAIL SYLLABUS CLASS - XII SEMESTER - III

Part A: Employability Skills

Thoops		
Theory (10 Hours)	Practical (15 Hours)	Duration (25 Hrs)
Importance of active listening at workplace Steps to active listening.	Demonstration of the key aspects of becoming active listener. Preparing posters of steps for active listening.	10
Writing skills to the following: Sentence Phrase Kinds of Sentences Parts of Sentence Parts of Speech Articles Construction of a Paragraph	Demonstration and practice of writing sentences and paragraphs on topics related to the subject.	15
ent Skills – IV		
Theory (10 Hours)	Practical (15 Hours)	Duration (25 Hrs)
Finding and listing motives (needs and desires); Finding sources of motivation and inspiration (music, books, activities); expansive thoughts; living fully in the present moment; dreaming big.	Group discussion on identifying needs and desire. Discussion on sources of motivation and inspiration.	10
Describe the meaning of personality. Describe how personality influence others. Describe basic personality traits. Describe common personality disorders- paranoid, antisocial, schizoid, borderline, narcissistic, avoidant, dependent and obsessive.	Demonstrate the knowledge of different personality types.	15
ls		
Theory (10 Hours)	Practical (15 Hours)	Duration (25 Hrs)
Introduction to word processing. Software packages for word processing. Opening and exiting the word	List the software and features for word processing. Open and exit the word processor. Create a document.	10
	Importance of active listening at workplace Steps to active listening. Writing skills to the following: Sentence Phrase Kinds of Sentences Parts of Sentence Parts of Speech Articles Construction of a Paragraph ent Skills – IV Theory (10 Hours) Finding and listing motives (needs and desires); Finding sources of motivation and inspiration (music, books, activities); expansive thoughts; living fully in the present moment; dreaming big. Describe the meaning of personality. Describe how personality influence others. Describe basic personality traits. Describe common personality traits. Describe common personality disorders- paranoid, antisocial, schizoid, borderline, narcissistic, avoidant, dependent and obsessive. Is Theory (10 Hours) Introduction to word processing. Software packages for word processing.	Importance of active listening at workplace Steps to active listening. Writing skills to the following: Sentence Phrase Kinds of Sentences Parts of Sentence Parts of Sentence Parts of Sentence Parts of Syeech Articles Construction of a Paragraph ent Skills – IV Theory (10 Hours) Finding and listing motives (needs and desires); Finding sources of motivation and inspiration (music, books, activities); expansive thoughts; living fully in the present moment; dreaming big. Describe the meaning of personality. Describe how personality traits. Describe basic personality traits. Describe common personality disorders- paranoid, antisocial, schizoid, borderline, narcissistic, avoidant, dependent and obsessive. Theory (10 Hours) Theory (10 Hours) List the software and features for word processing. Open and exit the word processor.

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	processor. Creating a document. Saving document. Text editing. Word wrap and alignment. Font size, type and face. Header and Footer. Auto Correct. Numbering and Bullet. Creating Table. Password protection. Printing document. Find and Replace. Page numbering. Saving a document in various formats.	Edit the text. Wrap and align the text. Change the font type, size, and face. Insert Header and Footer. Use Autocorrect option. Assign numbering and bullets to list items. Create Table. Save the document. Protect the document with password. Print the document. Use Find and Replace. Give page numbering. Save the document in various formats.	
2. Perform Tabulation using Spreadsheet Application	Introduction to spreadsheet application. Various spreadsheet applications. Creating a new worksheet. Opening workbook and entering data. Resizing fonts and styles. Copying and moving. Filter and sorting. Formulas and functions. Password protection. Printing a spreadsheet. Saving a spreadsheet in various formats.	Introduce with the spreadsheet application. List the spreadsheet applications. Create a new worksheet. Open the workbook and enter text. Resize fonts and styles. Copy & move the cell data. Sort and Filter the data. Apply elementary formulas and functions. Protect the spreadsheet with password. Print a spreadsheet. Save the spreadsheet in various formats.	10
3. Prepare Presentation using Presentation Application	Introduction to presentation software. Software packages for presentation. Creating a presentation. Entering and editing text. Adding a slide. Deleting a slide. Formatting text. Inserting clipart & images. Slide layout. Slide transition and custom animation. Saving a presentation. Printing a presentation.	Explain the features of presentation. List the software packages for presentation. Create a new presentation. Add a slide to presentation. Delete a slide. Enter and edit text. Format text. Insert clipart & images. Slide layout. Save a presentation. Print a presentation. document.	05

Part B: Vocational Skills Unit 1: Fundamentals of ERP			
1. Describe components of Enterprise Resource planning	Define Enterprise. Define Planning. Challenges of enterprise systems. Uses of enterprise resource planning. Understanding the factors affecting ERP. Advantages of ERP. ERP vendors.	List the advantages of ERP. List the components of ERP. List the ERP vendors. Explain basic structure of an Enterprise Resource Planning system. Communicate typical integrated business processes in an ERP such as procurement. Perform common business transactions as an end-user in an ERP system. Configure an ERP system for specific business processes. Perform an activity to Contribute as a member of an ERP implementation or configuration.	20
2. Understand basics of management	Define time management concept and importance of time management. Understanding the improve time management skills. Define time management in IT.	Interpret the concept and importance of time management. List the ways to improve time management skills. Improve time management skills. Promote sharing of ideas and group participation to resolve a problem or question.	20

DETAIL SYLLABUS CLASS - XII SEMESTER – IV

Part A: Employability Skills			
Unit 4: Entrepreneurial Skil	ls – IV		
Learning Outcome	Theory (10 Hours)	Practical (15 Hours)	Duration (25 Hrs)
1. Identify the general and entrepreneurial behavioral competencies	Barriers to becoming entrepreneur. Behavioral and entrepreneurial competencies — adaptability/decisiveness, initiative/perseverance, interpersonal skills, organizational skills, stress management, valuing service and diversity.	Administering self-rating questionnaire and score responses on each of the Competencies. Collect small story/ anecdote of prominent successful entrepreneurs. Identify entrepreneurial competencies reflected in each story and connect it to the definition of behavioral competencies. Preparation of competency profile of students.	10
2. Demonstrate the knowledge of self-assessment of behavioral competencies	Entrepreneurial competency in particular: self-confidence, initiative, seeing and acting on opportunities, concern for quality, goal setting and risk taking, problem solving and creativity, systematic planning and efficiency, information seeking, persistence, influencing and negotiating, team building.	Games and exercises on changing entrepreneurial behavior and development of competencies for enhancing self-confidence, problem solving, goal setting, information seeking, team building and creativity.	15
Unit 5: Green Skills – IV	Troum a mining.		I
Learning Outcome	Theory (05 Hours)	Practical (10 Hours)	Duration (15 Hrs)
1. Identify the role and importance of green jobs in different sectors	Role of green jobs in toxin- free homes. Green organic gardening, public transport and energy conservation, Green jobs in water conservation. Green jobs in solar and wind power, waste reduction, reuse and recycling of wastes, Green jobs in green tourism Green jobs in building and	Listing of green jobs and preparation of posters on green job profiles. Prepare posters on green jobs.	15

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construction.	
Green jobs in appropriate	
technology.	
Role of green jobs in	
Improving energy and raw	
materials use Role of green	
jobs in limiting greenhouse	
gas emissions	
Role of green jobs minimizing	
waste and pollution	
Role of green jobs in	
protecting and restoring	
ecosystems	
Role of green jobs in support	
adaptation to the effects of	
climate change	

Part B: Vocational Skills			
Unit 2: Basics of Procurement Policy and BPO's			
Learning Outcome	Theory (10 Hours)	Practical (15 Hours)	Duration (25 Hrs)
1. Describe fundamentals of procurement policies and guidelines	Introduction Procurement Policies. Explain the Benefits and Limitations Procurement Policies.	Interpreted the Importance of Procurement Policies. List the Benefits and Limitations of Procurement Policies.	10
2. Discuss Basic Concepts of BPO's	Define Business Process. Introduction to BPO Industry. Understanding Role of BPO Industry. Understanding type of BPO services. Explain Benefits and Limitations of BPO. Define Payroll. Define Quality Assurance. Working environment in BPO.	List the various leading Indian BPO. Explain the applications Area of BPO. List the Different services of BPO. Interpreted the importance of BPO industry. List the Indian leading BPO Company. Case study about a BPO company.	15
Unit 3: Fundamentals of Lea	rning		
Learning Outcome	Theory (15 Hours)	Practical (20 Hours)	Duration (35 Hrs)
Understanding Basics of Learning	Understanding concepts of learning, knowledge and skill	Identify knowledge between learning, knowledge and skill	5

2. Describe learning Terminology	Introduction to learning concept of learning Importance of learning. Characteristics of learning. Different type of learning. Factors affecting learning.	List the characteristics of learning Identify Factors affecting learning Interpret the importance of English in communication Interpret the importance of learning.	15
3. Describe concept of Learning, Knowledge and Skill	Introduction to sources of learning. Use of learning. Explain knowledge and skill Understanding the importance sources of learning. Difference between knowledge and skill. Types of knowledge.	Identify the knowledge. Identify the skill. List the type of knowledge Interpreted the importance of sources of learning. Identify the difference between knowledge and skill.	15

ORGANISATION OF FIELD VISITS

In a year, at least 3 field visits/educational tours should be organised for the students to expose them to the activities in the workplace.

Visit a CRM office and observe the following: Location, Site, Office building, Computer Systems, Tools and Equipment, Printer, Scanner. During the visit, students should obtain the following information from the owner or the supervisor of the CRM Centre:

- 1 CRM Centre.
- 2 Computer Infrastructure.
- 3 CRM Tools and software.
- 4 Communication with customers.
- 5 Sitting Posture of data entry operators.
- 6 Manpower engaged
- 7 Total expenditure of CRM Centre.
- 8 Total annual income.
- 9 Profit/Loss (Annual)
- 10 Any other information