



Saurashtra Gramin Bank

(For Internal Circulation Only)

Engagement of KIOSK BCs

Financial Inclusion Department

Head office,
Rajkot

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1. Introduction :-

1.1 Background

Indian Economy, after passing through several development phases in last Five-six decades, is now poised to come across a crucial stage which would be defined in terms of 'high rate of expansion combined with inclusive growth.

Financial Inclusion is one of the most important tools for providing inclusivity to rapid economic growth. Economic policies of the Government are characterized by a marked emphasis in this regard. RBI has also been issuing specific guidelines with respect to financial inclusion through its policy pronouncements since year 2005-06.

To make India's growth story truly inclusive and sustainable, banking industry is striving to reach out the un-served / underserved population and bringing vast segments of the population, into the fold of basic banking services, thus enabling them access to basic banking services, including savings, remittance, credit, insurance, pension, etc. and providing them opportunity to become part of the growth story in a more equitable manner. Thus, financial inclusion has become one of the most critical aspects in the context of inclusive growth and development. Business Correspondent Channel has emerged as one of the important instruments of financial inclusion for the bank, over the years.

Saurashtra Gramin Bank endures to ensure greater financial inclusion and increase in the outreach of banking services across all under-banked and un-banked areas of the Saurashtra region of Gujarat. In an effort to substantially increase our market share and penetration in rural areas, ICT and KIOSK/MICRO ATM based Financial Inclusion is being implemented through the BC Model. Experience on the field proves that leveraging the strengths of intermediaries such as BCs accelerates the process of Financial Inclusion. Therefore, in order to provide guidance to our field functionaries for the deployment of BCs in various districts. Based on various instructions/guidelines received from DFS, SLBC & SBI we have drafted our Business Correspondent policy as follows.

1.2 Concept of Financial Inclusion, Business Correspondents

1.2.1 Financial Inclusion

Financial Inclusion aims to extend hassle free savings and loan facilities and other financial services at an affordable cost, to the underprivileged and unbanked population.

1.2.2. Business Correspondent

The Business Correspondent model envisages the use of identified institutional agents/organizations and other entities, for supporting the Bank in extending financial services, operating from different locations away from the bank branches. These services involve the conduct of banking business by Business Correspondents. The Bank engages the services of Corporate BCs who in turn engage the Kiosk Operators for running the Customer Service Points known as CSPs.

1.2.3 BC means:

In this policy BC means BCA (Business Correspondent Agent), KO (KIOSK Operator) or CSP (Customer Service Point) operator.

2. Objective:

Objective of issuing policy guidelines; is to:

- 2.1** To ensure greater financial inclusion and increasing the outreach of the Bank combined with the need to substantially increase our market share in the rural and semi-urban areas.
- 2.2** To provide comprehensive financial services to the underprivileged encompassing savings, credit, remittance, insurance and pension products in a cost-effective manner, in the untapped/unbanked areas under rural/semi urban/urban and metro geographies.
- 2.3** To improve process efficiencies and reduce transaction costs by providing linkages between the existing network of bank branches on the one side and the innumerable informal and formal agencies engaged with the poor by adopting technology-based solutions.
- 2.4** To leverage on the strength of intermediaries in accelerating the process of financial inclusion including DBT/DBTL program of government.
- 2.5** To market various financial products of the Bank including insurance and other financial products.
- 2.6** To establish point to point BC network in the rural & semi-urban centers of the Bank.
- 2.7** To ensure availability of basic banking services in far-flung areas through low cost model in a sustainable and effective manner.
- 2.8** Incorporate changes evolved after adoption of our existing guidelines;
- 2.9** Sensitize field level functionaries about the importance of BC network to extend our reach;
- 2.10** Examine procedural issues related to outsourcing of business to BCs;
- 2.11** Formulate operational guidelines about the workflow underlining risks and responsibilities of all the participants;
- 2.12** Examine risk factors involved at various stages of work flow and devising risk mitigates, and;
- 2.13** Most importantly to convey it to all concerned that financial inclusion is an investment in future, an opportunity in waiting and it will be commercially prudent to go all out for unexplored opportunity at the Base of Pyramid (BoP).

3 Eligibility for Engagement of Corporate Business Correspondents:-

- 3.1 NGOs/MFIs set up under Indian Societies / Trust Acts and Section 25 of Companies Act.
- 3.2 Co-operative Societies registered under mutually aided Cooperative Societies / Co-operative Societies Acts of States / Multi State Cooperative Societies Act.
- 3.3 Post Offices
- 3.3 Companies registered under the Indian Companies Act, with large and widespread retail outlets, excluding Non-Banking Financial Companies (NBFCs-Deposit taking). Preference is to be given to companies whose network is largely in rural areas and are willing to cover the unbanked areas.
- 3.5 NBFCs (Non-Deposit taking): RBI registered NBFC (Non-Depositing taking) entities with asset size of Rs.50 core and above.
- 3.6 Payment Banks
- 3.7 other eligibility criteria;
 - Significant rural presence
 - Satisfactory track record
 - Preference for well-regulated entities
 - Due diligence involving interalia reputation/market standing, financial soundness, management and corporate governance, cash handling ability and ability to implement technology solutions.
 - Code of ethics to be in sync with proposed functions.(In view of the fact that engagement as a business correspondent does not involve substantial financial exposure on the entities, we are not stipulating any specific condition with respect to financial strength of the entity to be engaged as BC)

We have decided to engage Corporate Business Correspondents (Corporate BCs) who will engage individual Business Correspondent Agents for KIOSK model implemented in our Bank. We have engaged different Corporate BCs and they are engaging individual BCs for our Bank. The performance of Corporate BCs would be reviewed and if required, Bank will engage/replace other Corporate BCs.

For Business Correspondents, there may be **two models** in the Bank i.e. **First model** with individual BCs who don't have devices and are doing various banking works in the bank.

Second model, individual BCs engaged by Corporate BCs who will operate under KIOSK model.

Bank has opted for second model of engagement through corporate Business Correspondent and hence BCs will be appointed respectively through Corporate BCs only. The scope of this policy will be subject to further developments as instructed by RBI/NABARD/ DFS/ SLBC if any.

4. Activities undertaken by Business Correspondents:-

The scope of activities to be undertaken by the Business Correspondents will include:

- Opening of deposit accounts and RD Accounts.
- Receipt and payment of small value deposits and withdrawals (not exceeding Rs.25,000/-) using kiosk-based transactions, card-based Micro ATM transactions and AEPS transactions with customers' consent.
- Receipt and delivery of small value remittances to the accounts of beneficiaries viz., Inter-Bank and Intra Bank
- Educate customers about Aadhar seeding and Aadhar linking for benefit like DBT and Collection of Aadhar number seeding / mobile number seeding form customers for DBT benefits and AEPS transactions.
- Acceptance of deposit in loan accounts.
- Providing mini account statements and other account information.
- Promoting and creating awareness about saving and other products , collecting forms and Enrolling customers under Social Security Schemes viz. PMJJBY, PMSBY and APY and 3rd party products.
- Cross selling activities viz. mutual funds, life insurance and general insurance products subject to SEBI and IRDA guidelines.
- Identification of borrowers and fitment of activities, collection and preliminary processing of loan applications including verification of primary information /data and submission of applications to branches and post-sanction monitoring.
- Promotion and nurturing of SHG/JLG
- Recovery of principal loan amount and interest thereon in respect of NPA accounts, only after complying with RBI instructions.
- Any other service on behalf of the Bank duly authorized by the appropriate authority.

The activities to be undertaken by the Business Correspondents would be within the normal course of the Bank's banking business but conducted through and by the entities (Customer Service Points), at places other than the Bank's premises. The BCs of Business Correspondents will be linked to an identified base branch which is called 'Link' Branch. The activities of the BCs / KOs will be scrutinized by the bank as per laid down guidelines issued by the FI department from time to time.

KYC, AML norms and due diligence is to be ensured by the BCs/KOs for strict compliance under BC model. However, the ultimate responsibility for KYC/AML, compliance and opening of the account continues to rest with the Bank.

5. Transaction Limit for KIOSK point:

KIOSK BC would be able to do the transactions within the limits as mentioned herein under.

As of now we have set following transactions limits for each type of transactions except MICRO ATM. (for each transaction of deposit, withdrawal and fund transfer).

Customer Type	Transaction limit	Max. value per transaction in Rs.	Min. value per transaction in Rs.	Total transaction value limit Per day in Rs.	Multiple of value Rs.	No. of transactions
CIF / Account	Deposit	10000	50	25000	10	5
	Withdrawal	10000	50	25000		
	Fund Transfer	10000	50	10000		
	Loan Deposit	10000	50	25000		
AEPS	Deposit	10000	50	25000	10	5
	Withdrawal	10000	50	25000		
	Fund Transfer	10000	50	10000		
	Loan Deposit	10000	50	25000		
Minor	Deposit	1000	50	5000	10	10
	Withdrawal	1000	50	5000		
	Fund Transfer	1000	50	5000		
	Loan Deposit	1000	50	5000		

- For MICRO ATM below limits are applicable :

Max. Per day carded transaction limit	Rs.10000
Max. Per card withdrawal transaction limit	Rs.10000
Max. Per card deposit transaction limit	Rs.10000
Max. Per card fund transfer transaction limit	Rs.10000

- Maximum amount limit per transaction will be Rs.10,000/- in any transaction type like Deposit, Withdrawal, transfer as well as minimum amount will be Rs.50/-, in case of minor account it will be Rs.1000/- and Rs.50/- respectively.
- Powers are delegated to the Chairman to increase/decrease above limit as per requirement.

6. Selection Criteria and Procedure for Engagement of Corporate Business Correspondents:

6.1 Selection Criteria and due diligence:

The selection will be done at Head office covering the following aspects: -

- (i) Reputation, Market standing.
- (ii) Financial soundness.
- (iii) Management and Corporate Governance.
- (iv) Cash handling ability.
- (iv) Well established, significant rural presence, enjoying good reputation and confidence of the local people.

- (v) Should not be defaulter to any Bank / Financial Institution.
- (vi) Promoters should not be in the CIBIL defaulter's list.
- (vii) The company should not be affiliated to any political party.
- (ix) Past dealing if any should be satisfactory.
- (x) The organization / Directors / promoters should not have any criminal record (Police verification must be arranged conducted in respect of each applicant found suitable). The selection may however not be withheld for delay in receipt of the police verification (say 7 days from the date of application).
- (xi) Should not be owned or controlled by Director or officer/employee of the Bank or a relative having the same meaning under Section 6 of the Companies Act 1956 or such person(s). 'relative', with reference to any person, means anyone who is related to another, if-
 - they are members of a Hindu Undivided Family;
 - they are husband and wife; or
 - one person is related to the other in such manner as may be prescribed Vide Rule 4 of the Companies (Specifications of Definitions Details) Rules, 2014 definition of Relative is further expanded as under:
-Father (including step-father)/Mother (including step-mother)/Son (including step-son)/Son's wife/Daughter/Daughter's husband /Brother (including step-brother) /Sister (including step-sister)
- (xii) Preference should be given to well-regulated entities.

6.2 **Selection Procedure:**

- (i) **Constitution of the Selection Committee:**
Constituents of the Selection Committee for engagement of Corporate BCs as under:

Sr. No.	Designation	Position in Committee
1	Chairman Sir	Chairman of the Committee
2	HOD - Financial Inclusion	Convener of the Committee
3	HOD - Technology Department	Member of the Committee
4	One of the Regional Manager	Member of the Committee
5	General Manager in charge of Financial Inclusion or any other General Manager in his absence	Member of the Committee

The agreement with the BC may be signed by General Manager in charge of Financial Inclusion or any other General Manager in his absence on behalf of the Bank.

- (ii) After formation of the committee, advertisements will be inserted in the local daily newspaper with good circulation, containing the salient features for selection and engagement of Corporate BCs. In addition, other means of advertising may also be used. After receiving the offer letters, the selection committee will select the most suitable entity.

- (iii) During the selection process, it would be made clear to the selected entities that they / their agents will render services to the Bank on contract basis with commission depending on work/performance and that there will be no employer-employee relationship between the Bank and the BC or its agents. Suitable clause to this effect is to be included in the Agreement with BC.
- (iv) On selection, the Corporate BCs will be enrolled by the Chairman of the Committee and an agreement entered into with the Bank as prescribed in para 6.4 of this policy. Apart from the agreement, an engagement letter is also to be exchanged with the Corporate BC.
- (v) Waiver of Advertisement: - For selection of Corporate BC advertisement in newspaper may be waived in case of tie-ups with reputed corporate having I.T. enabled rural outlets or entities with an established presence or existing Corporate BCs with the bank having more than 3 years' experience as entity BCs.

6.3 **BC Supervisor:-**

To supplement the efforts of Link Branch officials in supervision and monitoring of BCs, Bank will opt for engaging the retired officials as Business Correspondent's Supervisor for every 60 Kiosks/BCs. The services of retired officers shall be used for following purposes:

- i Inspect and monitor the activities at BCs/KOs at regular intervals i.e. at fortnightly intervals. BC Supervisor is supposed to do one financial/ non-financial transactions through AEPS or Micro ATM and will submit the report.
- ii Provide guidance and training to the BCs on banking practices and improve compliance report of BCs / KOs on various instructions of the Bank.
- iii Escalate the operative issues faced by BCs to higher authority.
- iv Ensure resolution of BCs issues quickly.
- v Provide feedback to RO & HO team to improve efficiency of BC channel.
- vi Send alerts to Link Branches on critical issues.
- vii To ensure issuance of printed receipts to the customers and oversee the fund handling at CSP outlets.
- viii Ensure maintenance of registers.
- ix Improve financial literacy training to BCs / KOs in handling of new products.
- x Conducting due diligence on intending BCs / KOs.
- xi Activating inactive BCs / KOs.
- xii Report instances of BCs marketing products that are competing with ours.
- xiii Accelerate linking of Aadhar and Mobile seeding in FI accounts.
- xiv Monitor activation of Micro ATMs supplied to BCs for issuance of Green PIN and activation of RuPay Cards.
- xv Any other jobs assigned by the Bank.

It has to be ensured by the RO FI Team that Corporate BC Supervisor record their observations and action initiated in respect of adverse comments made in the visit reports.

6.4 Corporate BC Agreement:

The agreement will be signed by the General Manager in charge of Financial Inclusion or any other General Manager in his absence on behalf of the Bank. This agreement must contain the terms & conditions, commission, incentives, structure and such other details of the engagement.

6.5 Code of Conduct:

- 6.5.1** The Agreement / MOU entered into with the Corporate BCs should also include the Code of Conduct (contractual obligations/quality of service). It may include among other things, the following:
- 6.5.2** Corporate Business Correspondents will handle their responsibilities with care, diligence and sensitivity.
- 6.5.3** During recovery procedures, Corporate BCs will adhere to extant instructions on Bank's fair practice code for lending. The Corporate BCs will refrain from any action that could damage the integrity and reputation of the Bank and observe strict customer confidentiality. Corporate BC will also ensure that their BCs / employees / other officials adhere to the extant guidelines for collection of dues as stipulated in "Code of Bank's Commitment to customers" regarding the collection activities.
- 6.5.4** The Corporate BCs will not resort to intimidation or harassment of any kind, either verbal or physical, against any person in their recovery efforts.
- 6.5.5** The Corporate BCs will be solely responsible for the acts of their agents who conduct financial/non-financial transactions.
- 6.5.6** The Corporate BCs should adhere to the Code of Conduct in letter and spirit failing which penal provisions including termination of arrangement would be attracted.
- 6.5.7** A suitable clause for **Confidentiality/Fidelity/Secrecy** needs to be incorporated in the agreement with Corporate BCs.

6.6 Security Deposit/ Bank /Financial Guarantee and Cash Insurance

- 6.6.1** Corporate BCs will submit performance bank guarantee **for Rs.5.00 lacs @ Rs.1000/-** per BC for each cluster of up to 500 individual BCs or keep such amount in fixed deposit under lien with SGB in lieu of such Bank guarantee.
- 6.6.2** Corporate BC will be responsible for cash supply and adequate insurance of Cash On Hand with individual BCs. However, Bank may allow overdraft facility to individual BCs against equal financial guarantee by corporate BC as per mutual agreement. Individual BCs can avail any additional overdraft over

and above the limit approved by BC against fixed deposit as per prevailing scheme of Overdraft against fixed deposit for the BCs.

6.7 Display of Bank's name:

Each Business Correspondent will install a signboard / hoarding (standardized by Bank) displaying Bank logo and name which should prominently display the arrangement/relation with the Bank along with the services being offered by BC. A 'Do & Don'ts' Board and certificate of engagement of BC, should also be displayed.

6.8 Review / Renewal of MOU:

Agreement with corporate BC shall be valid for a period of 12 months from the date of execution, unless terminated by the Bank by notice in writing in accordance with the termination clauses of the Agreement. The services of Corporate BC will be reviewed after 12 months.

The agreement shall be renewed for further period of one year on the existing terms and conditions or the modified terms and conditions as may be mutually agreed between the parties, **subject to fulfilment of minimum score of 50 in scoring sheet as mentioned below.**

Sr. No.	Details	Score Card on Yearly Performance			Final Score
		Below 50%	Above 50%	100% Achievement	
1	Selection & Induction Training to BCs	0	5	10	
2	Active BCs Ratio	0	5	10	
3	Meeting / Gram sabha at Kiosk Point	0	5	10	
4	Avg. Transaction of BCs (Min 200)	0	5	10	
5	Avg. Commission of BCs (Min Rs.7500)	0	5	10	
6	SHG/JLG Formation	0	5	10	
7	BC Point Visits/ Supervision	0	5	10	
8	Co-ordination with Controller and Nodal officer.	0	5	10	
9	Maintenance of Records	0	5	10	
10	Technical Support	0	5	10	
Total Score					

6.9 Termination of Arrangement:

6.9.1 On review, if any of the terms & conditions of the MOU/Code of Conduct are found to be violated by an agent, the withdrawal of Bank's approval in respect of that agent would be conveyed to the Corporate BCs concerned, which would have to withdraw the agent with immediate effect.

6.9.2 On review, if any of the terms & conditions of the MOU / Code of Conduct is found to be violated by Corporate BCs, the arrangement with them would stand terminated by the Selection Committee concerned.

7. Duties and Responsibilities:-

The broad duties/responsibilities of different functionaries appended below are only illustrative and not exhaustive. The entire FI activities as applicable and demanded by various stake holders are to be undertaken by the appropriate functionaries for smooth functioning of the Channel.

7.1 Duties & Responsibilities of Corporate Business Correspondents:-

Every Corporate BCs shall ensure that their agents / employees / sub-contractors,

- (a) are holding minimum qualifications of 10th pass for selecting them in the capacity of agent or employee with minimum age of 18 years.
- (b) are providing regular services, as advised by the Bank from time to time, to the customers at the kiosk outlets of the Bank.
- (c) are properly trained to handle with care, their responsibilities particularly aspects like soliciting customer, hours of calling, privacy of customer information and informing the correct terms and conditions of the products offered etc.
- (d) adhere to extant instructions on Fair Practices Code for lending as also code for collection of dues as Recovery Agent subject to qualifying DRA training and obtain certification for collection of dues and repossession of security. It is essential that they refrain from action that could damage the integrity and reputation of the Bank.
- (e) shall not resort to intimidation or harassment of any kind either verbal or physical against any person in their debt collection efforts, including acts intended to humiliate publicly or intrude the privacy of the borrowers' family members, referees and friends, making threatening and anonymous calls or making false and misleading representations.
- (f) shall not engage in levying service charges over and above the Bank's advised rates. Corporate Agent will be liable for any such actions of agents / employees / sub-contractors.
- (g) are having interoperable devices with updated specifications released by the Bank / IBA / RBI or any other agency.
- (h) The outlets are manned by reliable and knowledgeable person so that business continuity is maintained.
- (i) Due diligence is done on selected agents / employees and also obtain their police verification before their appointment.
- (j) Adequate overview, supervision and monitoring is exercised over the functioning and operations of kiosk outlets manned by their agents and ensure that services are being delivered at outlets, as per the extant instructions of the Bank.

- (k) Only authorized agents / employee having Bank allocated code will access the system and any deviation from this practice will call for necessary action including termination.
- (l) Corporate BCs to ensure that the commission is paid to all BCs by providing Bank account details of all their BCs to the Bank.
- (m) Corporate BCs shall hold the Confidential Information in confidence and shall exercise all reasonable diligence in ensuring that the Confidential Information is not disclosed to third parties and will refrain -from using the Confidential Information for any purpose whatsoever other than for the purposes of this Agreement or for the purpose for which such information is supplied. Corporate BCs shall also ensure that confidential information, directly or indirectly, is not disclosed without prior written consent of the Bank.
- (n) Corporate BCs will compensate the bank / customers for acts of omission or commission of the agent / employee employed by him.
- (o) Corporate BCs will put an Escalation Matrix in place for complaints and issues faced by agents. Appropriate redressal mechanism should also be in place for addressing the grievances of individual BC.
- (p) BCs engaged in the activity of recovery of loans at the borrowers' premises are DRA (Debt & Recovery Agent) certified by IIBF before taking up the activity.
- (q) Arrangement to appear and pass the IIBF, BCA certification exam should be made by corporate BC. However; cutoff period for passing the **exam will be within 3 months** of activation of code and thereafter the BCA code will be deactivated if examination of IIBF is not cleared.
- (r) Corporate BCs will be responsible for obtaining suitable Cash Insurance cover for holding cash overnight and on transit.

7.2 Duties / Responsibilities of Customer Service Points / KIOSK Operator

- To keep BC/Kiosks Outlets functional between 8.00 am to 8.00 pm, with some amount of flexibility to enable the KIOSK Operator to visit the link branch for cash replenishment and account opening related banking transactions.
- To ensure that authorized agent / employee having Bank allocated code only will access the system and any deviation from this practice will call for necessary action including termination.
- To obtain Aadhaar details as available in KYC documents (where ever provided voluntarily by customers).
- To ensure that, login in the system through AEPS enabled login / biometric based login, as advised by the bank from time to time.
- Mobile Number of Account holders to be obtained in application form.
- Providing Banking services on behalf of the Bank.
- Visit to the villages and approach every household with application form to ensure that every eligible adult has a bank account.

- Completion of account opening formalities and verification of applicant's details.
- Forwarding duly completed Account Opening Forms (AOF) generated through portal with related documents to the identified link branch of the Bank for opening of accounts.
- Arranging for activation of RuPay / ATM Card to FI account holders on demand.
- Acceptance of cash from the account holder or his/her representatives.
- To ensure that daily cash withdrawal limit does not exceed Rs.25,000 of an account holder.
- All deposit A/c opening forms and loan applications sourced by BC will bear the rubber stamp BY BC/KO-CODE No.
- To issue computer printout for all financial transactions and mini statement of accounts.
- To promote and collect application under insurance / FI / pension products.
- Any other services as decided by Bank / Government of India / Reserve Bank of India from time to time.

7.3 Duties/Responsibilities of Link Branches

- Ensure proper due diligence while selecting the BCs/KOs.
- To ensure that wide publicity is accorded for engagement of BCs.
- Obtain the profiles of BCs linked to the Branch as per particulars given in **Annexure I, II, III and IV** under Due Diligence as well as personal identification, address identification, individual-cum-family status, age, education, assets and liabilities, proof of exposure in public life, experience in social life, etc. of the nominated/ identified prospective BCs from Corporate Agents through BC Portal.
- Scrutinize and confirm the particulars given in the profiles by personal enquiry or public opinion.
- Ensure display of 'List of Do's and Don'ts', Standard Signage, Service charges, Sign Board etc. at the BC outlets.
- To visit BC/Kiosks outlets linked to the Branch.
- Receive back the completed account opening forms along with documents for compliance of KYC norms.
- Ensure compliance of KYC norms.
- Maintain records of performance of BC/KO and review at quarterly.
- Publicize the main features of the products/facilities through Sign Board & Posters in prominent places.
- Finalize their individual area of operation and maintain record thereof.
- To concurrently monitor frauds at BC Channel
- Sanction of overdraft limit to the Business Correspondents against security.
- Execution of Stamped agreement business correspondent for overdraft limit.

- Develop contacts with NGOs, MFIs, working co-operative societies, Post Offices, Community Based Organizations, well-functioning Panchayats etc. and seek their help to popularize the products and to identify suitable BCs.
- Call the empaneled BCs/KOs along with representatives of NGOs and apprise them about our brand equity, our expectations, goals, product features, KYC norms, etc. Deliberate on the roles and responsibilities of BCs/KOs and clarify their doubts, if any.
- Scrutinize all observations made by various officials during the CSP visits and ensure proper action taken on the irregularities observed in the visits.

7.4 Duties/Responsibilities of Dy.Manager (FI) at Region Offices.:

- Monitoring and performance of all BCs as well as Branches in their area of operation.
- Overall in charge of FI activities in their area of operation and drive for achievement of targets set in the Financial Inclusion Plan.
- Achievement of targets set in Financial Inclusion (FI) budget of the Bank / Financial Inclusion Plan (FIP) of RBI/PMJDY/SSA etc.
- ensuring monthly visits of BCs by bank officials and ensure corrective action to be taken in case of irregularities.
- Marketing of liability products through BCs, Activation of Rupay Cards, KCC cards, driving remittance business in BC, follow up of zero balance accounts, Aadhar seeding and mobile seeding pending accounts and marketing through Loans like KCC, Housing loan, Gold Loan etc.
- Audit of all BCs in their area of operation and closure of reports.
- Technological support and troubleshooting for BCs.
- encourage BCs to go for IIBF certification and participation of BCs in NPA reduction and collection of loan repayment.
- Follow up of NPA/SMA and AUCA through the CSPs/Kos with the help of retired officers. To leverage BCs in collection of dues. it is proposed to target 10% of the BCs with mandatory DRA qualification (suitably by age, education, health and profile) for assigning loan accounts for recovery and remaining 90% will be mapped to villages located for collection of dues/installments. These BCs will add up substantially to the number of touch points available for collection. To achieve 10% target, in addition to existing DRA qualified BCs.
- ensuring that meaningful BC visits are undertaken at stipulated intervals. The Dy. Manger will be supported by one retired officer for every 60 BCs for carrying out monthly visits of BCs.
- training of BC, activation of inactive BCs, to ensure greater financial inclusion and increase in the outreach of the bank.
- tracking status of BCs in villages covered under financial inclusion plan.

- ensure uploading and authorization of accounts in time.
- ensuring adequate risk mitigating measures are in place to oversee the BC channel
- ensuring decongestion of urban/metro branches by deploying BCs/KOs in the appropriate areas.
- overseeing the functioning of FLCs, and arranging publicity for financial literacy/ F.I. etc.
- Resolution of FI related issues with stake-holders BCS/Branches concerned through effective intervention.
- Grievance redressal in the Region vis-à-vis financial inclusion activities.
- Scrutinize all observations made by various officials during the CSP visits and ensure proper action taken on the irregularities observed in the visits.
- Quick disposal of customer service complaints related to BC.
- Co-ordination with RSETI for eligible trainees for credit linkage in area of AMH.
- Ensuring decongestion of branches by deploying Kiosks/CSPs near to the Branches.
- Risk Management- managing operational, reputational and out sourcing risks.
- Ensure uploading and authorisation of accounts in time.
- Preparation and implementation of District Annual Credit Plan.
- Performing duties of District Coordinator.
- Liaison with the District/Block Administration and to attend DLCC/BLCC meetings periodically.

7.5 Duties/Responsibilities of Manager (FI) at Head Office:

- Achievement of targets set in Financial Inclusion (FI) budget of the Bank/Financial Inclusion Plan (FIP) of RBI.
- Implementation of various Financial Inclusion initiatives.
- Increasing financial literacy in the area of operation.
- Training of BC, activation of inactive BCs, etc. to ensure greater financial inclusion and increase in the outreach of the bank.
- Monitoring progress of small accounts, achievement of targets set for SB-OD accounts, progress under DBT/DBTL,
- Monitoring performances of Manager (FI) at Region.
- Tracking of status of BCs in villages covered under financial inclusion plan.
- Ensuring adequate risk mitigating measures are in place to oversee the BC channel.
- Arrangement for publicity of schemes related to BC channel
- Drive remittance business through BC/KO, issuance of ATM debit card (RuPay FI card) to account holders.

- Overseeing the functioning of Financial Literacy Centers and arranging publicity for financial literacy/Financial Inclusion activities etc.
- Arranging grievance redressal in the Zone vis-à-vis financial inclusion activities.
- Scrutinize all observations made by various officials during the CSP visits and ensure proper action taken on the irregularities observed in the visits.
- To ensure greater financial inclusion and increase in the outreach of the bank in allotted area of operation
- Overseeing the functioning of FLCs, publicity for financial literacy / Financial Inclusion.
- Arranging meetings/seminars / VC with various functionaries for evaluating scaling up and performance of the channel and also to sensitize the Module/ RBO functionaries.
- Analysis of data, performance evaluation of the channel and furnishing feedback to General Manager in charge of FI.

8. Technology in BC Channel:

All products under BC channel are offered through KIOSK Banking Technology. The technology service provider for KIOSK is M/s.C-EDGE Technologies Ltd.

KIOSK set-up would require as follows:

- Laptop/Desktop as per requirement
- Biometric device for finger print authentication
- Scanner-Printer-Copy Machine/Micro Printer.
- Moreover, now the bank has provided MICRO ATM to all KIOSK BCs.

The name of the centre would be Saurashtra Gramin Bank CUSTOMER SERVICE POINT (GRAHAK SEVA KENDRA). The premises would have following banners displayed (As per **Annexure-D**):

- Details of BC/Kiosk Operator and the link branch
- Dos and DONTs
- Various Services available at CSP/Kiosk

BCs should wear ID card provided by the Bank/Corporate BCs.

On monthly basis, invoices would be generated through the system and accordingly payments would be made to BCs/Corporate BCs.

The responsibility of technology service provider M/s C-Edge Technologies Ltd. will be as follows:

- All transactions must be real-time basis in CBS and in KIOSK.(including MICRO ATM and AEPS)
- Technological problems in KIOSK software would be solved by C-Edge.
- Corporate BCs will be responsible for other technological issues and monitoring of BCs.

9. Admin Types and Function:

The roles, functions in the KIOSK system for our bank would be as follows:

ADMIN TYPE	ROLE	FUNCTION	REMARK
BANK ADMIN	He will be Master Admin	can create Branch Admin and Corporate BC Code	at HO
BRANCH ADMIN	He will be Admin to Branch Officer (BO)	can create Branch officer (BO) for branches	Currently done at HO
BUSSINESS CORRESPONDENT (Corporate BCs)	He will be Admin to KIOSK Operator (KO) or Sub-KO	can create KIOSK Operator (KO) or SUB-KO	The KO functions like account opening would be authorized by BO
Bank Officer (BO)	He will be authorization authority at branch level for KOs/Sub-KOs	Would authorize account opening and other works done by KOs/Sub-KOs.	-

10. Distance of BC points/Kiosks from the base Branch:-

Business Correspondent (BC) will be linked to a base branch and the distance between the place of business of the Business Correspondent and base branch will be as per the RBI guidelines.

10.1 Village population/Sub Service Area (SSA) criteria at time of Village / SSA allocation to BCs

- There will be one village allocated to one BC with maximum population of 5000.
- If population of village is more than 5000, there will two BCs appointed in one village and divide area of village and allot to that BCs.
- If population of village is less than 2000, there will be one BC for maximum two or three village with maximum population of 5000.
- Maximum three villages to be allotted to one BC.
- If one SSA covers more than one village or one village covers more than one SSA, the bigger structure will be considered for allocation.

11. Systems & Procedures to be followed by Individual BCs/KOs & Branches

11.1 At Customer Service Points (BC/KIOSK Outlet)

- BC/KO will carry with him the stationary items/brochures etc. relevant to Bank Deposits/Loan products and other financial products relating to Cross Selling, etc.
- BC/KO will visit households in their area of operation regularly where applicable.

- BC/KO will explain the salient features of the Bank's Products to the prospective customers.
- BC/KO will assist the prospective customers for filling the account opening form/loan application, etc.
- BC/KO will verify the primary information/details given by the applicant, identify the customer and make a recording in evidence of his verification/identification on the Account Opening Form/Loan Source Form.
- BC/KO will collect Account Opening Form/Loan application Form from the prospective customer
- BC/KO will deliver the Account Opening Forms/Loan source Applications to the identified Link Branch.
- BC/KO will issue System Generated printout of Cash Transaction immediately and Mini Statement to the card holder on demand.
- BC/KO will ensure that the daily cash withdrawal limit does not exceed the threshold limit fixed by the Bank.
- The BC/KO shall strictly adhere to Do's and Don'ts prescribed for the BC Channel in the day to operations.
- Only system generated receipt to be printed and delivered to the customers. No manual receipts to be issued to the customers. No manual entries to be recorded in pass books.
- BC/KO will maintain a Customer Contact Register.
- BC/KO will maintain a record of persons contacted in the Customer Contact Register detailing therein the name, address and date of contact.

11.2 At Link Branches:

- Branch will maintain a list of BC/KOs linked with the branch in a separate register and prominently display their names, photo, address, phone numbers and list of services available at kiosk outlets in the Branch Notice Board.
- Branch will acknowledge the Account Opening forms and other offline work received from BCs in the Branch Visit Register maintained by BCs/KOs and ensure opening of accounts in CBS through the maker checker concept in the modified online account opening, after ensuring KYC compliance.
- Branch will ensure custody of the Account opening forms received from BCs
- Link branch will ensure custody / issuance / distribution / activation of RuPay cards to all FI customers.
- **At the time of deletion of codes, photographs of BC/KIOSK outlet will be taken by the link branch before and after the removal of signage board with time and date inscribed in photos.**

11.3 Know Your Customer (KYC) Norms

As offline verification of Aadhar has been approved, it may be used in case the customer does not consent to undergo authentication, or the Bank is unable to perform biometric e-KYC authentication owing to injury, illness or infirmity on account of old age or otherwise. In such cases, Branches/Business Units shall ensure that the customer redacts or blacks out his Aadhar number through appropriate means.

Where offline verification of Aadhar (using XML or Aadhar Secure QR Code) is carried out, there is no need for obtaining any OVD. However, a recent photograph shall be obtained as the quality of the photograph received through offline verification may not be of acceptable quality. Biometric based e-KYC authentication can be done by Branch official / Business Correspondents. In cases where successful authentication has been carried out, other OVD and photograph need not be submitted by the customer.

A. Officially Valid Documents.

1. BC should obtain KYC documents as described in KYC policy of Bank.
2. Simplified KYC norms as proposed by RBI and modified from time to time will be observed in respect of accounts opened by BCs.
3. On receipt of Application Forms in respect of Accounts opened by the BCs, Link Branch will arrange for verification of particulars of the Account holders.
4. KYC will be checked, and compliance ensured by the BM / any designated official of the link Branches.

11.4 Business Continuity Plan for Corporate BC:

Corporate BCs have to ensure that the outlets are manned by reliable and knowledgeable persons and alternate persons have been identified so that business continuity is maintained at our BC channel. BCs have also to mitigate the Operational Risks in BC channel arising out of system failure, discontinuation of business due to sudden illness of BC/KO, natural calamities, etc. and submit viable BCs to bank as a part of MOU.

11.5 Business Continuity Plan for CSP outlets:

- i. Business Continuity Plan for BC point/Kiosk outlets will be functioning through the Link Branch (as the customers of CSP are customers of Bank), as they are interoperable.
- ii) Customer Service Points are operated by a Kiosk Operator (KO). Every KO is provided with a unique KO code and the Kiosk can be

operated by the Kiosk Operator only. If the BC is not functioning, for reasons like termination, discontinuation, etc. the customers are required to approach the link branches / nearby BC till such time new KO is appointed.

12. Monitoring, Supervision and Oversight of BC Outlets:

Activities of kiosk outlets are monitored by the Bank on regular basis to ensure that kiosk operations are carried out properly and targeted services are delivered to customers in an efficient manner. Link Branch maintains oversight over the operations of Kiosk Outlets linked with them. Branch officials are required to visit these outlets at least once a month at irregular intervals to assess the operations and initiate corrective measures, if required.

12.1 In spite of continuous monitoring by branch officials, other officials, etc., malpractices/irregularities/frauds are possible at kiosk outlet.

12.2 On analysis of fraud cases reported in BC channel, the common irregularities and frauds noticed are as under:

- (i) Fake manual receipts issued against cash deposit & manual entries are made in passbooks.
- (ii) Fraudulent withdrawals from accounts through fingerprint of kiosk operator (KO).
- (iii) The BC forged signatures of customers on the withdrawal slip and obtained payment from link Branch.
- (iv) KO operator operated through 2 outlets of same Corporate BC.
- (v) In some cases, it is found that cash has been accepted by BCs beyond stipulated ceilings to issue STDR & fake STDR issued to customers.
- (vi) Fraudulent withdrawal by AEPS, unauthorised transfer of fund etc. are other modus operandi adopted by BCs/KOs and it was committed by opening of fraudulent account by using own finger print for receiving Govt. subsidy etc. in different schemes.
- (vii) In some cases, BC used to collect the amount for deposits in customers' accounts but either credit was not affected citing the reason of connectivity failure or other technical reason. Also, BC was not paying the amount withdrawn by customers giving the same reason.
- (viii) In some cases, BC used to persuade the customers fraudulently to invest their deposits in other company for higher interest rate. Hence, all the operating functionaries are required to be vigilant and take due care to prevent such sort of occurrences by due monitoring & supervision as per laid down instructions.
- (ix) Running parallel banking by accepting deposits and arranging withdrawals without routing through the KIOSK.

- (x) Hundreds of accounts has been opened by the BC with connivance of some outsiders managing various institutions in nearby areas. These accounts were opened mainly to receive scholarship money from outside agencies. Money received in these accounts were withdrawn by fraudsters using fraudulent biometric of nonexistent customers.

12.3 BC POINT/KIOSK Visit :

- i BC points/Kiosks are operated by the outsourced people and the customers are not fully aware of the safeguards to be taken for transacting at BC points/Kiosks outlets. Hence ensuring adequate supervision over the operations and activities of the BCs is of utmost important parameter. Therefore, the CSP visits are to be carried out meticulously.
- ii As per extant instructions, every BCs/KOs outlet should be visited by the Link Branch functionaries at monthly interval.

13. Audit

As per RBI guidelines on managing risks in outsourcing financial services, Banks should put in place robust system of internal audit of all outsourced financial activities and the same should be monitored by the Audit Committee of the Bank.

All BCs will be covered in an audit cycle of 24 months (covering 50% in 12 months on random selection basis). AO (General) in RO will arrange for timely completion of the Audit. The audit will be done by an official from nearby branches (other than link branch) or any officer from the Region.

14. Frauds / Settlement of Disputes:

14.1 Standard Operating Procedure (SOP) For Reporting of Frauds.

As per the BC agreement, both Corporate and Individual BCs indemnify the Bank against all claims, loss, damages etc. But in case, the Bank is unable to recover fraud amount from BCs, legal action would be required. In few cases, where the defrauded amount was recovered in full, Bank may omit to report it as frauds.

Hence, it has been decided to introduce SOP for reporting of frauds at BC channel, as mentioned below:

- (i) A prima facie view, whether there has been an incident of fraud/suspected fraudulent activity, would be taken by the Controller. All cases of such fraud/suspected fraudulent activity should be reported as fraud.
- (ii) The KO Code of the respective BC(individual)/KOs will be deactivated immediately and the loss would be crystallized by the link branch.

- (iii) **Photographs of BC/KIOSK outlet will be taken by the link branch before and after the removal of signage board with time and date inscribed in photos.**
- (iv) All records, copy of BC agreement, customer complaints, photographs of BC/Kiosk outlets and other material documents will be held by the link branch in branch documents.
- (v) Efforts should be made to recover the loss amount from the BCs.
- (viii) The customers' claims are to be settled after due verification. Liability will be crystallized without delay and in case of need, balance confirmation may be obtained from all the customers serviced by BC.
- (vi) After deactivation of KO code, the link branch will ensure continuity of services to FI customers through branch / deployment of new BC / re-allocation to other BCs.
- (vii) The concerned Region will take a view regarding publication of notice on disengagement of individual BC.
- (viii) Despite filing of FIR, if the BC fails to make good the loss amount, the Corporate BC / Branch will file criminal case (under Sec. 202 of CRPC) against the BC and initiate legal action for recovery of the loss amount. Simultaneously, re-allotment of BCs to other BCs will be done to ensure continuity of service at those outlets.
- (ix) The Region office will report the details of fraudulent BCs / KOs to Head office for inclusion in black-listed BCs / KOs.

15. Deletion/De-activation of BC/KO Code:

- (i) Upon notice of any irregularity (ies) by the Bank through any source, Link Branch has to initiate action by taking up the matter with the Regional Office immediately. Based on the nature of irregularities observed at kiosk outlet, the Region office will recommend either for deactivation or deletion of the BC code.
- (ii) The competent authority to approve deactivation shall be Manager (FI) and to approve deletion of BC Code competent authority shall be General Manager in charge of FI at HO.
- (iii) While deactivation of BC code will render the BC temporarily inactive, deletion of code will result in permanent closure of activity. Under both circumstances, customer services at kiosk outlets will be severely affected. Therefore, both decisions are required to be taken very diligently and certain actions need to be initiated before / after deactivation / deletion.
- (iv) Provide a suitable notice at branch premises as well as Kiosk Outlet about permanent closure of the kiosk outlet and advise customers to avail services of kiosk either through other kiosk outlets or through link branch.
- (v) RO / Link Branch to ensure that all display boards including BC's name, address and signage, etc. are removed from BC point/Kiosk

Outlets and **photographs of BC POINT/Kiosk outlets to be taken before and after removal of signage board with time and date inscribed in photos (within 48 hours of notice / information received at the branch)** Branch should display the information regarding disengagement of BC by the bank.

- (vi) All registers, records, information booklets, etc. available at Kiosk Outlets are to be taken into custody by Link Branch officials and held at Link Branch as Branch Documents.
- (viii) Once BC code is deleted, the Micro ATM provided to BC should be taken back by the concerned Corporate BC and be returned to Link Branch.
- (ix) Corporate BC be advised to provide a new KO at the outlet at same location or nearby location within 30 days. If the Corporate BC of deleted BC is not willing to provide new kiosk outlet, services of other BCs are to be engaged in this regard.

16. Investigation and Crystallization of BC Channel Fraud

- (i) **Initial Action by Branch/Controllers:**
When any incident of fraud / suspected fraudulent activity comes to the notice of the Branch and Controllers through any source, the action needs to be initiated immediately.
- (ii) **Action by Investigation Officer (IO):**
 - a. Investigating officer to verify the source of complaint / reported fraud/suspected fraudulent activity. If a complaint has brought out the fraud into light then the details and veracity of complaints to be verified by interacting with the complainants.
 - b. The investigation is to be done through scrutiny of valid documentary evidence of the claim, namely manual receipts, manual entries made in passbook etc. In investigating process, the concerned Corporate BC may be involved.
 - c. In the event of frauds perpetrated using other than BC channel i.e. ATMs/Mobile Banking/Internet Banking etc. the BC should be prosecuted as a fraudster. The fraud amount crystalized in this regard is not to be recovered from the Corporate BC as this is an act committed outside the Kiosk/BC channel.
- (iii) **Crystallization of Customers Claim:**
 - a. **Responsibility of Link Branch-** Branch officials shall handover copy of all customer complaints, supporting documents submitted by customers and copy of CBS reports with transaction details of relevant period in customers account, to Controller & BC representative for completion of crystallization process.
 - b. **Responsibility of Investigating Officer (IO):**

1. IO to submit investigation report on the fraud at CSP outlet to respective RO and the RO along with their views and recommendations will forward the same to FI department at HO.
2. IO along with BC/BC representative has to verify the evidences provided by the customers and to submit a report to bank on possible amount of claim that might be considered as valid basis in customers account and evidences received from customers.

(iv) **Responsibility of RO:**

- a. RO shall facilitate the formation of an independent committee for the crystallization of customers claim comprising of (1). Branch manager of link branch (2). BC representatives (3). RO Representative, who would meet and in concurrence of all members shall approve the crystallized amount for refund to customers, the crystallization process should be completed within a period of 1 month from date of receipt of claim.
- b. Approval to be obtained from HO for final crystallized amount. A proper notice to Corporate BC should be given for reimbursement of crystalized amount within a period of 15 days after HO approval of final crystalized amount. If the concerned Corporate BC fails to make good the loss amount within a prescribed period of 15 days, than Bank will recover it from Corporate BC by invoking the Bank Guarantee given by Corporate BC as per terms and condition mentioned in point No.6.6 (General Indemnity) of the Agreement with Corporate BC.
- c. In case of any requirement of filing a criminal case against the BC/Kiosk operator the same will be filed against the concerned BC/Kiosk operator under applicable sections of CRPC by the Corporate BC as per the instruction of the Bank.

17. Monitoring Structure – (Performance Monitoring)

17.1 Dy. Manager (FI) at Regions

- (i) At monthly intervals, Corporate BCs will submit village wise Performance Review Report Format, to the Manager (FI) at HO containing the following:
 - No. of BCs
 - %age of Inactive BCs
 - No. of Small Accounts: Number & Amount
 - Avg. Balance per Account: Amount
 - Zero Balance Accounts: Number and Percentage
 - Recurring Deposit: Number and Amount
 - STDR: Number and Amount Transactions:
 - Deposit: Number and Amount

- Withdrawal: Number and Amount
 - Remittance: Number and Amount
 - Total Transaction: Number and Amount
- (ii) The performance will be measured with reference to the threshold limits assigned to BCs.
- (iii) The deficiencies, qualitative & quantitative, shall be taken up with the BCs and followed- up for improvement.
- (iv) At monthly intervals, a consolidated report would be submitted to Manager (FI) at HO.
- (iv) Persistent deficiencies should be separately reported to the Manager (FI) at HO for necessary action.

17.2 Manager (FI) at Head Office:

At monthly intervals, a consolidated report will be received from the ROs for information. The performance will be measured with reference to the Module level plans assigned to BCs (Corporate).

Manager(FI) will take a view on the persistent deficiencies reported by RO. A consolidated report will be submitted to the General Manager in charge of FI at HO.

17.3 General Manager in charge of FI at HO:

At monthly intervals, a consolidated report will be received from the Manager (FI) for information. The performance will be measured with reference to the Region level plans for BCs (Corporate). General Manager in charge of FI at HO will take a view on the persistent deficiencies reported by Manager (FI) at HO.

18. Process for engagement of BCs:

18.1 Identification and acceptance:

Introduction of BC, as an extended arm of Branches is going to bring a paradigm shift in delivery of banking services. Looking at the important role played by BCs, it is imperative that a proper identification, acceptance and selection process is put in place. Selection process should involve careful due diligence.

The identification and acceptance shall be based on:

- a) The reputation of the entity/facilitator, socio-economic status and acceptance in the society;
- b) Capability for proper synthesization of information, documentation, maintenance of record and accounts,
- c) Capacity to provide social support and guidance to poor and marginalized sections,

- d) Grass root presence in the area proposed to be served by them and experience of prior relationship with the Bank/Insurance Company/Financial Institute.

A specific check on the reputation in terms of commitment, integrity and competency in the local area where the entity would perform, shall be a key element.

18.2 Selection for BCs/KOs:

- 1 Need Assessment by Branch/RO/HO.
- 2 Identification of BC by Corporate BCs/Bank. – Corporate BCs will forward attached Annexure-I to link branch along with personal visit of BC and declaration signed by him in Annexure-II and IV, Police verification report (PVR) and recommendation cum OD account letter. Branch will forward attached Due Diligence (Annexure - III) along with copy of Annexure I, II and Annexure IV, PVR and CIBIL for further process at RO through online BC portal.
- 3 Assessment and sanction by RO office to Corporate BCs- On receipt of application from branch, AO (General) will also conduct basic due diligence and after due selection procedure forward signed copy of application along with their recommendations to Corporate BCs for further process through online BC Portal.
- 4 BC code generation by HO-Upon completion of successful above process, Corporate BCs will apply for BC code (With scan copy of all - above documents). Upon generation of code, HO will inform Corporate BCs and RO for further process of issuing appointment letter (To branch and RO) and activation. Appointment letter and other documents should be available with RO and branch invariably at any point of time.
- 5 Activation and training by Corporate BCs. For activation, BC must visit the branch and provide fingerprints in the presence of branch officials to KIOSK server. This task will be carried out by Corporate BCs through remote access in the presence of branch officials.

18.3 Security Deposit:

KIOSK BCs appointed by Corporate BCs – NO security deposit.

18.4 Undertaking of Fidelity/Secrecy

An undertaking of Fidelity/Secrecy needs to be obtained from each BCs/KOs as per **Annexure-IV**

19. BC Cash holding limit / Insurance / OD limit :

- i. The daily cash holding limit for BC will be Rs.10,000/- with proper transit cash insurance and indemnity. In case of bulk payments on particular day, where BC require large sum of money, the same can be

- extended up to Rs.50,000/- with proper Transit Cash Insurance and indemnity.
- ii. In case of villages where regular daily transaction is reported for more than Rs.25,000/- and if BC requests to extend his cash holding limit, Region office may review transactions and may extend his/her cash holding limit with proper Transit Cash Insurance and indemnity.
 - iii. In above both the cases, Corporate BC will be responsible for cash supply and adequate insurance of Cash On Hand / Transit with individual BCs.
 - iv. At present OD scheme for BC for Clean Over Draft facility maximum up to Rs.25000/- is in place to serve Rural & urban clientele of Bank through BC transactions as per specific scheme of the Bank. However each Corporate BC have to decide the overdraft limit for their BCs and Bank will provide the same against the guarantee by the respective Corporate BC.

20. Skill Up gradation/Training to BCs/KOs :

20.1 Capacity Building and Training

BCs are essential element of financial inclusion drive. Since BCs are new to banking services and also to the technology they need to be trained on various aspects. Training needs are further accentuated by the fact that high end technology is being used to reach out to low end customers. It is proposed that:

- i. Training should be localized to the possible extent.
- ii. The Bank may tie up with Indian Institute of Banking and Finance (IIBF) accredited institutions like NABCOM/Indian School for Microfinance for Women for imparting training to BCs.
- iii. Accredited institutions have to provide training as per the training module developed by IIBF.
- iv. Expenses related to the training are to be paid to IIBF or other accredited institutions as per quotation provided by them.
- v. Technology vendors to assist in providing technical training to the BCs as a part of their agreement.
- vi. Need based faculty support to be provided by Bank to accredited institutions for sensitization of BCs about our products, cash management aspects, credit delivery issues and most importantly code of ethics.
- vii. Since content of the subject is not very wide, we propose that trainings should mostly be in workshop format for 5/6 days and phase wise manner.
- viii. Training sessions may cover following areas:
 - a) What is financial Inclusion
 - b) Bank's Financial Inclusion Plan
 - c) Concept of BC, scope of activities, remuneration

- d) Role of IT in Financial Inclusion
- e) Smart Card based FI Solution
- f) Mobile Based FI Solution
- g) Cash Management under BC Model
- h) Reporting and MIS
- i) Credit delivery under FIP. Products like KCC/GCC
- j) Transfer payments like NREGA wages and social security payments, etc. through BC Model
- k) UIDAI based NREGA payments and leveraging our status as an UIDAI registered user agency for greater customer acquisition
- l) Cross selling to FI beneficiaries
- m) PMJDY and its scopes like RuPay Cards, PMJJBY, PMSBY, APY, Swavalamban, etc.
- n) Aadhar seeding and Aadhar Linking.

Topics listed above are just illustrative and can be properly blended in view of appropriateness of evolving FI landscape.

20.2 Train the Trainers' Programme for Capacity Building of Business Correspondents:

In line with RBI Guidelines on capacity building of Business Correspondents, RBI has designed a programme for BCs to train Bank's trainers so that they can, in turn impart training to other officials/agents of the Bank with the following objectives:

- (i) To train a group of motivated trainers who will take the responsibility of training their field level functionaries who deal with the BCs/ Kos.
- (ii) To create a professional BC workforce to cater to the needs of the people beyond the traditional financial products.
- (iii) To provide a forum to share the best practices on BC framework and possible convergence across the banks and apprise them of the potential opportunities and risks with rapid expansion of BC network.

Bank shall follow the programme as designed by RBI.

21. Compensation Package:

- BCs are most crucial link in financial inclusion exercise. Challenge is to develop a credible BC model so that low end activities of the branches are assigned to BCs and our scarce manpower resources are utilized for higher end activities.
- Experience gathered so far; indicates that BCs need to be incentivized in such a way that, only active BCs are engaged by our Bank and are retained as well as they get good remuneration for their work. The combination of initial fixed remuneration with an added incentive would ensure reasonably good package for BCs who work diligently and perform the job. This would

allay the apprehension that any assured promise of monthly payment on permanent basis may bring complacency in BCs, while in some extreme cases invoke employment liabilities on the Bank.

- The Bank to carefully examine attrition level of BCs.
- Targets under Financial Inclusion plan and overall emphasis being placed on the FI exercise necessitates the engagement of BCs on a substantial scale.

Protected incentive will be linked with minimum performance criteria i.e. minimum number of accounts, minimum number of transactions and other business targets.

Proposed incentive/commission structure is in line with recent guidelines of RBI which inter-alia states:

“The banks may pay reasonable commission/fee to the BC, the rate and quantum of which may be reviewed periodically. The agreement with the BC should specifically prohibit them from charging any fee to the customers directly for services rendered by them on behalf of the bank. Commission structure or incentive mechanism should be devised in a manner that mere increase in the number of clients served or the transaction volume does not drive the commission. The remuneration should combine fixed and variable parts dependent, inter-alia, on some indication or measure of customer satisfaction. Some part of the variable remuneration could be deferred or clawed back in case of deficiency of service”

The Bank has decided to have fixed remuneration, Travelling/stay reimbursement, Commission and other incentives as per the compensation structure as per **Annexure-A**

In view of the feedback from Corporate BC, Regional offices, evolving market and increase in the delegated authority incentive structure to be revised periodically on half yearly basis or in case of requirement from time to time to suit the market conditions and directions from RBI/NABARD.

21.1 Constitution of Committee to review and decide the Commission / incentive structure:

Constituents of the Committee to review and decide the Commission/incentive structure will be as mentioned here under:

Sr.No.	Designation	Position in Committee
1	General Manager in charge of Financial Inclusion or any other General Manager in his absence	Chairman of the Committee
2	HOD - Financial Inclusion	Convener of the Committee
3	HOD - Credit	Member of the Committee
3	HOD - Techno	Member of the Committee
4	One of the Regional Manager	Member of the Committee

The committee will meet every 6 month or as and when required to discuss and review of commission structure. The committee will recommend the proposed

structure of commission/Incentives to the Chairman, which will be finalised with approval of the Chairman and submitted to the Board for review in next board meeting.

22. Risk Management:

Various operational risks are associated with outsourcing of business through BC Model viz. fraud by BCs, technology failures, cash loss, inadequate documentation reputational risk, various risks associated with wrong use of Bank's stationary, logo etc.

In addition to operational risk, bank is exposed to credit risk also, to the extent of Cash dispensed to business correspondent for undertaking transactions.

The following measures are proposed for risk mitigation:

- (i) Seamless integration of Data with our CBS;
- (ii) Biometric authentication of transactions and integration with 'Aadhaar' linked authentication process;
- (iii) Surprise checks of books of records of BCs by Branch/Region/ Head office authorities;
- (iv) Sample transaction audit for the transactions carried out by BCs during regular audit of the branch;
- (v) Portfolio audit [Portfolio of business developed by BC, includes loan proposal, deposits, SB account, micro insurance, recovery etc]
- (vi) Robust MIS at Branch/Regional and Head Office level to keep a tab on the activities of BCs;
- (vii) Standardization of documents and contracts;
- (viii) Simplification of credit applications and documents;
- (ix) Constant watch (through MIS) on the delinquency pattern of credit business mobilized through BCs;
- (x) Introduction and enforcement of exit clause for BCs;
- (xi) Insurance for physical security of cash with BCs;
- (xii) Fidelity insurance for BCs;
- (xiii) Pin-pad based transactions on MICRO ATM.

And lastly to mitigate the credit risk for the cash given to BCs, we propose:

- (i) We may part with additional amount of cash to BCs provided additional collateral in form of security deposit is obtained from BCs.
There may be escalated Cash demands for NREGA payments or social security payments of crop loan disbursement seasons, which may be catered to by enhancing the cash holding limits of BCs for short duration. We propose such requests to be put up to Regional Managers and cash holding limits can be enhanced based on need.
- (ii) Bank may sanction OD facility against FD to all KIOSK BCs as per the special scheme of the Bank.

23. Compliance / Adherence to KYC norms:

Compliance with KYC norms will continue to be the responsibility of concerned bank officials and they will strictly adhere to the guidelines issued on KYC from time to time and as per KYC-AML policy of the Bank.

24. Customer's choice:

The customers shall have the freedom to use Branch Banking Facilities even though the BCs are available in their locality. This is considered necessary as absence of such choice to deal directly with the Bank may lead to over dependence of clients on intermediaries for availing of banking services and complacency on the part of the Bank/Branch employees for business development.

25. Internal Control and Monitoring

The Regional Office will be responsible for overall control, supervision and monitoring of all type of BCs. The Branch Manager of link branch has to oversee day to day monitoring of BC's activities. This will be based on the periodic feedback collected from the field about their conduct and from reports downloaded from the FI server with respect to transactions done by the individual BC.

No transaction should be left un-reconciled more than one month; the un-reconciled entries of BCs would be monitored by ROs. The position of such entries and review of BC is to be recorded. The Branch will maintain the Register to record the details of all BCs (individuals) attached to the branch being the base branch and also record the transaction put through by them.

Periodic meetings of BCs would be called at the base branch at least once in a month and at the Regional Office quarterly to discuss various products, difficulties faced, feedback of customers etc.

Regions would submit to HO, quarterly updated report of BC engagement and list of BCs, along with report of quarterly meeting, issues raised during the meeting and quarterly performance review of BCs. with views/observations of Regional Manager.

Customer's grievances with regard to functioning of BCs, BC remuneration related disputes (with in policy guidelines) shall be addressed by Regional Managers.

26. This policy will be effective after the approval of Board of directors. All the guidelines are subject to get revised immediately on the basis of any fresh guidelines issued by RBI/NABARD/SBI or any of such authorities. Chairman is empowered to incorporate/Amend the guidelines of this policy. Board will be informed about the same in next review. In case of no interim changes, FI department shall place the policy for review before the Board on yearly basis.

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Enclosure:-

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ANNEXURE - I

APPLICATION FOR CUSTOMER SERVICE POINT (CSP) (ANNEXURE -1)
(to be submitted by BC on company's letterhead duly signed by the authorized official)

1. Link Branch Name : _____ Link Branch Code: _____
2. Name of Applicant: _____
3. Address of CSP location: _____
4. Town/Village Name: _____
Block/Sub District/Gram Panchayat - _____
5. SSA /Ward details: _____
6. District: _____ State: _____ Pin Code: _____
7. Latitude: _____ Longitude: _____
8. Distance of Nearest CSP: _____
9. BC name: _____ BC code: _____

Passport size
photo of
applicant to
be affixed

10. **PERSONAL DETAILS OF CSP:**

Date of Birth		Edu Qualification*	
Age		Source of funds for Business	
Place of Business		No. of years of Stay in the present location	
Aadhaar No *		PAN Card No*	
Bank A/C No*		Branch name	

(*Photo copies of documents certified by the applicant to be enclosed.)

11. **Contact Details:**

Business Add: _____
Phn No: _____ Mobile No: _____ Fax No: _____
Residence Add: _____ Mobile No: _____

12. **Business Potential:**

Total Population of the area		No. of expected Accounts	
Annual Business Expected		Approximate No. of business establishments	
No. of households		Potential business through Migrant workers	
Main activity of people in the area			

BC Applicant Signatory

Corporate BC Authorized Signatory

Date: _____

We have verified the KYC documents and recommend to allot BC code, Link Branch **Branch Manager Signature:**

ANNEXURE - II

Declaration by the Applicant for engagement as BC **(to be obtained by Link Branch)**

I, Shri / Smt / Mr. / Mrs. S/o
Residing at.....

.....
have applied for engagement as Customer Service Point Business correspondent of
M/s (CORPORATE BCs), who is working on behalf of
SAURASHTRA GRAMIN BANK, at (location) to provide financial
inclusion services. Our Link branch will be SGB branch.

I further declare that I have received proper money receipts for all the charges paid
by me to M/s (CORPORATE BC) and enclose the receipt
herewith. I also undertake to submit money receipt received from all service / goods
provider before generation of BC code. I also declare that no unauthorized money
has been paid by me to CORPORATE BC / bank official.

I understand that the Bank has initiated this procedure to obviate any chances of
wrong doing / misleading on the part of all concerned.

Yours faithfully,

(Name of BC)

S/o.....

Address:

Mobile No:

Email address:

Place:

Date:

ANNEXURE-III

Parameters for Assessment of Due Diligence in case of Business Correspondents (BCs)

BC/KO NAME		BRANCH:							
BC / KO / Sub KO passed minimum IIBF qualification: Yes/ No									
The Kiosk Operator to be acceptable repute and to have satisfactory market standing: Yes/ No									
He has sufficient cash as working capital to meet cash requirement at Kiosk outlets and should be able to handle cash efficiently: Yes/ No									
Ability to handle operations leveraging technology: Yes/ No									
Due diligence carried out by the CORPORATE BC in respect of sub-agents proposed to be appointed especially in the areas of reputation and other risks involved: Yes/ No									
The BC is defaulter to any Bank / Financial Institution: YES/ No IF NO- A CIBIL report for proposed BC and the proposed BC is not a defaulter to any Bank / Financial Institution CIBIL Certificate attached: Yes/ No									
The proposed BCs affiliated to any political party: Yes/ No									
Past dealing if any of the proposed BC is satisfactory: Yes/ No / Na									
The BC knows the local language / dialect: Yes/ No									
The BC have knowledge of the area? Yes/ No									
The BC operators referred by at least two persons known to the bank attached: Yes/ No									
The BC is a Director or officer/employee of the Bank or a relative having the same meaning under Section 6 of the Companies Act 1956, in the case of individuals and in the case of entities, be owned or controlled by such person(s): Yes/ No Wherever felt necessary suitable sworn affidavit of BC is obtained: Yes/ No / Na									
Police verification must be arranged conducted in respect of each applicant found suitable. These selections may however not be withheld for delay in receipt of the police verification (delay beyond 2 weeks). BC be issued a letter by CORPORATE BC under their acknowledgement that in the absence of failure of submission of Police verification report Attached or Not? Yes (dated.) / No									
CONSOLIDATED DETAILS OF BC APPLICATION SUBMITTED									
1	2	3	4	5	6	7	8	9	10
Sr No	Link Branch code	Category Rural/Semi-urban / Urban/Metro	village Code	Village Name	Gram Panchayat	SSA details	Whether allotted Y/N	Distance from Link branch	Distance from nearest CSP
1			--			--	Na	km	Na

Signature of AO (Gen)

Signature of Branch Manager

ANNEXURE – IV

(Draft for Undertaking of fidelity and secrecy)

- I _____(giving name and detailed description of Business Correspondent) hereby undertake that during the tenure of my engagement with the Bank as Business Correspondent shall render the services with utmost seniority integrity, and as per the benchmark of service standards in the Industry. I hereby further undertake to obtain and maintain suitable undertaking(s) of fidelity and secrecy from me, if any, I may be engaged in rendering of the services as per terms and conditions subject to which I have been engaged as Business Correspondent.
- I hereby undertake to maintain absolute confidentiality in respect of all information and records which may come to my knowledge or custody while rendering services as Business Correspondent. I shall maintain confidentiality of the information and for records which come to our knowledge/custody even after termination of our engagement of Business Correspondent as I am aware that the information and/or records are of immense value to the Bank, the disclosure of which to third parties/outsideers can result in severe implications to the Bank.

For and on behalf of

(Full Name & description of Business Correspondent)

Place :

Date

(BCs Signatory)

ANNEXURE-A Remuneration Structure for BC

KIOSK BCA - Commission for Online and Offline work.

<u>Sr. No.</u>	<u>Particular of work</u>	<u>Commission Rate</u>
1	fixed monthly commission	1. Fix Pay of Rs.2500 for more than 50 online transaction 2. Fix Pay of Rs.3500 for more than 100 online transaction 3. Fix Pay of Rs.5000 for more than 200 online transaction [BC if found guilty for doing duplicate/Split transactions, his/her fixed commission for the month will be forfeited.]
2	Commission on SB account average balance.	BC will be entitled to get 10% of total interest paid in SB accounts opened by BC through KIOSK (Online) on quarterly basis. Subject to maximum Rs.2000/- per quarter
TADA		
3	Visit of Branch to SSA/villages	Rs.3/- per KM. (payment can be made for Max. 12 visits in a month)
4	Visit of village/SSA to Branch	Rs.3/- per KM (payment can be made for Max. 12 visits in a month)
Commission for Offline work		
5	RD A/C open	Rs.10/- per new account. For RD a/c not eligible to be opened under Product code 28111161.
6	Account opened SB/No frill/BSBD/ BSBD-Small/Joint/Minor	Rs.20/- per new account
7	Cash deposit	NIL
8	Cash withdrawal	
9	Term Deposits (Min.Rs.10000/-) (Tenure Min.181 days)	0.20% of deposit amount OR Maximum.1000/- (amount of such commission will be calculated on total amount deposited by any holder/s in a business day, irrespective of numbers of A/cs / type of A/cs of same holder/s).
10	NPA recovery (Without Compromise cases)	
	Substandard/Doubtful/Loss & Written Off	1% / 2% / 10% respective of Amount covered
11	NPA recovery (With Compromise cases)	
	Substandard/Doubtful/Loss&WrittenOff	0.5% /1% / 5% respective of Amount covered
12	SHG (Self Help Groups)	
	For Formation and promotion including credit linkage (After Credit: Linkage)	Rs.1000/-
<u>Sr. No.</u>	<u>Particular of work</u>	<u>Commission Rate</u>
13	JLG (Joint Liability Group)	
	Formation & Credit Linkage	Rs.300/-

	After Completion of 1 year (Continuous Standard Asset)	Rs.500/-
	After Completion of 2 Year (Continuous Standard Asset)	Rs.200/-
14	PMJJBY policies	Rs.30/- per Policy
15	PMSBY policies	Rs.1/- per policy
16	APY enrolment	Rs.60 per fresh enrolment (APY should not be closed before 1 year of enrolment, Branch to ensure the same. If it happens than amount paid would be recovered)
17	Felicitation fees for Group scheme like PAI and Health Insurance	NIL
18	Aadhaar linkage / Seeding / Mobile Seeding/KYC collection/Reducing Zero balance accounts (Applicable for the account list provided by branches only, prescribed application cum consent form is must)	Rs.3 per account for Aadhaar seeding, Mobile Seeding, KYC Collection/Reducing Zero balance accounts.Rs.5 for Aadhaar linkage in SB account. (Onetime payment is to be done irrespective of the tasks done)
19	Enrolment of New Agriculture Loan Account, New Housing Loan Account and Gold Loan account.	Rs.100/-per account (Rs.2000/- incentive, if more than 20 a/c of new farmers are enrolled during <u>concerned month</u>)
POINT NO.2.3, 4 PAYMENTS GIVEN TO ONLY KIOSK BCAs AND NO SHARE WILL BE GIVEN TOSP. IN OTHER CASE, SP AND KIOSK BCAs ARE GIVEN 20:80 RESPECTIVELY.		
KIOSK BCA - Online work		
1	Account opening	Rs.20/- per new account (A/c should have minimum balance of Rs.500/- as on last day of the month of account opening).
2	Deposit through KIOSK, MICRO ATM, AEPS	0.40% per transacted amount (minimum Rs.1 and maximum Rs.10)
3	Withdrawal through KIOSK, MICRO ATM, AEPS	
4	Deposit -KIOSK to KIOSK through KIOSK, MICRO ATM, AEPS	
5	Deposit - KIOSK to CBS through KIOSK, MICRO ATM, AEPS	
6	RD account opening	Rs.10/- per account (Min. Balance of Rs.100/-) Rs.20/- per account (Min. Balance of Rs.500/-)

ANNEXURE - B

Registers to be maintained at KIOSK Point.

1.Daily Transaction Register (Corporate Agent will provide this register to all BCs at free of cost)



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સૌરાષ્ટ્ર ગ્રામીણ બેંક
CUSTOMER SERVICE POINT
SAURASHTRA GRAMIN BANK

DAILY TRANSACTION REGISTER

LINK BRANCH:	
LINK BRANCH CODE:	
CSP CODE:	
BC NAME:	
BC MOBILE NO:	
BC LOCATION / SSA:	

2.Account Opening Register (Corporate Agent will provide this register to all BCs at free of cost)



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CUSTOMER SERVICE POINT
SAURASHTRA GRAMIN BANK

Account Opening Register

LINK BRANCH:	
LINK BRANCH CODE:	
CSP CODE:	
BC NAME:	
BC MOBILE NO:	
BC LOCATION / SSA:	



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ACCOUNT OPENING REGISTER

[illegible]

3.Complaint/Feedback Register(Corporate Agent will provide this register to all BCs at free of cost)



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ગ્રાહક સેવા કેન્દ્ર
સૌરાષ્ટ્ર ગ્રામીણ બેંક
CUSTOMER SERVICE POINT
SAURASHTRA GRAMIN BANK

Complaint/Feedback Register

LINK BRANCH:	
LINK BRANCH CODE:	
CSP CODE:	
BC NAME:	
BC MOBILE NO:	
BC LOCATION / SSA:	

ગ્રાહક ફરિયાદ/સુચન રજીસ્ટર

**CUSTOMER COMPLAIN/
SUGGESTION REGISTER**



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SR NO. ક્રમ નં.	DATE તારીખ	CUSTOMER NAME ગ્રાહક નં નામ	ADDRESS સરનામું	COMPLAIN/ SUGGESTION ગ્રાહક ફરિયાદ/સુચન	CUSTOMER SIGN ગ્રાહક ની સહી.

4. Officer Visit Register (Corporate Agent will provide this register to all BCs at free of cost)



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સોરાષ્ટ્ર ગ્રામીણ બેંક
CUSTOMER SERVICE POINT
SAURASHTRA GRAMIN BANK

Officer Visit Register

LINK BRANCH:	
LINK BRANCH CODE:	
CSP CODE:	
BC NAME:	
BC MOBILE NO:	
BC LOCATION / SSA:	

[illegible][illegible]

5. Customer Contact Register (CCR)



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સૌરાષ્ટ્ર ગ્રામીણ બેંક
CUSTOMER SERVICE POINT
SAURASHTRA GRAMIN BANK

Customer Contact Register

LINK BRANCH:	
LINK BRANCH CODE:	
CSP CODE:	
BC NAME:	
BC MOBILE NO:	
BC LOCATION / SSA:	

Sr.No	Date	Customer Name	Contact No.	Address	Remarks	Signature of Customer

ANNEXURE -C


FORMAT FOR IDENTITY CARD FOR BCs

	Corporate Agent Logo
<u>બેંક-મિત્ર</u> <u>કસ્ટમર સર્વિસ પ્રોવાઇડર</u>	
નામ: _____	
ફાળવેલગામ/વોર્ડ.: _____	
ફોન નં.: _____ લિંક શાખા: _____	
શાખાનો ફોન નંબર: _____	<div>પાસપોર્ટ ફોટો</div>
કાર્ડ ISSUE date: _____	
કાર્ડ EXPIRY date: _____	
શાખાપ્રબંધકના સહી-સિક્કા	કોર્પોરેટ એજન્ટ ના સહી-સિક્કા

ANNEXURE-D:

Formats of Banners to be displayed at KIOSK

All Officers of banks visiting KIOSK points at monthly intervals must ensure that below banners are displayed at prominent places and should be legible, visible to customers visiting the point.

	<p>સૌરાષ્ટ્ર ગ્રામીણ બેંક</p>	<p>Corporate Agent Logo</p>
	<p>“Sponsored by SBI, owned by Govt. of India & Govt. of Gujarat”</p>	
<p>બેન્કિંગ સેવા કેન્દ્ર : (કિઓસ્ક/KIOSK)</p>		
<p>શાખા :</p>		
<p>તા. જીલ્લો :</p>		
<p>BC કોડ :</p>	<p>BCનું નામ :</p>	<p>BC મોબાઇલ :</p>
<p>બ્રાંચ કોડ :</p>	<p>લીંક બ્રાંચ નું નામ :</p>	<p>બ્રાંચ કોન્ટેક્ટ નં :</p>



સૌરાષ્ટ્ર ગ્રામીણ બેંક

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બેંકિંગ સેવા કેન્દ્ર :

શું કરવું :

- ▶ ખાતા ખોલવા માટે નીચેના દસ્તાવેજો સાથે લાવવા. ઓળખાણ પત્ર, સરનામાનો પુરાવો, પાસપોર્ટ સાઈઝ ફોટો.
- ▶ બેંકિંગ સેવા કેન્દ્ર પર આવતી વખતે પાસબુક સાથે લાવવી.
- ▶ આપના ખાતામાં નાણાંકીય વ્યવહારો શાખા/બેંકિંગ સેવા કેન્દ્ર/ATM પરથી કરી શકાશે.
- ▶ આપના દ્વારા થયેલ નાણાંકીય વ્યવહારોની રસીદ અવશ્ય મેળવવી.
- ▶ આપના દ્વારા થયેલ નાણાંકીય વ્યવહારોની ચકાસણી અવશ્ય કરવી તેમજ ખાતામાં બાકી રહેલ રકમની મેળવણી ખાતા સ્ટેટમેન્ટ (Mini Statement) સાથે કરવી.

શું ન કરવું :

- ▶ પોતાની પાસબુક પોતાની સાથે રાખવી. તેને બેંકિંગ સેવા કેન્દ્ર પર ન છોડવી.
- ▶ તમારા આંગળાઓના છાપની જરૂરિયાત નીચે મુજબના કાર્ય માટે હોય છે.
 - ◀ ખાતા ખોલવા માટે
 - ◀ નાણાં ઉપાડવા માટે
 - ◀ નાણાં જમા કરાવવા માટે
 - ◀ તમારા ખાતામાંથી નાણાં અન્ય ખાતામાં ટ્રાન્સફર કરવા માટે
 - ◀ તમારા ખાતાનું સ્ટેટમેન્ટ મેળવવા માટે
- ▶ આપના દ્વારા થયેલ નાણાંકીય વ્યવહારોની રસીદ લીધા વગર કાઉન્ટર છોડવું નહીં.
- ▶ બેંક મિત્ર દ્વારા હાથથી લખેલ રસીદ નો સ્વીકાર ન કરવો.
- ▶ વીજળી ન હોવાથી અથવા પ્રિન્ટર કામ ન કરવાથી ક્યારેક પણ બેંક મિત્રના અનુરોધ પર કે તે નાણાંકીય વ્યવહાર પછીથી કરી લેશે, તો પણ નાણાં છોડવા નહીં.



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બેંક મિત્રનું નામ :

મોબાઈલ નંબર :

: કામકાજનું સ્થળ અને સમય :

વાર	ગામનું નામ/સ્થળ	સમય
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>



સૌરાષ્ટ્ર ગ્રામીણ બેંક

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બેંકિંગ સેવા કેન્દ્ર :

સુવિધા ઉપલબ્ધ :

- ▶ ઝીરો બેલેન્સ થી ખાતા ખોલવા (મનરેગા, વિધવા પેન્શન, જનની સુરક્ષા, ગેસ સબસીડી વિ.) તથા અન્ય નાના બચત ખાતા
- ▶ કેન્દ્ર પર ખુલેલ ખાતામાં થી નાણાં ઉપાડવા
- ▶ કેન્દ્ર પર ખુલેલ ખાતામાં નાણાં જમા કરાવવા
- ▶ ખાતાનું સ્ટેટમેન્ટ આપવું
- ▶ ATM કાર્ડ દ્વારા વ્યવહાર તેમજ પ્રધાન મંત્રી યોજનાઓ માં સમાવેશ.
- ▶ બેંક દ્વારા અપાતા વિવિધ ધિરાણની માહિતી
- ▶ SGB ની અન્ય શાખામાં નાણાં ટ્રાન્સફર કરવા
- ▶ લોન ખાતામાં હપ્તા જમા કરાવવા
- ▶ આધાર લીંક ખાતાઓમાં નાણાં ચુકવણીની સુવિધા

ANNEXURE-E:

Formats of Stamp Detail, Round Stamp and Document Verified Stamp.

All Officers of banks visiting KIOSK points at monthly intervals must ensure that all stamps are available with BC and verify that the BC been also using at appropriate places.

1. BC Details Stamps

Corporate Agent Name

BC Name :

BC Code:

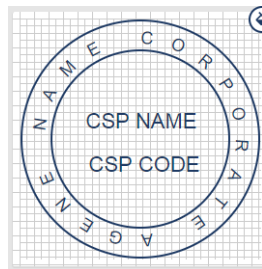
BC Location:

Link Branch Name :

Link Branch Code:

Region Office:

2. BC Round Stamps



3. Document Verify Stamp

ORIGINAL SEEN AND VERIFIED