



JEEVIKA

An Initiative of Government of Bihar for Poverty Alleviation

Bihar Rural Livelihoods Promotion Society State Rural Livelihoods Mission, Bihar



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Office Order

Business Correspondent Policy

1. Introduction

The Government of Bihar (GoB), through the Bihar Rural Livelihoods Promotion Society (BRLPS), an autonomous body under the Department of Rural Development, is spearheading the World Bank aided Bihar Rural Livelihoods Project (BRLP), locally known as JEEVIKA with the objective of social & economic empowerment of the rural poor. The core strategy of the BRLP programme is to build vibrant community institutions in the form of self help groups (SHGs) of women, who, through member savings, internal loaning and regular repayment become self sustaining organizations.

There is ample evidence to suggest that financial inclusion leads to greater economic growth and helps raise people's standard of living and income. Financial inclusion has always been an important agenda of policy makers and apparently there have been many experiments into what the best way would be to take banking to unbanked and under banked areas. Financial inclusion and banking services has always been at the centre of poverty alleviation and development programs. It provides a major thrust to the community to break the debt cycle and come out of poverty. Financial inclusion encompasses delivery of financial services (such as account opening, deposits, withdrawal, insurance, remittance, pension, enrolment in social security schemes, etc) at affordable costs to the disadvantaged and/or low-income segments in un-banked and under-banked areas. Still most of the rural population doesn't have access to timely and quality financial services mentioned above. The major reason behind this is inadequate banking infrastructure. There are only 50860 branches in rural India. There are around 600000 villages in India. So on average a branch is serving around 12 villages. In Bihar, the scenario of banking infrastructure is not encouraging. There are only 6876 bank branches for more than 10 crore people of Bihar.

This leads to the following barriers in providing banking services at the door step of rural community:

- Distance from the bank branch.
- Poor transportation and connectivity in rural areas.
- Lack of awareness about banking services.
- Lack of awareness about banking procedures.
- Overcrowded and understaffed banks.
- Casual approach towards rural customers by bankers.

The challenges mentioned above are intensified when it comes to accessing the financial services by SHG members.

Banking sector is undergoing through significant changes driven by technology. It is radically changing the way banks do their business from interacting with customers to high end transactions. This paradigm shift has led to evolution of several alternate channels of traditional banking system such as internet banking, mobile banking, ATM (Automated Teller Machine), business correspondent etc.

2. Business Correspondent As Alternate Banking Model

In the backdrop of constraints in banking infrastructure and increasing financial requirements of SHGs and community members, there is a need of dedicated and innovative approach to ensure timely capitalization for unleashing entrepreneurial abilities of the poor people.

Business correspondent (BC) model is one of the possible models with multi pronged strategy to address the issues mentioned above. It works as an alternate banking channel strengthening the reach of banking services to rural pockets and bringing more households in the ambit of financial inclusion. Customers Service Points (CSPs) established under the BC model cater to the unbanked and under banked areas by providing basic banking services. CSPs established in the rural areas are easily accessible as compared to banks and fulfil basic banking requirements of the rural community. To fulfil the gap in services provided by bank branches, a business correspondent is appointed at gram panchayat/branch level which delivers the following services:

Business correspondent services	Additional services provided by BCA
<ul style="list-style-type: none"> • Account opening • Deposits • Withdrawal • Remittance • Fixed deposit and recurring deposits 	<ul style="list-style-type: none"> • Promoting and selling insurance products • Promoting and selling pension products • Delivering reminder notices for non-performing assets on behalf of bank branches • Recovering NPAs • Generating eligible loan applications • Any other service as per the need of the bank

BRLPS- Jeevika aims to provide livelihood opportunities to the community members through various activities. One of the interventions is 'Bank Sakhi model'. It aims to provide financial services (banking services) at the doorstep of un/under bankable areas. At the same time, through this intervention, it provides livelihood opportunity to the BCAs (Bank Sakhis) and thus, improves the standard of living. For setting up CSPs, BRLPS works with different banks such as MBGB, IDFC, CBI and PNB and with different Business Correspondents such as C-DoT, Synapse and Sanjivni. It works with two models- KIOSK and POS model.

The model has met with initial success and has the potential to get further strengthened with the policy support from the project.



The following table describes in detail the present status of the intervention (as on July, 2018):

Bank Name	No. of candidates (BANK-SAKHIs)					Cumulative transactional details by BANK-SAKHIs			
	Identified	Trained	Selected	Fund received by Bank Sakhi	Functional Bank Sakhi	A/c opened	No. of transactions	Vol. of trans (in Rs)(in lakhs)	Commission earned (in Rs)(in lakhs)
IDFC	256	188	124	97	111	34528	332715	13657.98	16.31
MBGB	440	390	282	204	189	24978	146388	4908.66	40.41
CBI + PNB	57	45	6	4	5	1058	7847	240.86	1.13
Total	753	623	412	305	305	60564	486950	18807.49	57.85

The intervention is running on 132 blocks of 17 districts such as Patna, Nalanda, Nawada, Gaya, Jehanabad, Bhojpur, Buxar, Aurangabad, Arwal, Rohtas, Kaimur, Samastipur, Seohar, Darbhanga, Vaishali, Muzaffarpur and Banka. Further, it is planned to expand in more districts of Bihar

3. SHG Members/Relatives of SHG members as BC Agents

The women associated with the SHGs of BRLPS- JEEViKA are being pivotal in leading the way forward for social and economic empowerment of the state. Formation and quality nurturing of SHGs and their higher federations have paved the way ahead for poor household to fight poverty, intensify & diversify livelihood options, improve health & nutrition indicators, redeem high cost debts from moneylenders, build sustainable assets, kindle entrepreneurial abilities and address other developmental issues. So it becomes important that these institutions are timely capitalized and financed from main stream financial institutions.

Incorporating SHG members/relative of SHG members as BC agents will be a leap ahead in ensuring financial inclusion, timely capitalization and overall development of the community. In the case of **Relative of SHG member**, following relation can be valid:

- Mother- Daughter
- Mother in law- Daughter in law
- Aunty-Niece (in case, the mother is not alive and is being looked after related Aunt.) This needs to be established by VO (related).
- Any other case needs to be referred to the SPMU after due recommendation from DPCU (comprising of DPM, Mgr-MF/Mgr-CF/YP-FI).

This will strengthen the core objective of BRLPS by kindling entrepreneurial abilities in the women. Since the BC agent will be a member of SHG or from household of SHG member, it will add to further following advantages:

- The SHG members are more integrated in the community through SHG, VO and other federations.



- They live with the same community to whom they have to provide banking services; hence they will be easily accessible. Moreover, it will lead to an extra band of faith and trust.
- SHG members are aware with fundamental financial literacy and handle money in day to day activities of SHG and VO.
- SHG members are also fundamentally aware about banking services and operations.
- SHG member, being a woman will be friendlier to other women and hence will help in realising the maximum potential by including the most financially excluded section.
- Apart from correspondent services, SHG member as BC agent will be more efficient in facilitation services such as insurance, pension and recovery of NPA.
- Financial transactions are always a matter of faith and trust. SHG members working as a BC agent will conveniently win faith and trust of the community and hence will maximize the potential.

Hence, in the light of above given advantages, incorporating SHG members as BC agents have been piloted by BRLPS by involving following strategies:

- Mapping the existing BCs and enabling individual and CBOs transactions through them.
- Appointing SHG members as BC agents, where BCs are not deployed or are dormant.
- Training, capacity building and encouraging community to access banking services through CSPs.

(a) Selection of BC agents

The SHG members working as BC agents should meet the following criteria:

- Should be a member of SHG or household of SHG promoted/nurtured by BRLPS
- Should have interest and acumen in **entrepreneurship**
- Should be aware of concept and benefits of community institutions
- Age should be between 18 and 40 years.
- Should be minimum 10th pass.
- Should be sound in arithmetic and writing skills.
- Should have cordial relations with community members.
- Should be willing to travel within service area to deliver financial services, and attend block/district/state-level trainings.
- Knowledge of basic computer skills is desirable.
- Should not have any cases of financial fraud in the past.
- The candidate should possess PAN card, Aadhar and duly signed character certificate from competent authorities.



Based on the above criteria, the CLF/VO will identify suitable SHG member/Relatives of SHG Members..

(b) Services offered

The BC Agent (Bank Sakhi) will mobilize excluded households to take banking services and educating people on financial literacy. She will provide following services at Customer Service Point (CSP):

- Account opening,
- Aadhar Seeding
- Deposits,
- Withdrawal,
- Fund transfer / IMPS
- Insurance- PMJJBY. PMSBY
- Pension- APY
- Recommendation for loan

The BC agent may or may not provide business facilitation services (such as NPA recovery, generating eligible loan applications, sale of insurance products etc) and will depend upon her discretion and arrangement with the respective bank branch.

4. Cost and Revenue Structure

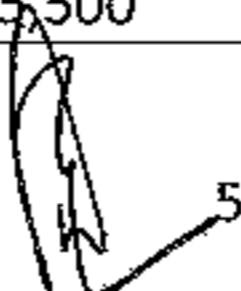
The total cost has been divided into two components; **establishment cost (cost involved in initial setup of hardware, office premises and overdraft)** and **operational cost (cost involved in running day to day operations)**. There is a further section of project contribution which gives the details of financial support from project as there is a provision for the same.

(A) Establishment Cost

(i) Hardware -

The SHG member working as BC agent will have to purchase the following equipments/hardware in order to start the centre. The estimated breakdown of the cost of those equipments for both KIOSK and POS model is as following:

Component	Estimated cost (INR)
Laptop/PC/Tablet	Rs. 35,000
Printer cum scanner	Rs. 10,000
Pin-pad device/ Micro ATM	Rs. 7,000
Biometric Device	Rs. 4,500
Internet connection	Rs. 2,000
Miscellaneous	Rs. 5,000
Power Backup	Rs. 12,000
Total	Rs. 75,500



***In some cases, Printer & Biometric device may be inbuilt with the Device.**

So, the total expected cost of establishment will be Rs 75, 500 (Seventy Five Thousand Five Hundred Only) excluding the amount for settlement account / wallet. The BC agent will themselves procure these equipments from open market. A guideline regarding technical configuration and specification will be provided to BC agents after consultation and agreement with the CBC.

(ii) Overdraft (Settlement Account)

For facilitating transactions, the SHG member working as BC agent will need overdraft facility from bank branch and hence would have to make a fixed deposit in the OD account (which is refundable in case the member discontinues working as BC). An overdraft will be provided against the deposit. Initially she can start with a deposit of Rs 15k-30k and may increase the overdraft limit with increase in the number and value of transactions. The overdraft amount can also vary initially depending upon the number of SHGs, financial capability of BC and other factors such as distance from the bank branch.

So, the total initial investment by SHG member working as BC agent (including miscellaneous expenses) is expected to be more than Rs 1 Lakh.

***The mechanism of settlement account may vary from bank to bank.**

(B) Operational expenses

Apart from establishment expense, the centre will incur operating expenses like rent of premises, electricity, monthly internet charges, stationary, hardware maintenance and travel expenditure. The average estimated monthly expenditure under these heads is expected to be INR 3000 (Approx.) whose breakdown is given in the table below.

<i>Component</i>	<i>Cost (in Rs)</i>
Rent of premises	1500
Electricity	300
Monthly internet charges	300
Travel expenses	500
Stationary and other miscellaneous expenses	400
Total operational expense	3000

(C) Projected revenue and commission from banks

The SHG member working as BC agent would earn commission from correspondent and facilitation activities. This commission varies from bank to bank and has two components; fixed component (which varies from 2000 to 3000 depending upon different banks) and variable component (which depends upon amount of work done such as volume of transactions, accounts opened etc). So, on an average a BC agent can earn an estimated amount of INR 6000 to 9000 during initial period which will increase gradually to INR

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10,000 per month. This can also be observed for the present commission status of working Bank Sakhis of both the models (KIOSK & POS)

Fixed revenue (depends upon bank)*	Rs 2000-3000.
Variable revenue	Rs 4000-6000
Total projected revenue	Rs 6000-9000

*Some banks offer fixed revenue.

5. Support from project:

Total initial cost of establishment and OD will be more than Rs.1 Lakh, which is a significant amount to invest by an SHG member and returns will be low during initial few months. The SHG members working as BC agents will provide doorstep financial services to the community members. This will not only work as entrepreneurs and enhance their own income but will also serve the interests of the larger community by providing banking services and facilitating access to social security schemes to individual SHG members, other community members and SHGs. They will also facilitate direct benefit transfer of government entitlements. Hence the work performed by SHG members working as BC agents will ultimately resonate with the mission and objective of BRLPS. Moreover, in initial phase revenue earned will not suffice to meet the expenses due to low volume of transactions.

Therefore, initial support will be provided to SHG members working as BC agents so that they may serve the community efficiently. Under the special project, there is a provision for financial support to help them meet the capital and other expenditure, for the pilot. This support will help the SHG member to meet expenses so that breakeven is achieved early and member can realise the profit. The financial support has been divided into two components namely; establishment loan and monthly honorarium.

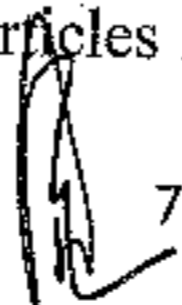
(A) Establishment Loan

There is a provision to provide financial support to BC agent for establishment expenditure.

The concerned CLF/VO of that SHG member who will work as BC agent will be given a total of Rs. 75, 000. This amount has three components- loan of atmost Rs. 50, 000, grant of Rs.10, 000 for furniture and Rs. 15, 000 as an honorarium support.

The loan of INR 50,000 (at maximum) will be repaid by BC agent in minimum monthly instalments of INR 1,000 to CLF/VO. Since, the BC agent will be serving in the larger interest of SHG members and facilitate the financial services, that loan amount will be exempted from interest. But to ensure regular and timely repayment there will be a penalty for late payment. The default in repayment may cause a penalty of Rs. 100/- per default.

An additional support of amount of Rs. 10000/- will be provided to BC Agents for up keeping the office furniture and other articles in the office. The amount will be provided to

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support the infrastructure and will be non-refundable to CBOs. This will help in bringing uniformity across all customer service centres promoted by BRLPS.

A guideline in this regard will be made pertaining to interior colour of centre premises, design and colour of furniture and other ancillaries. This will make all the centres look alike and will strengthen the brand image of Jeevika.

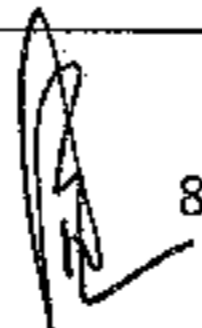
(B) Initial Honorarium support to CBO/BC Agents

At the initial phase, the BC agents are in need of fund for starting up the CSP. The commission received at initial months are not that high. This is because, during initial phase, the BC Agents work on building trust among the community members and forming the customer base. Thus, there lays a provision to support the BCA with initial honorarium of Rs 15,000 (@ Rs. 2500/- per month for initial six months). The BC Agent will be provided with Rs. 10000/- immediately, along with the disbursement of loan amounts to BC agents after receiving the application from her.

After six months of successful completion of operations of BC Agents and fulfilling the terms and condition of loan repayment and other guidelines, the member will be provided with an amount of Rs. 5000/- as incentive/honorarium.

The entire support of Rs. 75, 000 can be divided as follows in a tabular format:

Type of support	Amount (INR)	Purpose	Nature
Establishment support	50,000 (at most)	Support for hardware	Will be transferred to the account of Bank Sakhi (if Bank Sakhi is the SHG member). In case, Bank Sakhi is the relative of SHG member, support will be transferred to the account of SHG member as a loan. This fund will act as a grant to VO/CLF. Will be repaid to the VO/CLF in minimum equal monthly instalments of INR 1000 by SHG member working as BC agent.
Premises and ancillary establishment support	10,000	Support for purchasing furniture and other ancillaries	This fund will be given in order to maintain uniformity across all the CSPs promoted by BRLPS.
Honorarium support	15,000 (in two instalments of 10,000 and 5000)	Support operational expenses during initial months	Will be as a grant to Bank Sakhi and is not repayable.

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Process of Fund Flow:

The process of fund disbursement needs to be streamlined in order to bring efficiency and element of timeliness. This has become important as there are stakeholders to the whole endeavour in form of Banks and Corporate BC.

In the light of experience gained as timer progressed in implementation of the Bank Sakhi model and the need to leverage the efficiency gained by Bank Sakhi after training, the proposed model of fund transfer to the Bank Sakhis along with arrangement for sensitization to the associated community institutions is as follows: .

i. SPMU will give approval to transfer the fund to concerned DPCUs as per the details of BC Agents selected and trained.

ii. **Workshops at DPCU level:-**

- **Fund Disbursement Workshop (Facilitation/Awareness Workshop):-**

DPCU will organise **Facilitation/Awareness Workshop** on a scheduled date. **This workshop should be conducted by the DPCU within 7 days of receiving approval from SPMU.**

This occasion of awareness workshop will be utilized to receive application, sign agreement with VO/CLF and put across the message of importance of establishment of CSP in their location.

The whole endeavour has been done in order to ensure timely transfer of fund to the identified Bank Sakhis, so that they can initiate the process of establishment of CSP on priority.

The DPCU will transfer the fund (at most Rs 70000) to the account of respective Bank Sakhis (in case Bank Sakhi is SHG member). In case, Bank Sakhi is the relative of SHG member, support will be transferred to the account of SHG member.

Following documents are to be prepared at workshop for transferring fund in Bank Sakhi/ SHG member's account:

- a. MoU between the concerned VO and SHG member (either Bank Sakhi is SHG member or relative of SHG member). **(Annexure A)**
- b. Application to the concerned VO from SHG member (either Bank Sakhi is SHG member or relative of SHG member) should be filled and signed by the concerned **VO leaders (2 among 3 leaders), Bank Sakhi, SHG member** (in case, Bank Sakhi's relative is SHG member) **and one of the concerned SHG member.** **(Annexure B)**

*****For 1 identified location, maximum of 5 people will participate in the respective workshop.**



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The DPCU will transfer Rs. 5000 (honorarium) to the account of VO/CLF. This amount will be transferred by the VO to the Bank Sakhi after 6 months after analysing the performance of the respective Bank Sakhis.

DPCU will have to ensure transfer of fund in the account of related Bank Sakhi/ SHG member on the day of the **Facilitation/Awareness Workshop** organized at the district level. **It is important and has to be ensured.**

- **Follow up Workshop:**

In order to further trace the process of purchase of equipments and ensure next level process for generation of KOID by related Corporate BCs and Banks, it is required that **Follow up Workshop/Meeting** is also done with Bank Sakhis. The date of this workshop should be decided on the day of **Facilitation/Awareness Workshop**.

All the related Bank Sakhis will participate in the workshop along with the purchased equipments. The follow up workshop may be joined by one person more along with each Bank Sakhis.

Note: The unit budget for both "**Facilitation/Awareness Workshop**" & "**Follow up Workshop/Meeting**" are attached as **Annexure C & Annexure D** respectively.

7. Training

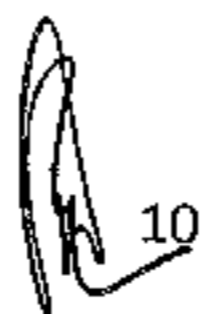
2 residential training would be conducted for the SHG members working as BC agents. The 5 days residential training would be provided to the BC Agents in following two dimensions:

- **3 days Residential training on Financial Aspects, Banking Services & BC model:**

Through this training, candidates are being provided with following information:

- i. Introduction to banking services and BC model
- ii. Personal finance management and financial literacy
- iii. Roles and responsibilities as BC agent
- iv. Services offered
- v. Know your device
- vi. Investment
- vii. Support from Jeevika
- viii. Settlement/OD account
- ix. Commission
- x. Record-keeping and reporting
- xi. Soft skills

Note: Basic training about the services are provided to the BC Agents at the time of on-boarding. Handholding support and on -job training are provided on regular basis.

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- **2 days Residential training on Technical Aspects:**

After 2-3 months of on-boarding, candidates are being provided with technical knowledge through this training. This training is being conducted in support of the Corporate BC. They are being provided with following technical information

- i. Updated Services offered
- ii. Operating the devices and software
- iii. Record-keeping

8. Monitoring and handholding support

(A) Role of CLF/VO

- Identification of SHG members to work as BC agents
- Introduction of SHG member appointed as BC agent to the community through awareness camp or CLF/VO meetings
- Organizing enrolment camps at panchayat/village level
- Mobilizing individual members to avail banking services through CSP
- Will monitor the performance of BC Agents on regular interval.
- Bank Sakhis will have to submit report to CLF on monthly basis.
- A separate module in MIS will be developed to monitor the performance of BC agents by capturing data such as total amount of transactions done, total income of BC agent including commission earned and honorarium, accounts opened etc.
- Will appoint BC coordinator at block level**

If due to any reason, the SHG member decides to discontinue working as BC agent, she will have to repay the entire outstanding amount of establishment loan i.e. INR 50,000 (at most) to concerned CLF/VO. The standard interest rate of 1 percent per month will be applicable from the date of discontinuance. Loan repayment committee will take appropriate action to ensure recovery of the amount.

(B) Review Meeting of Bank Sakhis

The review meeting of Bank Sakhis must be conducted at regular interval at the district level. The District Coordinator of Corporate BC and the authorities from Bank should be informed about this meeting. Their presence must be preferred at this meeting for better monitoring and solution.

All the related Bank Sakhis will participate in this meeting along with their equipments, all registers and monthly progress report. The format of monthly progress report is as follows:

Name of Bank Sakhi	KOID	No. of a/c opened in last month	No. of transactions in last month	Volume of transaction in last month	No. of fund transfer in last month	Volume of fund transfer in last month	FD/R D in last month	PMJJBY / PMSBY in last month

The meeting may be joined by one person more along with each Bank Sakhis.
Note: The unit budget for Review Meeting is attached as Annexure E.

**** Role of BC block coordinator**

There is a need for appointing a block-level BC coordinator has been made to manage the day-to-day operations. One BC block coordinator will be appointed to look after and provide regular support to 20 BC points/BCAs in a block for 12 months. The major roles and responsibilities of BC block coordinator are listed below.

- Regular monitoring of services delivered by SHG members working as BC agents
- Coordination with bank branch and corporate BC staff for troubleshooting, grievance redressal and timely commission payment.
- Handholding and training SHG members to manage/monitor project operations in the future.
- Any other support required.

****Further guideline will be provided/**


(Balamurugan D.)

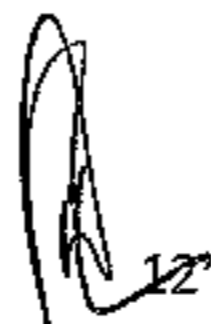
**Chief Executive Officer
Cum State Mission Director**

Enclosures:

- **Annexure A: MoU between Bank Sakhi/ SHG member and VO/ CLF**
- **Annexure B: Application by Bank Sakhi/ SHG member to VO/CLF/DPCU**
- **Annexure C: Unit budget for Fund Disbursement Workshop (Facilitation / Awareness Workshop)**
- **Annexure D: Unit budget for Follow up Workshop/Meeting**
- **Annexure E: Unit budget for Review Meeting**

Copy to:

- **All DPMs / BPMs / FMs / Mgr-MF / Mgr-CF/ YP-FI**
- **All PCs / SPMs /SFM s / PMs / AFMs**
- **OSD / Director / CFO /AO / PS / PO**
- **IT Section**
- **Concerned File**


12

बैंक सखी एवं सामुदायिक संगठन के बीच सहमति - पत्र

यह सहमति - पत्र आज दिनांक को "ग्राम संगठन,

ग्राम- पता- - प्रथम पक्ष

एवं

श्रीमती उम्र पिता / पति का नाम
..... समूह का नाम - ग्राम , पोस्ट एवं
पता -द्वितीय पक्ष के बीच हस्ताक्षरित किया
गया है ।

इस सहमति पत्र के तहत ग्राम संगठन के द्वारा :

(i) अगर चयनित बैंक सखी ही द्वितीय पक्ष है -

श्रीमती को बैंक की
..... शाखा से संबद्ध बैंक सखी के रूप में कार्य करने हेतु वित्तीय सहयोग
प्रदान करने की सहमति देती है

(ii) अगर चयनित बैंक सखी द्वितीय पक्ष की रिश्तेदार हैं -

श्रीमती (बैंक सखी का नाम) जो श्रीमती
..... (द्वितीय पक्ष) की (रिश्ते का नाम) है
को बैंक की शाखासे संबद्ध बैंक सखी के
रूप में कार्य करने हेतु वित्तीय सहयोग प्रदान करने की सहमति देती है :-

(1.) यह कि बैंक सखी द्वारा विभिन्न वित्तीय सुविधायें जैसे - बचत खाता खोलना, खाते में पैसा जमा करना, खाते से पैसे की निकासी करना, पैसे का एक खाते से दूसरे खाते में प्रेषण एवं अन्य सुविधायें संगठन एवं उनके सदस्यों को उपलब्ध कराई जाएगी ।

(2.) यह कि बैंक सखी बीमा एवं पेंशन जैसे विभिन्न वित्तीय उत्पादों पर समूह एवं संगठनों की बैठक में भाग लेकर सदस्यों को जागरूक करेगी एवं उन्हें इससे जुड़ने को प्रेरित करेगी ।

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Sunja Chakravarty

- (3.) यह कि बैंक सखी समूहों एवं अन्य संगठनों की बैठक में भाग लेकर उन्हें ऋण वापसी के प्रति जागरूक एवं प्रेरित करेंगी।
- (4.) यह कि बैंक सखी योग्य समूहों के ऋण आवेदन पत्र तैयार करा कर बैंक के निर्देशानुसार मदद करेगी।
- (5.) उपर्युक्त कार्यों में समूह एवं अन्य संगठन बैंक सखी की हर संभव सहायता करेंगे।
- (6.) यह कि जिला परियोजना समन्वयन इकाई , ग्राम संगठन की ओर से, श्रीमती(आवेदनकर्ता का नाम) जो (चयनित बैंक सखी हैं / चयनित बैंक सखी की रिश्तेदार हैं)को रु. मात्र (अधिकतम - रु. 50,000) की राशि ऋण के रूप में उपलब्ध कराएगी जिसकी वापसी रु. 1000/- प्रति माह की दर से ग्राम संगठन को माह में की जायेगी(अधिकतम - 50 माह)
- (7.) यह कि जिला परियोजना समन्वयन इकाई , ग्राम संगठन की ओर से, श्रीमती(आवेदनकर्ता का नाम) जो (चयनित बैंक सखी हैं / चयनित बैंक सखी की रिश्तेदार हैं)को रु. मात्र अनुदान के रूप में ग्राहक सेवा केंद्र के एकसमान / समरूप आधारभूत संरचना के लिए देगी एवं इसकी वापसी ग्राम संगठन को नहीं होगी।
- (8.) यह कि जिला परियोजना समन्वयन इकाई..... , ग्राम संगठन की ओर से श्रीमती (आवेदनकर्ता का नाम), जो (चयनित बैंक सखी हैं / चयनित बैंक सखी की रिश्तेदार हैं)को रु. 10000/- मात्र अनुदान के रूप में बैंक सखी मानदेय के प्रथम किस्त के रूप में तत्काल जारी करेगी एवं इसकी वापसी ग्राम संगठनको नहीं होगी।
- (9.) यह कि जिला परियोजना समन्वयन इकाई , ग्राम संगठन के पक्ष में श्रीमती (आवेदनकर्ता का नाम) जो (चयनित बैंक सखी हैं / चयनित बैंक सखी की रिश्तेदार हैं)को रु. 5000/- मात्र अनुदान के रूप में मानदेय की दूसरी किस्त के रूप में 6 महीने के संतोषपूर्ण सेवा के उपरान्त आवेदन प्राप्त कर ग्राम संगठन के माध्यम से सेवा से संतुष्ट होने के बाद ही जारी करेगी एवं इसकी वापसी ग्राम संगठन को नहीं होगी।
- (10.) ऋण वापसी में चूक की स्थिति में प्रत्येक चूक के लिए 100 रु. मात्र की दंड राशि सदस्य द्वारा देय होगी।
- (11.) यह कि बैंक सखी प्रत्येक माह ग्राम संगठन / संकूल संघ की बैठक में भाग लेकर अपने द्वारा किये जा रहे क्रिया - कलापों का ब्यौरा उपलब्ध कराएगी एवं संगठन / संघ की निगरानी में उसकी सहायता से अपने कर्तव्यों का निर्वहन करेगी।

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- (12.) यह कि समय - समय पर ग्राम संगठन / संकूल संघ द्वारा बैंक सखी के कार्यों का मूल्यांकन कर उसकी सेवा में गुणवत्ता वृद्धि हेतु परामर्श देने एवं सेवा सम्बन्धी निर्णय का अधिकार ग्राम संगठन / संकूल संघ के पास होगा
- (13.) यह कि सरकार, बैंकों अथवा अन्य संस्थानों द्वारा लागू की गई योजनायें जिनसे जुड़ने का निर्णय परियोजना स्तर पर लिया गया हो, उसे बैंक सखी संगठन / संघ की सहमति से सहयोग प्रदान करेगी।
- (14.) यह कि श्रीमती , (द्वितीय पक्ष) ने इस सहमति पत्र को अच्छी तरह से पढ़/पढवा कर समझ लिया है एवं उसके पश्चात् ही हस्ताक्षर किया है।

हस्ताक्षर:

(द्वितीय पक्ष)

हस्ताक्षर: अध्यक्ष

सचिव

(प्रथम पक्ष)

कोषाध्यक्ष

(सदस्यों में से किन्ही दो का हस्ताक्षर अनिवार्य है)

गवाह - 1

गवाह- 2

अनुलग्नक - आवेदनकर्ता के आधार कार्ड की छाया प्रति
बैंक सखी के आधार कार्ड की छाया प्रति

- नोट: 1. अगर आवेदनकर्ता चयनित बैंक सखी की रिश्तेदार है तो दो में से एक गवाह में बैंक सखी के हस्ताक्षर होंगे
2. दो में से एक गवाह सम्बंधित समुह की महिला होगी

Hiba
Sampa Khatun

आवेदन पत्र

बैंक सखी (BC Agent) द्वारा ऋण प्राप्ति हेतु ग्राम संगठन / संकुल संघ / जिला परियोजना को आवेदन पत्र

सेवा में,

अध्यक्ष महोदया / प्रबंधक महोदय / महोदया,

..... ग्राम संगठन / जिला परियोजना समन्वयनइकाई ,

पता :

महोदय / महोदया,

में (समूह की सदस्या का नाम)

स्वयं सहायता समूह (समूह का नाम), ग्राम: पंचायत :

प्रखंड : जिलाकी सदस्या हूँ ।

(i) अगर चयनित बैंक सखी समूह की महिला है:

मुझे (बैंक का नाम) की शाखा

(शाखा का नाम) के साथ बैंक सखी के रूप में कार्य करने के लिए चयनित किया गया है ।

(ii) अगर चयनित बैंक सखी समूह की महिला की रिश्तेदार है:

..... (बैंक सखी का नाम) जो मेरी

(रिश्ते का नाम) है, को (बैंक का नाम) की

..... शाखा (शाखा का नाम) के साथ बैंक सखी के रूप में कार्य करने के

लिए चयनित किया गया है ।

इस कार्य के माध्यम से समूह, ग्राम संगठन एवं संकुल संघ के साथ साथ सभी सदस्यों को ग्राम स्तर पर विभिन्न बैंकिंग वित्तीय सुविधायें उपलब्ध कराने का उद्देश्य निर्धारित किया गया है तथा इसकी शुरुआत के लिए पूंजी की ज़रूरत होती है ।

पूंजी की ज़रूरत को पूरा करने के लिए सामुदायिक निवेश निधि के अंतर्गत परियोजना के दिशा निर्देशानुसार निम्न राशि की आवश्यकता है :

1. ऋणकीराशि

(अधिकतम - रु. 50,000)

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Smita Chakravarty

2. मानदेय हेतु प्रथम किस्त - 10,000/- रु. (दस हजार रुपये मात्र)
3. ग्राहक सेवा केंद्र में फर्नीचर एवं अन्य आधारभूत संरचना हेतु- (अधिकतम 10,000/- रु. मात्र)
4. 6 महीने के सफल क्रियान्वयन के बाद निर्धारित मानदेय की शेष राशि (5000/- रु.) हेतु ग्राम संगठन के माध्यम से देने की प्रक्रिया की भी शुरुआत करने का निवेदन है।

अतः निवेदन है कि उपर्युक्त कार्य हेतु ग्राहक सेवा केंद्र (KIOSK/POS) की स्थापना एवं क्रियान्वयन के मद में कुल रुपये मात्र निर्गत कराने की कृपा की जाए, (अधिकतम - सत्तर हजार रु.)। इसमें से ऋण की राशि रु. मात्र को मैं माह (अधिकतम - 50 माह) में ग्राम संगठन को लौटाने का वचन देती हूँ। मेरा बैंक बचत खाता संख्या है तथा मेरा खाता (बैंक का नाम) के शाखा के साथ है।

नोट: राशि का हस्तान्तरण समूह की सदस्या के बचत खाते में ही होगा।

बैंक सखी का हस्ताक्षर

आवेदनकर्ता (समूह की सदस्या) का हस्ताक्षर

दिनांक -

----- ग्राम संगठन / जिला परियोजना समन्वयन इकाई के उपयोग हेतु -----

अध्यक्ष का हस्ताक्षर

सचिव का हस्ताक्षर

कोषाध्यक्ष का हस्ताक्षर

(उपरोक्त ग्राम संगठन के सदस्यों में से किन्हीं दो का हस्ताक्षर अनिवार्य है)

प्रबंधक (सूक्ष्म वित्त / सामुदायिक वित्त) का हस्ताक्षर

जिला परियोजना प्रबंधक का हस्ताक्षर

संलग्न:

1. आवेदन कर्ता (समूह की सदस्या) के बचत खाता पासबुक की एक प्रति
2. आवेदन कर्ता (समूह की सदस्या) के आधार कार्ड की एक प्रति
3. चयनित बैंक सखी के आधार कार्ड की एक प्रति (अगर चयनित बैंक सखी समूह की महिला की रिश्तेदार है)





FINANCIAL INCLUSION (ALTERNATE BANKING)

BANK SAKHI MODEL

Annexure C: Unit budget for Fund Disbursement Workshop (Facilitation / Awareness Workshop)

BUDGET FOR FUND DISBURSEMENT WORKSHOP (AWARENESS/FACILITATION WORKSHOP) AT DISTRICT LEVEL FOR COMMUNITY MEMBERS AND SELECTED BANK SAKHIS (NON- RESIDENTIAL)

S.No.	Particulars	Unit cost	Unit	Amount (in Rs)
1	Venue	2000	1	2000
2	Fooding	200	50	10000
3	Travel Allowance (To and Fro) (As per actual)	100	50	5000
4	Stationary	Lumpsum		1000
5	Vehicle	2000	1	2000
6	Others	Lumpsum		1000
Grand Total				21000
Amount in Words: Twenty One Thousand Only				

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Sunipa Chakravarty

FINANCIAL INCLUSION (ALTERNATE BANKING)				
BANK SAKHI MODEL				
Annexure D: Unit Budget for Follow up Workshop/Meeting				
BUDGET FOR FOLLOW UP WORKSHOP AT DISTRICT LEVEL FOR SELECTED BANK SAKHIS (NON- RESIDENTIAL)				
S.No.	Particulars	Unit cost	Unit	Amount (in Rs)
1	Venue	2000	1	2000
2	Fooding	200	40	8000
3	Travel Allowance (To and Fro) (As per actual)	100	40	4000
4	Stationary	Lumpsum		1000
5	Vehicle	2000	1	2000
6	Others	Lumpsum		1000
Grand Total				18000
Amount in Words: Eighteen Thousand Only				

7/10/08
Srimpa Chidharany

FINANCIAL INCLUSION (ALTERNATE BANKING)

BANK SAKHI MODEL

Annexure E: Unit Budget for Review Meeting

BUDGET FOR REVIEW MEETING AT DISTRICT LEVEL FOR SELECTED BANK SAKHIS (NON-RESIDENTIAL)

S.No.	Particulars	Unit cost	Unit	Amount (in Rs)
1	Venue	2000	1	2000
2	Fooding	200	45	9000
3	Travel Allowance (To and Fro) (As per actual)	100	45	4500
4	Stationary	Lumpsum		1000
5	Vehicle	2000	1	2000
6	Others	Lumpsum		1000
Grand Total				19500

Amount in Words: Nineteen Thousand Five Hundred Only

7/10/20
Sunil Chakravarty