



जीविका

गरीबी निवारण हेतु बिहार सरकार की पहल

बिहार ग्रामीण जीविकोपार्जन प्रोत्साहन समिति राज्य ग्रामीण आजीविका मिशन, बिहार



प्रथम तल, विद्युत भवन-2, बेली रोड, पटना-800 021, दूरभाष : +91-612-250 4980, फ़ैक्स : +91-612-250 4960, वेबसाइट : www.brlp.in

Ref.No. - BRLPS/Proj-FI/497/14/3778

Date - 7/01/19

Office Order

(Organization of Financial Literacy Camps)

BRLPS (JEEVIKA) has been making incessant effort to facilitate capitalization to the SHGs by ensuring saving account opening and credit linkage. This has stood in good stead for the community members. There is a lot of struggle during the credit linkage as some of the important banks insist for e-KYC and credit information of the members. This is appearing as one of the limitations. **Similarly, there is little awareness about Business Correspondent Agents (BCAs) and their working.** It is possible to have a confluence of Financial Literacy where the amalgamation of work of e-KYC or generation of **CIF (Customer Information File)** can be done with lot of input from **BCA (Business Correspondent Agent)** to spread **awareness about the work** they are doing. It may also be proper to identify those BCAs (Business Correspondent Agents) as Resource Person and they may be paid an amount of Rs. 500/- (Rs. Five Hundred Only) for interacting with SHG members on importance of banking through BC (Business Correspondent) centres and also open the accounts of such leaders/common SHG members on the request or create/generate CIF (Customer Information File) number and provide to them. This will help in bringing larger awareness about the BCA points and will also be instrumental in overcoming the bottleneck of creation/generation of CIF (Customer Information File)/Account number for leaders of SHG/SHG members.

Based on the above facts, approval is being given for following:-

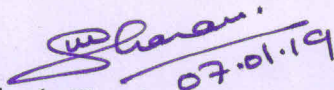
- Approval has been accorded for an expenditure of an amount up to Rs. 10000/- (Rs. Ten Thousand only) to each of the BPIU for conducting **“Financial Literacy Camps” with BCA (Business Correspondent Agent)/Bank Managers.**
- The scheduled approval is for period from **January to March 2019.** This translates into the fact that maximum of Rs. 10000/- (Rs. Ten Thousand only) can be spent over a period of **three months** by related BPIUs.
- Resource Persons (**BCA/Bank Sakhis**) may be called to a common agreed centre and briefing needs to be done about the way BCAs (Business Correspondent Agents)

[Signature]

functions and services they can take from related centres. Resource Persons can also be paid a fee of maximum of Rs. 500/- (Rs. Five Hundred only) for facilitating discussion and lending a helping hand in creation of CIF (Customer Information File)/Account opening of around **100 people (SHG Leaders/SHG members). This is for one day as fee.**

- d) BPMs are directed to utilize the resource in the most prudent way and ensure that all such accounts that need e-KYC authentication/CIF (Customer Information File) generation are resolved without any further delay.
- e) BPMs will also appoint a Nodal Person to coordinate the activities of "Financial Literacy Camps" where the integration of BCA model will be done along with creation of CIF (Customer Information File) number/opening of account. Due message has to be spread about the efficacy of BCAs/Bank Sakhis.
- f) The scheduled Nodal Person will ensure that minutes of the camps are prepared along with the names of the people who are **participating and their signatures**. The details of the CIF (Customer Information File) numbers/Account Numbers generated also need to be put as documentation.
- g) DPMs/BPMs are required to report the same to SPMU/DPCU respectively.
- h) DPM/BPM needs to ensure that the scheduled Financial Literacy Camps yields dividends **in terms of awareness about BC model and generation of e-KYC/CIF (Customer Information File)/opening of accounts** where ever required.

By the order of CEO, BRLPS


(Mukesh Chandra Sharan)

PC – FI

Annexure: Format is attached for capturing of details.

CC to:

1. All SPMU officials.
2. DPMs/FMs/MF Managers/CF Managers
3. Concerned File.
4. IT Section.

Details of Financial Literacy Camps

Name of DPCU:			Name of BPIU:			Date:	
S.N.	Member Name	SHG Name	Village Name	Panchayat Name	CIF (Customer Information File) Number generated	Account Number (if asked by member to get a/c opened)	Name of Bank Branch for which CIF/account is related

Sharan
07.01.19