

BANKMITRA

BANKING CSP CENTER

Trade anytime anywhere

ELIGIBILITY FOR OPENING & MAINTAINING OF CSP

ELIGIBILITY FOR OPENING BANK CSP

1. AT LEAST 18 YEARS OF AGE
2. COMPUTER LITERATE
3. WILLING TO INVEST SOME MONEY IN PROJECT
4. RESPONSIBLE
5. LABOURIOUS
6. UNEMPLOYED

What Infrastructure required ? - -One computer, Laptop Or Smart Phone.

ग्राहक सेवा केन्द्र खोलने और बनाए रखने की योग्यता

1. उम्र कम-से-कम 18 वर्ष
2. कम्प्यूटर का सामान्य ज्ञान रखने वाले
3. कार्य में अपनी कुछ पूंजी लगा सकने की क्षमता वाले
4. जिम्मेवार
5. कर्मठ
6. बेरोजगार व्यक्ति

क्या आधारिक संरचना की आवश्यकता है ? - -One computer, Laptop Or Smart Phone.

About SBI Kiosk Banking csp center:

A large number of people, living on the boundary line of the socioeconomic structure, particularly the lower income group (LIG), economically weaker society (EWS), labourers, agriculture/ factory workers and women do not have a savings account and moreover they are not able to open such accounts due to lack of valid address and ID proof. As a result they face difficulties in parking their hard earned money in a safer place.

Through the Kiosk Banking csp center Solution the following services are being offered:

- ☞ Opening of 'No-Frill Savings Accounts' by kiosk banking module
- ☞ Deposits / Withdrawals of Cash in Savings Accounts
- ☞ Opening of Term-Deposit/Recurring Deposit/ SHG Accounts

Prospectus

- Money Transfer to any Bank account
- Aadhaar enabled deposits / withdrawals
- DBT enabled facility in accounts
- Pradhan Mantri Jeevan Jyoti Bima Yojna / Suraksha Bima Yojna ➤ Atal Pension Yojna
- Loan lead generation & repayments

Banking csp center+

Convert your shop/establishment in a Customer Service Point (CSP) and provide banking, insurance, pension and other related financial services to your customers! The Kiosk Banking Csp center Business Correspondent (BC) model aims to provide real time, user friendly Financial services to the consumers in their neighbourhood itself. "Onlinecsp" is dedicated to propagate the Kiosk banking services to metro / urban / Semi-Urban / rural / Hilly / Difficult Areas and to create new Kiosk Banking csp center agents across the country.

What does the retailer (CSP / BC-AGENT) get?

- Association with Banks like SBI / PNB / MBGB
- Bank's software / portal, User ID (KO ID) and Password
- Biometric Reader & software for electronic thumb impression
- Authorization Certificate of CSP by the BC
- Bank's Banners, signage, Logo/Stickers/Leaflets/Contact Matrix
- Proper Training of CSP to operate the system by the BC
- Dedicated technical support from the local Supervisors of "Onlinecsp"
- Dedicated support from the Help Lines and web portal of "Onlinecsp"
- Web Software to operate different services (Recharge/Billing/Travel Solution)

Benefits to RETAILER (CSP/BC-A) through KIOSK BANKING:

- Opportunity to associate with SBI / PNB / ICICI / BOI / IDBI / BOB
- Very easy to use application
- Hassle free and simple system
- Real time based transactions
- Very encouraging fee structure for generation of new revenue at CSP level ➤ Banking csp center, Insurance, Pension and other financial products available for customers

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- Opportunity to increase your earnings, goodwill & brand name in the market

What does the retailer (CSP / BC-A) need?

- Office or Retail Outlet
- Furniture including chairs for customers
- Electricity
- Laptop
- Internet Connectivity
- Printers: (a) General and (b) Thermal
- Web cam
- Finger Print Scanner
- Some Cash for availing Cash-Holding- Limit for successful transactions (at least Rs.25,000/-)

What documents are required FOR CSP CODE?

- Application form duly signed
- 5 Passport size colourful recent photos
- Educational Certificates Matric onwards
- PAN Card (Mandatory)
- AADHAAR Card (Mandatory)
- Voter I Card
- Driving License
- Shop Agreement
- Character / Police Verification Certificate
- Name, Address, Mobile No. and signature of two references

CSP Application – Activation Process

- Application Form, related documents and Registration fees received by “Banking CSP Center” team
- Due Diligence Report (DDR) by the “Banking CSP Center” team
- DDR to be filed to Bank’s local branch (Link / Base Branch ➤ Recommendation of Branch Manager to Regional / Circle Office.
- Recommendation of Regional Office to LHO only in case of SBI

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- Generation / creation of KO Code by the Bank
- Configuration of CSP Code by the “Banking CSP Center” office
- capturing of fingers of CSP Operator through Finger Print Scanner by the BC
- Terminal mapping & Activation of KO Code by the Bank
- Technical & theoretical Training of CSP by the “Banking CSP Center” team
- Link Branch / Base Branch of the Bank is informed by the “Banking CSP Center” Team about activation of CSP
- CSP starts functioning
- Entire process usually takes 25-30 days

Banking csp center provides a low cost infrastructure powered by innovation and technology To enable instant, secure and convenient financial transactions. Banking csp center leverages existing retail shops, telecom connectivity and banking Infrastructure to extend branchless banking services to the common man. Banking csp Center also partners with institutions to offer payment, cash collection and disbursal services. Customers can walk-in to Bank CSP Center.

Counter (retail outlet) to open a savings account, deposit & withdraw cash from the account, Send money to any part of the country, receive money from any part of the world, buy mobile Talk-time or pay for a host of services. A low cost mobile phone acts as the transaction Device for retailers and customers.

Banking csp center provides a multi-modal (USSD, SMS, IVR and Application) approach to perform a transaction, hence the service works across all phones i.e. lowest to most Sophisticated handsets. Banking csp center also uses a two factor strong authentication to complete the transaction. It has created and patented a low cost One Time Password (OTP) generator called „Ok Key“. Performing a transaction only requires numeric literacy for number

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dialling. It has created a world-class transaction platform called „Simple Bank“ that is used by multiple partners.

Expanding Horizons of CSP:

You are aware that CSCs across India are offering government as well as private services at the citizen's doorsteps. The CSC is a strategic cornerstone of the National e-Governance Plan (NeGP), approved by the Government in May 2006, as part of its commitment in the National Common Minimum Programme to introduce e-governance on a massive scale. The CSCs is providing high quality and cost-effective video, voice and data content and services, in the areas of e-governance, education, health, telemedicine, entertainment as well as other private services. A highlight of the CSCs is that it will offer web-enabled e-governance Services in rural areas, including application forms, certificates, and utility payments such as electricity, telephone and water bills besides issue of Pan Cards, IGNOU Exten center, Nielson Survey, e-learning etc. etc. .

One Milestone Ahead!!!

CSC has signed an agreement with State Bank of India on 30th Dec. 2011. All its outlets can Now be appointed as Customer Service Points as Business Correspondents to State Bank of India and carry out banking transactions on behalf of the bank. This is best opportunity to do SBI Kiosk banking in your Retail Outlet (Download: Agreement with SBI). Now you have Become a small branch of major PSU Bank of the country. This is because of CSC expanding Network. What Services will SBI Kiosk banking provide?

Initially, SBI Kiosk banking will provide the following services:

- Deposit of Cash
- Withdrawal of Cash
- Money transfer to another SBI account holder in other locations
- SBI can enhance the product list of BC. However BF work shall start after stabilization of BC work.

How to become a Partner for SBI Kiosk Banking csp center?

CSC SPC will enrol SCA as Sub BC and VLE shall be Customer Service Point (CSP) as per agreement with SBI for this facility. This facility and partnership is available for all CSC retail offices with Web connectivity. VLE can enrol for this facility through SCA.

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Benefits to your customers

- A 'No Frill SBI Accounts' through KIOSK Banking csp center Model
- General purpose Credit Card (GCC)/Kisan Credit Card (KCC)
- Term Deposit/Recurring Deposit
- Regular SBI Saving Bank Account
- Loans against Term Deposit Receipt (TDR) etc.
- Minimum requirements for set up of CSC outlet
- Size of Outlet: Minimum 150-200 sq. feet with a counter.
- Adequate space to attend to 5-6 customers at a time.
- System configuration : PC with a minimum configuration of 20 GB hard disk
- Internet connectivity through broad band or VSAT
- An Intel base chip of or superior provider.
- A web cam. • A standard printer/scanner/Finger print device.

What type of transactions the customer will carry on?

- This is called a no-frills account where there is no minimum balance or charges levied.
- Maximum balance can be Rs 50000. (Balances above this can be held, but then account is converted to a regular bank account and the terms of the bank and documentations will apply To these accounts).
- Minimum Balance -Zero Balance.
- Maximum limit of transactions is Rs10, 000/- per day.
- No Cheque book is issued
- Only Cash Transactions can be made & only in person by the account holder.
- There is no signature required and only electronic thumb impression is used to access/use the Account.

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- Customer also benefits from long banking hours: As long as the shop is open Income generation
From CSP Kiosk Banking csp center?
- Earn on opening New Account, every Cash Deposit/ Cash Withdrawal/ Loans and Money Transfer
Or any services of the bank How SCA shall work as BC Manager?

Steps involved to make VLE as CSP for KO work have been detailed in the document which may be downloaded. However the scheme shall work as CSC SPV shall get KO codes approved from SBI as per recommendations of SCA. Adequate training on various banking products offered shall be given by SBI officials. SCA SPV shall generate login and password for SCA which in turn shall configure KO codes And generate their login. Each VLE is required to open a settlement account with the link branch of SBI wherein all transactions of the customer i.e. deposit/withdrawal shall be routed through this Account (Download: Steps for Kiosk Banking csp center Solution).

Advantages to SCA!!!

- New Revenue Stream from Small-Banking csp center
- Money Transfer
- Even, the existing SBI customers can be your customer
- Increased customer base

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100% owned by PT Bank Mitra

100%

