

## **बैंक मित्र के रूप में नामांकन करें और अपनी आय बढ़ाएं** **Enrol as Bank Mitra and increase your income**

यदि आपके पास एक उपयुक्त दुकान या अन्य परिसर है और आप कम से कम 10वीं पास हैं और आपको कंप्यूटर का बुनियादी ज्ञान है, तो आप अपने स्थान से बैंक मित्र आउटलेट खोलकर अपनी आय बढ़ा सकते हैं। आप किसी प्रमुख बैंक के बैंक मित्र केंद्र के साथ-साथ अपने स्थान से अपनी सामान्य व्यावसायिक गतिविधि को जारी रख सकते हैं और आसानी से अपनी आय में वृद्धि कर सकते हैं।  
कृपया हमें तुरंत [admin@relisec.in](mailto:admin@relisec.in) पर लिखें

If you have a suitable shop or other premises and you are minimum 10th pass having basic computer knowledge, you can increase your income by opening a Bank Mitra outlet from your place. You can continue to run your normal business activity from your place alongwith Bank Mitra centre of a major bank and easily supplement your income. Please immediately write to us at [admin@relisec.in](mailto:admin@relisec.in)

### **FAQs**

#### **1. Who can be a Bank Mitra ?**

- a. NGO / MFIs set up under Societies / Trust Acts.
- b. Cooperative Societies registered under Mutually Aided Cooperative Societies Acts or the Cooperative Acts of States / Multi State Cooperative Societies Act.
- c. Section 25 Companies.
- d. Post Offices
- e. Retired Bank Employees
- f. Ex-Service men
- g. Retired Govt. Employees
- h. Individual owners of Kirana / medical / fair price shop owners etc.
- i. Individual Public Call Office (PCO) Operators
- j. Agents of small savings schemes of Government of India / Insurance Companies.
- k. Individual who own petrol pumps
- l. Retired Teachers
- m. Authorized functionaries of well run Self Help Groups (SHG) linked to Banks.
- n. Individual members of Farmers Club.
- o. Individual Operators of Rural Multipurpose Kiosks / Village Knowledge Centers
- p. Individual Proprietors/Owners who manage Agri Clinics / Agri Business Centers.
- q. Retired Post Masters
- r. Individuals such as Auto Dealers/ Tractor Dealers and FMCG Stockists
- s. Insurance Agents including of Private Insurance Companies(IRDA Certified) and Postal Agents
- t. Any other individual considered suitable by the Bank.
- u. Companies registered under the Indian Companies Act,1956 with large and wide spread retail outlets excluding Non-Banking Financial Companies (NBFCs)
- v. Identified Business Correspondents and BCAs should not have been defaulters of any financial institution and should not have been blacklisted by any Bank in the last two years for deficiency of service

## 2. What are the infrastructure requirements for Bank Mitra outlet ?

- A. Suitable Premises : The premises space should be sufficient to accommodate the cash handling counter and seating space for waiting customers
- B. HARDWARE: The following computer hardware will be required to be arranged by the Bank Mitra:
- i. PC / laptop with Internet connection at the BC location.
  - ii. Biometric/Fingerprint Scanner Device
  - iii. Receipt Printer and Passbook Printer
  - iv. Pin Pad/POS Device
- All hardware to be used must conform to the hardware specifications prescribed by the Bank.
- C. SOFTWARE : The software to be deployed at the BC location shall be Bank's software. The device to be used by the BCA would be configured to work as per the Bank's on-line system to ensure uniformity of application throughout the Bank.

## 3. What will be the charges/deposits to be paid by Bank Mitra to the Company/Bank ?

- i. **There are no charges** to be paid to the Bank or the Company for getting empaneled as a Bank Mitra or Business Correspondent Agent (BCA). Our Field Officials are prohibited to receive any cash payment from the prospective BC Agents/Bank Mitras.
- ii. However, since our Company becomes liable to the Banks for any fraudulent transactions or non-compliance of Bank's instructions by the Bank Mitra/BCA, we have specified the following amounts of **fully refundable Security Deposit** to be deposited by the BCA in Company's account:
  - a. Rural / Semi-urban Areas : Rs 10000/-
  - b. Urban Areas : Rs. 15000/-
  - c. Metro Areas : Rs. 25000/-

It is informed that no cash amount can be accepted by any of our Field Officials and the amount of security deposit is to be remitted to the Company through banking channels only.
- iii. These are broad guidelines and there may be certain changes from time to time and between bank to bank.

## 4. What is the procedure for selection of the Bank Mitra/BCA ?

The candidate identified by our Field Official will have to submit an application on the prescribed format alongwith his photograph and KYC documents. The candidate will have to appear in person before the Bank officials and upon their approval, he/she will enlisted as a Bank Mitra/BCA for the Bank. Thereafter, the required agreement forms will be signed by the candidate with our Company.

**5. What services to customers/activities are generally required to be provided at Bank Mitra Centre ?**

The following services are to be provided to the customers /activities to be performed by the Bank Mitra:

**BCA activities**

- a) Enrollment of customers, including collection of biometric and other details, provide card (ID Card, Debit Card, Credit Card), PIN.
- b) Provide transaction facility
  - (i) Deposit of money in an account with any bank
  - (ii) Withdrawal of money from an account with any bank
  - (iii) Remittances from an account with a bank to an account with the same or any other bank
  - (iv) Balance Enquiry and issue Receipts/ Statement of Accounts.
- c) Disbursal of credit facilities to borrowers involving small amounts strictly as per the instructions of the Bank.

**Other activities:**

- d) Identification of borrowers and classification of activities as per their requirements.
- e) Collection and primo facie scrutiny of loan applications including verification of primary data.
- f) Creating awareness about savings and other products offered by the Bank and education and advice on managing money & debt counseling.
- g) Preliminary scrutiny of data and submission of applications to the Bank for its review.
- h) Promotion, nurturing, monitoring and handholding of Self-Help Groups and/or Joint Liability Groups and/or Credit Groups and others.
- i) Sale of third-party financial products with prior approval of the concerned Bank.
- j) PMJDY accounts through kiosk banking model
- k) Home loans/ Loans Against Property
- l) Auto Loan
- m) Loans against TDR/NSC/KVP etc.
- n) Gold Loans, SME Loan
- o) GCC/KCC
- p) Current account and Saving Bank account (other than No Frills Account)
- q) Term deposits and Recurring deposits.

The above is an illustrative list and actual transactions with limits thereon and other activities may vary from Bank to Bank as per prescribed guidelines in individual banks.

If you want to become a Bank Mitra with our Company and have any other query, please write to us at [admin@relicsec.in](mailto:admin@relicsec.in) or fill your particulars below: