

Frequently Asked Questions on BC Sakhi Implementation Model

Q.1 – What is the difference between “Bank Sakhi”, “BC Sakhi” and “Bank Mitra”?

Ans – In national terms:

- A. SHG Member who sits in bank branch to support Branch Manager is called as Bank Sakhi. She helps the SHG members in day to day banking services like documentation, loan facilitation, recovery & member of the CBRM but does not undertake financial transactions.
- B. SHG Member works on field to do banking transactions using her Laptop/Desktop/Mobile/Tab is called as BC Sakhi.
- C. Bank Mitra is term used by DFS and Banks for existing BC Agents working under banking system.

However, there are few SRLMs like Bihar, MP and Chhattisgarh where BC Sakhi are being termed as Bank Sakhi. Also in few SRLMs, Bank Sakhi who sits in bank branch are termed as Bank Mitra.

As such, we recommend standardisation of Bank Sakhi, BC Sakhi and Bank Mitra as mentioned above as A, B & C.

Q.2 – What is CSC and what is their role in appointment of SHG member as BC Agents?

Ans – CSC e-Governance Services India Limited, a Special Purpose Vehicle of Ministry of Information and Technology, & IT under the Companies Act, 1956 to oversee implementation of the Common Service Centre scheme. MoRD has also signed a MoU with CSC for engagement of SHG member as BC Sakhi which has been shared with all SRLMs.

CSC is Corporate BC of almost all Public Sector Banks and few RRBs across country. CSC can engage our SHG member as BC for banks where locations are given by banks. CSC can also engage our SHG member as “Digi pay Sakhi” in all other locations without the consent of the Banks.

Q.3 - What is “Digi Pay Sakhi”?

Ans – Digi pay Sakhi is term used by CSC for engagement of SHG members as banking point under their Digi pay application where a SHG Member can do basic banking transactions of all banks using Aadhar Enabled Payment System (AEPS) excluding Account Opening.

Q.4 – What is the investment to become “Digi Pay Sakhi”?

Ans – Digi pay application of CSC is available both on Window based and Android based Smart phone. As such, it depends on the hardware being opted by our SHG members. We recommend to give preference in identifying SHG Members who is already using her own Android 4.0 and above version smart phone and conversant with it to become Digi pay Sakhi. This will reduce the cost of hardware drastically. If they have a Smart phone with Android 4.0

and above version, they have to invest around Rs. 4000/- for a UIDAI certified Biometric Finger Print Device and an amount of Rs.10000/- in their own bank account to start transaction.

Q.5 - Is it necessary to attend RSETI Training for Digi pay Sakhi?

Ans:: Not mandatory to become Digi pay Sakhi but our objective is to prepare a pool of trained and certified BC Sakhi, as such we should get them trained and IIBF certified otherwise once we propose them to become full-fledged BC of a bank, they will not be allowed due to lack of certificate of IIBF. However, we may proceed without IIBF certification but ensure they subsequently get trained and IIBF certified. IIBF certification is mandatory from 01.04.2020.

Q.6 - If above is Yes, then when? (After Digi pay Id creation or before)

Ans: Both can be taken, preferably it should be a parallel process.

Q.7 - If No, then how they will know the steps in Digi pay on transaction etc.?

Ans:: There is less than half day training required for operating Digi pay operation which will be imparted by CSC personnel.

Q.8 – What is the role of RSetis/NAR for BC Sakhi model?

Ans:: National Academy of Rudseti (NAR) has an MoU with MoRD to train our identified SHG members and certify them through IIBF to create a pool of 50000 SHG Member with IIBF certification by end of FY 2021-22.

Q.9 – Who will pay the cost of training and certification to RSetis?

Ans:: This project is fully funded by MoRD to RSetis through NAR. All training, kit including one biometric finger print device and first time exam fee for certification of IIBF will be borne by NAR/RSetis.

Q.10 – What if RSetis is not having Biometric Finger Print device??

Ans:: NAR may take some time to procure Biometric Finger Print device due to GFR procurement norms. In the meantime, SRLMs may decide to fund for the Biometric Finger Print device within their existing BC policy or processes.

Q.10 – Training at RSetis will be residential or Non-residential?

Ans:: This training will be fully residential. RSetis will make arrangement of all identified SHG member accommodation and food with utmost care.

Q.11 – What will be training period?

Ans:: This will be a 6 (Six) days training including IIBF examination on last day.

Q.12 – What will be location of IIBF examination?

Ans:: NAR has an MoU with IIBF to certify all RSetis with Computer and Internet facility as IIBF Exam centre. As such all RSetis with computer and Internet service will be the exam centre for IIBF.

Q.13 – What if RSetis is not equipped with Computer and Internet service??

Ans:: SRLM may get our identified SHG members sit for exam in adjoining IIBF accredited CSC centre to give IIBF Exam, List of which is shared with all SRLMs.

Q.14 - Can there be more than one CSP/ BC Sakhi in One Revenue Village (If yes, with copy of notification for reference)?

Ans:: Yes. DFS has mentioned very clearly in their communication dated 8th & 22nd May, 2018 with banks that there is no concept of SSA for putting more than one BC in one SSA, if there is potential business. DFS communications have been shared on multiple occasion during workshops. AS per our advisory, it has been mentioned that we need to identify GPs where we have more than 25-30 SHG Groups to have indigenous transaction business.

Q.15 - Can there be more than one CSP/ BC Sakhi in One Bank Branch?

Ans:: Yes. It is already there in many places in existing BC infrastructure.

Q.16 - Can one CSP/BC Sakhi of a particular Bank can be CSP of other bank also?

Ans:: No. This is not allowed.

Q.17 - Is it that BC Sakhi can only do transaction of SHG and SHG members only?

Ans:: BC Sakhi can do transaction of all citizen. However, she need to primarily ensure that all members of SHG Group and SHGs to do maximum transactions at BC Sakhi point to reduce cash transaction among SHG ecosystem and reduce footfalls in the rural bank branches.

Q.18 - Can any Bank Sakhi or any other community cadre of SRLM can be engaged as BC Sakhi?

Ans:: Yes, of course if she can fulfil both responsibility with adequate sincerity.

Q.19 - Is there any restriction that BC Sakhi can only operate during banking working days only?

Ans:: NO. Not at all. All BC Sakhi point is Micro ATMs, as such she can work beyond normal banking hours. She should take the role of BC Sakhi as an entrepreneur and to earn more she

can do more transaction beyond normal banking hours. A lot of the transactions at the BC points are already happening before or after banking working hours.

Q.20 - Can an SHG member become BC Sakhi without having AADHAR number?

Ans:: It depends upon technical solution of bank engaging BC Sakhi. However, all BC Sakhi must be having Aadhar number to use AEPS for banking transaction at BC points.

Q.21- What amount of deposit is to be kept with the Banks by the BC Sakhi and what is the source of that amount?

Ans: The deposit amount defers from bank to bank but generally it is Rs. 10,000/- minimum and the amount can be deposited by the BC Sakhi from her own sources or Loan from the SHG/Bank can be taken for this purpose. Guidelines issued by the MoRD take care of this loan facility.

Q.22- What is the qualification criteria for becoming BC Sakhi?

Ans: In most of the banks, the minimum educational qualification is 10th standard but she should be able to use Smart Phone or Laptop as per the requirement of the Bank.

Q. 23- What is the remuneration structure for the BC Sakhi?

Ans: Remuneration to the BC Sakhi is paid by the corporate BC of the Banks or directly by banks in some cases which have different remuneration structure. In most of the Banks, the remuneration is paid on amount of transactions done by the BC Sakhi. It is generally 0.32% of the amount that is transacted by them. Some other amount is also paid for account opening and other services.

Q. 24- What is the criteria of minimum transactions in a month that BC Sakhi has to do to remain active?

Ans: Generally, it is expected that a BC Sakhi should do minimum 100-150 transactions in a month to remain active.

Q. 25- Whether PAN is mandatory for the BC Sakhi?

Ans: Remuneration to the BC Sakhi is paid after deduction of TDS and as such it is expected that she should have PAN. Without PAN, deductions of TDS will be more.

Q.26. Should BC Sakhi be women SHG member only?

Ans: Yes. She may be active women, any other cadre but she should be a women member of our SHG.

Q.27. What is the difference between BC Sakhi and CSP?

Ans: CSP is the term used by many banks for their existing BC Agents. BC Sakhi is the term given by ministry where our women SHG members are being engaged as BC Agents or CSP.

Q.28. Can one person be both BC Sakhi and CSP?

Ans: BC Sakhi who are engaged by banks as BC Agents are already termed as CSP depending different terms being used by different banks.

Q.29. What is the criteria for becoming CSP?

Ans: Criteria of SCP is being decided by concerned banks. Generally, it is 10th pass with adequate understanding of handling Laptop/Android phone/Computer but few banks may decide more pre-qualification as per their own board approval. IIBF Certified SHG members would be more acceptable to banks and Corporate BCs.

Q.30. What are the services available with CSP?

Ans: It varies from bank to bank. In general, all BC/CSP can provide service of basic banking services like Account Opening, Deposit, Withdrawal, Fund Transfer etc. However, few banks have introduced many other products like FD, RD etc. It's purely discretion of concerned bank which product they want to put on their BC/CSP channel.

Q.31. Can BC Sakhi play multiple roles viz. Bank Sakhi, Bima Sakhi, FLCRP etc.?

Ans: Yes, if she can justify her basic role of BC Sakhi and as per cadre policy of concerned SRLM.

Q.32. BC Sakhi can be identified from household of SHG members: can male members be selected as BC Sakhi in certain circumstances?

Ans: NO.

Q.33. What is about a very small/remote GP with lesser population where there are no potentials?

Ans: Please be guided by advisory dated 11th July where identification process is clearly mentioned.