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Sahaj Retail Limited

Bringing Digital Services at the doorstep of Rural India

PSU Bank

SAHAJ[®]

PSU banks at Sahaj



- **BOB BC (PAN INDIA)**



Bank of Maharashtra

- **Bank of Maharashtra**



- **Central Bank of India (PAN INDIA)**



- **BOI (RAJASTHAN)**



- **BRKGB(RAJASTHAN)**



- **BUPB (UTTAR PRADESH)**



- **RMGB (RAJASTHAN)**



- **SBI (ODISHA)**

Earning Potential Illustration



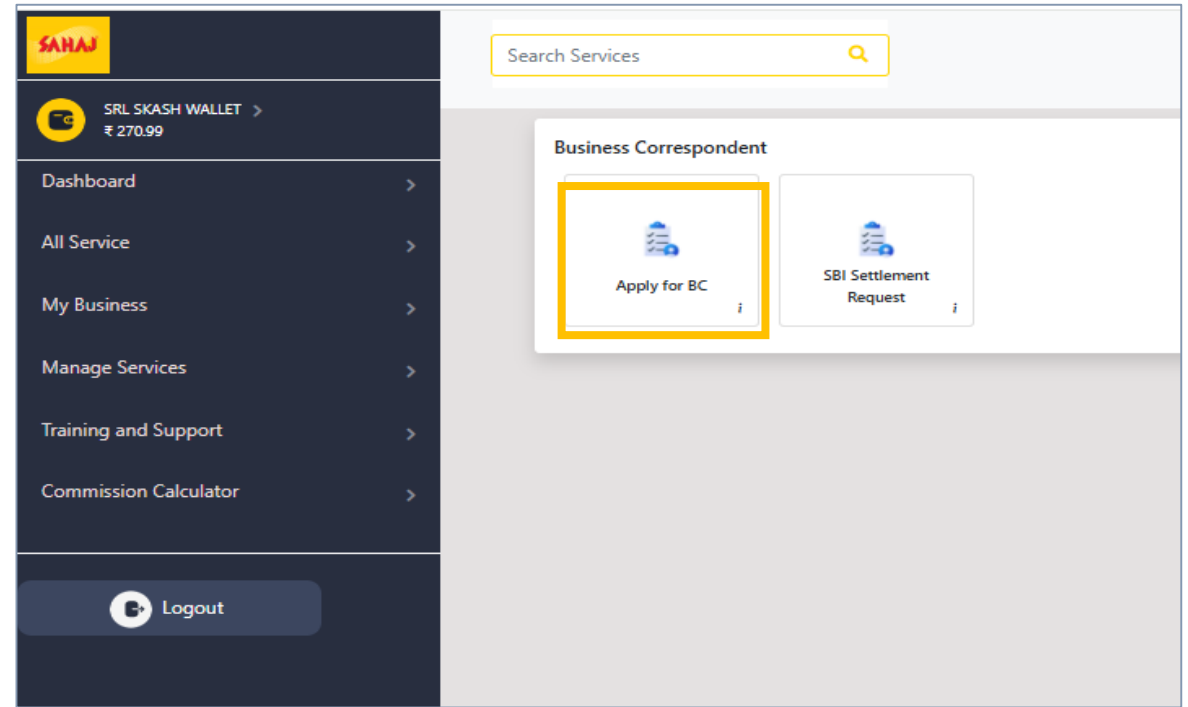
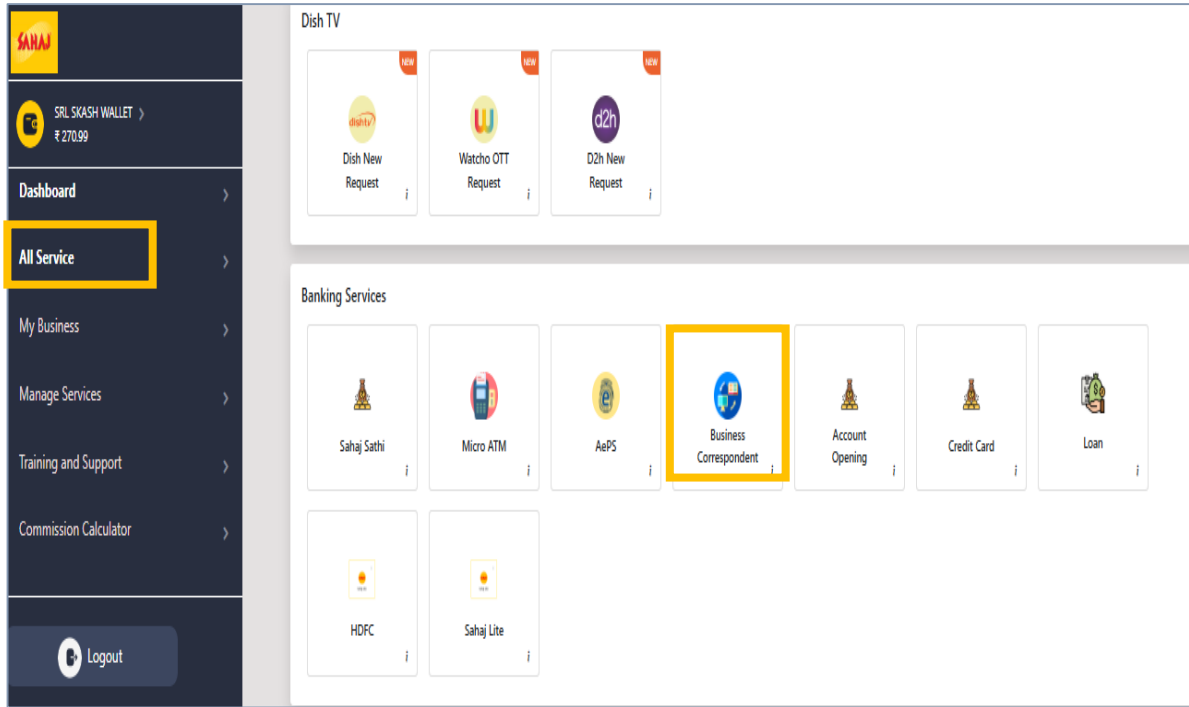
Sl. No	Service	Remarks	Cumulative number to be achieved in a Month by a BC	Net SM Commission
1	Account opening by minimum deposit	Account opened with minimum balance of INR 750 and above	50	1000
2	Recurring Deposit	INR 8 per RD	20	160
3	FD	10 FD and minimum amount of each FD 10000/-	10	320
4	PMSBY	Per month 100 PMSBY from funded account	100	80
5	PMJJBY	Jan, Feb, Mar commission rate and if he does 60 PMJJBY/Month	60	720
6	APY	Annually Paid and if he does 10 APY /Month	10	400
7	AePS Cash Deposit	Min Rs. 1 & Max Rs. 25 (If BC does Minimum 25 txn with deposit amount 2000/-for 26 days)	650	4160
8	AePS Cash Withdrawal	Min Rs. 1 & Max Rs. 25 (If BC does minimum 50 txn with deposit amount 2000/-for 26 days)	1300	8320
9	Adhaar Seeding	Verified by Branch	30	72
10	Mobile Seeding	If BC does minimum 60 Mobile seeding	60	240
11	Pass Book Printing	Up to 300 Page	150	600
12	BKCC Lead generation	Sanction Loan (20 disbursal for amount Rs.150000/month), 50% commission will be paid after 1 yr.	20	6000
13	Gold Loan	Min-100 & Max 1000 (10 Gold loan for amount Rs.100000/Month)	10	800
14	Tractor loan (LA-434 LA-435 LA-436)	2 Cases/ Month (Only 50% commission will be paid , rest 10% after 60 days and 40% after 1 yr.)	2	2400
TOTAL				25272

By sourcing just 20 BKCC, 20 Gold Loans and 2 Tractor Loans, the SM can easily earn additionally INR 9200/- in a month



Earning Potential

BC Lead Process



If you want to become BC and earn , kindly fill this form from our portal.

BC Lead Process



BC LEAD APPLICATION FORM

SM ID*	State Name *	District Name *	Area Name*
1919548540858330	RAJASTHAN	KOLKATA	
Center Name*	Center Address*	Block*	Gram Panchayat *
Village Name *	Pincode*	Contact Number*	Alternate Contact Number*
Email ID *	Current Business *	Number of years in Business *	Number of employees *
	Select	Select	Select
Annual Income *	Education Qualification *	Bank Name *	Nearest Bank Branch Name *
Select	Select	Select	

Family Member *	Already working as a BC *	Biometric Device Type *	Distance from nearest Bank Branch *
Select	Select	Select	
Pan Card *			
FHDPM3766G			
Important Note IIBF completion is mandatory within 60 days of becoming a BC.			
IIBF Certificate: Not Uploaded	Upload Documents		
Police Verification: Not Uploaded			
Educational Certificate: Not Uploaded			
Passport Photo: Not Uploaded			
Upload Center Photo: Not Uploaded			
Upload DRA certificate : Not Uploaded			
Submit			

Compliance check form

Sl No	Parameter	Value Statement	Remarks		Compliance Date
1	BCA Appointment	The agreement copies between BCA and SRL	Yes	No	
		KYC documents of KO. (Copy of PAN card/ Passport / Voter ID / Aadhar)	Yes	No	
		Minimum prescribed qualification certificate of KO and Sub KO.	Yes	No	
		IIBF certificate of both KO and sub-KO.	Yes	No	
		Police verification report of KO and sub-KO (Not More than 6 month old)	Yes	No	
		Identity card to be issued and wear by both KO and sub-KO.	Yes	No	
2	Data Access, Security and Confidentially	KO and sub-KO should access the Kiosk Banking Application through biometric authentication.	Yes	No	
		BCAs should use licensed version of Application / Anti-Virus Software which was current and running to provide protection for online transaction.	Yes	No	
		Physical access to the system was regulated and followed to authorize persons only.	Yes	No	
		The records, registers, accounts, and documents relating to the customer information are isolated and kept separately and confidentially.	Yes	No	
3	Customer Complaints	Suggestion cum Complaint register should be properly maintained and updated on regular basis.	Yes	No	
		The behaviour of the KO and sub-KO with the customer should be polite and courteous.	Yes	No	

Compliance check form



Sl No	Parameter	Value Statement	Remarks		Compliance Date
4	Process	The application software used at BCA should be licensed one and related to authorized business transactions.	Yes	No	
		Pin Pad should be active and in use.	Yes	No	
		Only Bank Kiosk technology is used.	Yes	No	
		L1 Finger Print scanner in use.	Yes	No	
		The area of operation finalized for the BCA by the link branch should be held on record.	Yes	No	
		BCAs should forward the physical copy of AOF along with KYC documents to the link branch on T+1 basis.	Yes	No	
		Service charges are prominently displayed and should be easily visible to the customers.	Yes	No	
		The rate of service charges should be displayed and should be current and valid.	Yes	No	
		Offline transactions not allowed.	Yes	No	
		Record of cash receipt and payment transactions should be maintained at the BCA Centre.	Yes	No	
		The receipt/ payment transactions as manually recorded at the BCA in the Daily Transactions Register should be actually put through in the relative accounts of the customers. (To be checked through sample check)	Yes	No	
		Customer's signature to be obtained on the transaction slip (deposit receipt / withdrawal slip) and a copy to be held on record.	Yes	No	
BCA should not hold stocks and withdrawal forms and pay in slips meant for use in our branches.	Yes	No			
Sahaj Retail Limited			BCA/CSP		
Signature					
Name & Designation			Signature		

Important points to remember for CSP/BCA



- ✓ **No customer data** or documents like Aadhar Number or Finger prints to be **stored** by **BCA's/CSP's**
- ✓ **BCA/CSP must manage a register** and ensure the customers must provide their **signature** after each **AEPS** or **M-ATM transaction**
- ✓ **BCA's/CSP's must have** the following –
 1. **A Laptop/Desktop Windows 10 with IE 11 & Intel Core i3** or higher configuration
 2. **Minimum RAM** capacity of **4-8 GB**
 3. **Minimum 2 Mbps Internet** connectivity
 4. **Registered Biometric** device (Cognet, Morpho or Digital Persona)
 5. **Antivirus** software as **prescribed** by the **Bank**
 6. **Fake Currency detecting** device
 7. **Passbook** printer
 8. **Micro ATM** for card based transactions
 9. **Standby micro-ATMs** for contingency
 10. **Debit card reader**
 11. **PIN based EMV card scanner**
 12. **Availability of CCTV** and the **BCA /CSP must store footage** for at least **90 days** as per the guidelines
 13. **Admin** privileges and **access to USB/CD** must be **restricted** on the **Laptops** and **Desktops** used by **BCA's/CSP's** for business purpose.
 14. In the event of **PC/Laptop/m-ATM/Passbook Printer/Biometric device** is **stolen**, the concerned **BCA/CSP** should **file FIR** with the **police** and **report** to the link **Branch** and **DGM, FI, Circle** and **Sahaj** immediately.
 15. **Shop Insurance** for **Fire & Shock (earthquake), Storm, Tempest, Flood, and Inundation, Terrorism, Burglary, Cash in transit, Cash in safe** is **must** for **BCA**. The insurance will be **provided** by **us** with a small **premium** amount will is **INR 1000/-** only.

Important Compliance Parameter -BCA/CSP



The Signage and logo of the Bank must be displayed by the CSPs.

The following materials must be displayed by the CSPs outlets in vernacular language:

a) Aadhar/Mobile seeding poster. b) Instructions regarding RuPay Card. c) Training Certificate for Refresher Training for CSPs and Orientation Certificate for new CSPs.

The CSPs must be covering Sub-service Area (SSA)/ operational area assigned to them fully.

The CSPs must display the correct service charges for various services rendered and other mandatory information like transaction limits, Do's & Don'ts for customers, contact details of Link Branch and BC etc

The CSPs shall not engage in levying service charges over and above the Bank's advised rates.

The CSPs must not provide unapproved products and services of the Bank.

The CSPs must be using only technology platforms and modes of transactions/ remittances approved by the Bank.

The documents/ registers must be maintained in accordance with the extant instructions (Daily transaction register, Loan application received register, Visit register, Complaint / feedback register) and preserved as per the Retention Policy of the Bank.

The CSPs must ensure the storage of old registers/ records is in conformity with the Bank's instructions. (Cash transaction register - 8 years, Complaint Register -3 years & Other registers - 5 years).

The CSPs must ensure that all the Banking transactions online on real-time basis and provide printed receipt for all transactions to customers.

The CSPs must issue system generated transaction slips(deposit receipt or withdrawal slip) are handed over to the customer and keeping record of the same after customer acknowledgement.

The CSPs must be using fake currency note detecting devices.

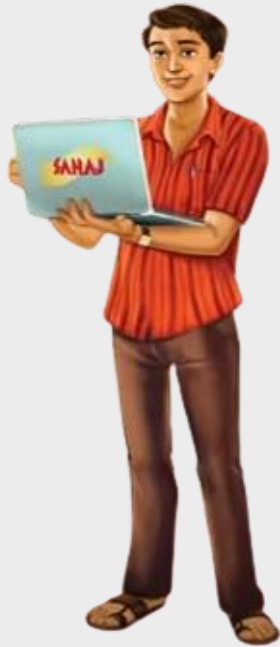
The CSPs must return the counterfeit notes to tenderer / destroying , detected (if any) and arranging for impounding of notes through link branch.

The CSPs must ensures to wear the standardized uniform like jacket, cap; carry ID Cards and display information relating to Service Charges recoverable from customers, Do's and Don'ts for customers; contact details of Link Branch and BC; and Working hours appropriately.

The CSPs ensures that the complaints/ feedback, if any received from the customers of the Bank in respect of the Services by Service Providers shall be recorded and Bank/ Reserve Bank of India shall have access to such records and redressal of customer complaints by the Service Provider. Proper record of such complaints/ feedback is maintained.

The CSPs are using only such hardware/ devices approved/ stipulated by the Bank, licensed versions of application software.

THANK
YOU!



CONTACT US

E-MAIL

 support@sahaj.co.in

WHATAPP NUMBER

 [7605082854](https://wa.me/7605082854)

TECH SUPPORT

 [9147165765/9147165761](tel:9147165765)

CUSTOMER CARE

 [8388 088 088](tel:8388088088)

MISS CALL NUMBER

 [8069046500](tel:8069046500)

OUR SOCIAL HANDLES-



SAHAJ