

राज्य स्तरीय बैंकर्स समिति हिमाचल प्रदेश

संयोजक: यूको बैंक

State Level Bankers' Committee Himachal Pradesh

Convenor: UCO BANK

BC MODEL FOR HP STATE APPROVED IN SUB-COMMITTEE MEETING HELD ON 31.07.2020 AND FINALLY APPROVED IN 157TH SLBC MEETING HELD ON 24.09.2020

Sr. No.	PARAMETERS	THE FINAL BC MODEL AFTER MODIFICATIONS APPROVED BY SUB-COMMITTEE ON 31.07.2020
1	Account opening:	Rs.20/- per account but in two parts: a) Rs.10/- is paid at the time of opening of account. b) In order to encourage non-zero balance accounts, further amount of Rs.10/- is paid after there is balance in the account.
2	Remittance/ Transfer/ Transaction:	0.40% of the transaction amount with max. of Rs. 50/- per account per day, maximum upto Rs.25000/- per month. This is same for Indo Nepal transaction, IMPS, Inter Sol transaction. The Maximum bar of Rs.25000/ is only applicable for transactions. Other remunerations will be additional.
3	Aadhaar Seeding:	Rs 5/- per seeding when facility will be restored to BCs.
4	Opening of RD Accounts:	Rs.5/- per account opening subject to a cap of Rs 20/- maximum on fulfilling the terms and conditions as per member banks stipulated guidelines.
5	Opening of FD Accounts:	Rs.5/- per account and commission will be paid to 0.4% of the FD amount with Cap of Rs.50/-
6	3rd Party Financial products like Insurance (life and non life), pension etc:	APY-Rs.50/- PMSBY-Rse.1/- PMJBY-Rs.30/- Additional incentive is proposed for a fixed no of enrollment per month for social security and micro pension scheme as per PFRDA guidelines to Corporate Office of member banks.

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7	Cash Handling Charges at base Branch:	No Cash Handling charges for base branch.
8	SHG and JLG Formation:	Not exceeding Rs. 1,000 per SHG/ JLG formed and credit linked with the Bank in stages as under. For stationary and overhead expenses after saving linkage of SHG -Rs.300.00 4 months after saving linkage of SHG- Rs300.00 Immediately after credit linkage of SHG Rs.400.00
9	Fixed amount to BCA for contract period:	Fixed amount of Rs.5000/- per month. Mandatory BCs receive the minimum sustenance of Rs.5000/- subject to the condition that the BC will work for minimum 20 days in a month and do 50 transactions or 50 fresh enrollments of customer per month.
10	Recovery:	It is proposed that the remuneration which is provided to recovery agency is also to be provided to BC agent as per respective bank scheme OR As per Individual Bank's Policy.
11	Monitoring:	Steering Committee Meeting should be conducted at all tier like Branch, Circle and Zonal level for monitoring the functioning of BC. Branch should made visit once in a week. At Circle level monthly meeting should be done with BC and at Zonal level quarterly with Corporate BC OR As per Individual Bank's Policy.

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12	Check Points:	<p>In order to avoid the duplicity in the transaction, in order to increase no. of transaction per day by BC, a check point should be maintained in CBS for controlling the same. For the monitoring purpose of round tripping transactions at BCA locations, the FI Gateway vendor will share the Doubtful transaction report to HO- BCA Payment Monitoring Section on daily basis for further submitting to respective circle for validating the genuineness of the transactions. We may adopt following guidelines to monitor doubtful transactions.</p> <p>a) There will be details of KO code, amount, transactions mode, FROM A/C and TO A/C for each transactions. Exclude the OFF-US transaction in which either FROM or TO account is pool account.</p> <p>b) CO to monitor on daily basis only to those customer accounts which are present in both the columns for a particular day.</p> <p>c) In case, some customer accounts are present on both FROM A/C and TO A/C very frequently, then CO to investigate the matter to ensure that such transactions are genuine.</p> <p>OR</p> <p>As per Individual Bank's Policy.</p>
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