

**APPLICATION FORM FOR
(CUSTOMER SERVICE POINT-CSP)**

1. Location (Village / Town) - Location _____, District _____
State _____, PIN _____
2. Name (IN BLOCK LETTERS) - _____
3. Father's / Husband's Name - _____
4. Date of Birth & Age - _____
5. Gender (Please Tick) - Male _____ Female _____
6. Marital Status (Please Tick) - Married _____ Unmarried _____
7. Education (Please Tick) - Class X _____ Class XII _____ Graduate _____ Post Graduate and above
8. Permanent Address - Mohalla/Village _____
Post _____ Tehsil _____
District _____ State _____
Pin Code _____
9. Communication Address - Mohalla/Village _____
Post _____ Tehsil _____
District _____ State _____
Pin Code _____
10. Telephone No. (With STD Code) – Residence _____ Office _____
Mobile _____
11. Email ID – If any - _____
12. Currently Banking with (Bank) - _____
13. Bank Account Number, if any - _____
14. Cheque Facility (Please Tick)- Available _____ Not Available _____
15. *Proof of Name (Please Tick) - Driving License _____ PAN Card _____
Voter's ID Card _____ Passport _____
16. (a) *Proof of address (Please Tick) - Electricity Bill (Latest) _____ NSC (Copy) _____
Telephone Bill (Latest) _____ LIC Policy (Copy) _____
Letter from Landlord _____ Gas Connection _____
16. (b) Pan NO. _____

17. Present Business / Occupation, if any.....

18. Computer Literacy - Yes No.

19. If yes, nature of qualification.....

20. If you already own a business or are working your revenue / income per month including pension if any is

Less than Rs. 5000 – Rs. 1000 Rs. 10000 – Rs. 20000

Rs. 20000 – Rs. 30000 More than Rs. 30000

(Please enclose copy of I.T. Return / pension payment certificate)

21. Do You have any experience in selling financial products? If yes, give details.

22. Language known (say fluent / not so fluent)

Read Write Speak

23. No. of years of stay in the town / village In town In Village

24. Do you have any police records? If yes, give details.

25. Name, address and occupation: _____

Of two people to whom reference can be made. _____

26. Political Affiliation, if any: - _____

27. Default if any to Banks / Financial Institutions: - _____

28. Infrastructure available: (Office, area, location, computer, Internet, Tel No, etc) :- _____

29. Name of the office from which retired. :- _____

30. Position at the time of retirement. :- _____

(Plz. give brief of various positions held and role)

31. Any disciplinary action taken against you while in service
(if Yes, please give details. Please enclose a certificate of Conduct from your last the employer)
32. Particulars of liabilities: - _____
33. Particulars of movable property and Investment. :- _____
34. Particulars of Immovable property. :- Land _____, Village _____
Survey/PattaNo. _____, Area _____
35. Are you willing to invest in the POS/Kiosk machine and other equipment required for carrying out transactions as CSP / KO of Business Correspondents?
36. What is the cash balance you are ready to invest for making cash payments / receipt of deposits as Business Correspondent?

I certify that the above information is true to the best of my knowledge and belief.

Date :- _____

Place :- _____

Signature of the Applicant

SCORING SHEET FOR CUSTOMER SERVICES POINT / SUB-AGENTS/FRANCHISEE

Name of the Applicant: - _____

Category of Applicant: - _____

Part - A - Quantitative Assessment

| Sr. No. | Parameter | Criteria | Marks | Max. Marks | Marks Scored |
|---------|---|--|------------------|------------|--------------|
| 1 | Office A | i) Non-residential ii) Residential iii) i/ Located at central place/prominent place at the centre ii) Located elsewhere at the centre | 5 2 5 2 | 5 5 | |
| 2 | Employer's ** certificate submitted (if employed in past) | i) Satisfactory conduct certificate submitted ii) ii) Not submitted | 2 1 | 2 | |
| 3 | Opinion Report of Present Banker bank | i) Submitted / Acceptable ii) Not submitted / Not-acceptable | 1 0 | 1 | |
| 4 | References of two persons known to bank | i) Submitted / Acceptable ii) Not submitted / Not-acceptable | 1 0 | 1 | |
| 5 | Distance-area of operation | i) Distance between the place of business of VLE& link branch in within 15 Kms. ii) Beyond 15 Kms to 30 Kms | 2 1 | 2 | |
| 6 | No. of Employees | i) More than 1 ii) No. of employees / Self | 2 1 | 2 | |
| 7 | Education | i) Graduate and above ii) 12 th Class Pass iii) 10 th Class Pass | 3 2 1 | 3 | |
| 8 | Infrastructure | i) Owned Premises ii) Rented Premises | 2 1 | 2 | |
| 9 | Exposure to Rural/Semi-urban Areas | i) Has worked in rural / semi-urban area ii) No rural / semi – urban orientation | 2 1 | 2 | |
| | | TOTAL | | 25 | |

DUE DILIGENCE REPORT

Name of VLE / Sub – Agent.

| SL | Indicative Parameters | Remarks |
|-----------|--|----------------|
| 1 | Details of Incorporation and Directors | |
| 2 | Details of Management staff including qualification experience, other business activities financial status etc. | |
| 3 | Particulars of employee level expertise. | |
| 4 | Type of infrastructure available | |
| 5 | Financial Position | |
| 6 | Present business relationship and their | |

| | | |
|----------|--|--|
| | status | |
| 7 | Adherence to the various local rules and regulation | |

| A | Knowledge | | Marks | Score |
|----------|--------------------------|--|--------------|--------------|
| | High | Has full formal knowledge and training in financial products and insight into local trends. Possesses computer knowledge | 5 | |
| | Medium | No formal training in financial products knowledge and exposure to financial products and local trends. | 3 | |
| | Low | No training or exposure in financial products. No computer knowledge | 2 | |
| B | Willingness | | | |
| | High | Is willing to invest in printing visiting cards, placards. An employee is confident of money making potential and will work full time as CSP. Possessing financial ability to invest in PoS/KIOSK devices and other equipments. Ability to retain required cash balance at PoS / the balance in Current Account. | 5 | |
| | Medium | Will invest some effort through self or employees and scale up if efforts and profitable, will work part time as CSP. How to depend partly for outside source for investing on PoS/KIOSK/Other equipments/security deposits | 3 | |
| | Low | Will invest effort full time personally but is not interested in hiring employees. Financial resources moderate. | 2 | |
| C | Sales Orientation | | | |
| | High | Has experience as an outbound sales person and will use his/her existing network to sell as a CSP, knows how to generate contacts and will telephone them. Fluent in local language. | 5 | |
| | Medium | Aware of sales methods like approaching shops and houses (door to door) & getting contacts from Reggistrars, Panchayts, affluent merchants etc. for enrolling customers, workable knowledge of local language. | 3 | |

| | | | | |
|----------|--|---|----|--|
| | Low | Will approach shops, houses apart form selling to people approaching him with enquiries. Lacks fluency in local language. | 2 | |
| D | Scale of Commence | | | |
| | High | Deep rooted and strong local rapport | 2 | |
| | Medium | Moderate influence in the society | 3 | |
| | Low | Limited influence in the society | 2 | |
| E | Experience in handing Cash / Accounts | | | |
| | High | Has good experience in handing cash & keeping of accounts | 5 | |
| | Medium | Has some experience in hading cash / keeping accounts | 3 | |
| | Low | Has limited experience in handing cash / keeping of accounts | 2 | |
| | | TOTAL | 25 | |

- **Minimum Eligible Quantitative Score : 12**

APPLICANT SIGNATURE