



# FINANCIAL INCLUSION

Operational Guidelines

on

Reaching the Unreached



Your faithful & friendly financial partner.

PRIORITY SECTOR CREDIT DEPARTMENT



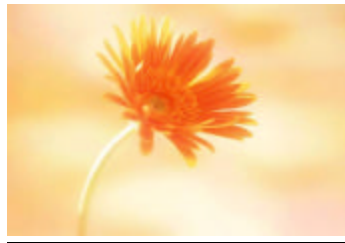
## **OUR VISION** **(2006-2010)**

Consolidating position as a  
Premier Public Sector Bank with  
**Increased global outreach.**

Emerging as a Strong, Vibrant  
**Responsive competitive Bank**

Embracing state of art technology  
Harnessing human potential and  
Effectively participating in the process of  
**Nation Building**

Serving its constituents  
And Stakeholders as a  
**Faithful & friendly financial partner**



## FOREWORD

Banks in India are playing a major role in the economic prosperity of the country. Despite large number of development programmes being implemented and the prosperity that the economic reforms and technological advances have brought in during the past decade, the vital issue of eradication of poverty is yet to be fully addressed. A vast majority of rural poor do not have access to basic banking services. Delivery of banking / financial services to all people in a fair, transparent and equitable manner at affordable cost is considered most appropriate at this juncture. The programme on Financial Inclusion has the potential to lift the economic condition and standards of life of the poor and the marginalised

“Small man” has been the centre, around which the Syndicate Bank’s activities revolved since inception. Social lending was the bank’s forte even before nationalization of banks. The earliest micro finance innovation viz; **Pigmy Deposit Scheme** was introduced by the bank in 1928. It has become popular and was emulated by other banks and financial institutions at national level. The bank was the first to enter into agricultural finance and rural development in 1964. Nearly 60% of its branches are situated in rural and semi-urban centers. The Bank believes that vast untapped potential lies in rural areas. Syndicate Bank is in a position to leverage its strength to harness the untapped potential and convert into a business opportunity.

Towards achieving greater financial inclusion and in tune with the Government objectives, the bank has introduced no-frills “SyndSamanya Savings Bank Account” for the common man and “Syndicate General Credit Card” (SGCC) for persons of small means. It is believed that the mass banking with no-frills SyndSamanya SB Accounts, Syndicate General Credit Card (SGCC) etc. has the potential for enlarging the clientele base and to build a lasting relationship, with a new segment of customers. Besides increasing the business volume, the banking relationship can be used for cross selling of products and services.

Priority Sector Credit Department, Head Office, Manipal has brought out the operational manual, illustrating the guidelines for implementation of Financial Inclusion, based on broad guidelines issued by the Reserve Bank of India. I appreciate the timely action taken by the Department in bringing out the booklet.

I am confident that the Branches/Offices will make use of the operational guidelines for greater financial inclusion, by reaching the unreached.

**Bangalore**  
**Date:19.09.2006**

**(C.P. Swarnkar)**  
**Chairman & Managing Director**

## C O N T E N T S

<i>Sl. No.</i>	<i>Subject matter</i>	<i>Page No.</i>
1.	<i>Introduction</i>	<i>1 - 2</i>
2.	<i>What is Financial Inclusion?</i>	<i>2</i>
3.	<i>Financial Inclusion Products introduced by the Bank</i>	<i>3 - 5</i>
4.	<i>Objectives of Financial Inclusion</i>	<i>6</i>
5.	<i>Financial Inclusion - House Hold Survey Guidelines</i>	<i>7 - 11</i>
6.	<i>Financial Inclusion - Step by Step Action Plan</i>	<i>12 - 13</i>
7.	<i>House Hold Survey Format - Annexure 1 (a)</i>	<i>14</i>
8.	<i>House Hold Business Model - Annexure 1 (b)</i>	<i>15</i>
9.	<i>Village Business Model - Annexure 1 ( c )</i>	<i>16</i>
10.	<i>Reporting Format - From Survey team to Branch Manager - Annexure II</i>	<i>17</i>
11.	<i>Reporting Format - from Branch Manager to Regional Office/Lead District Office- Annexure-III</i>	<i>18</i>
12.	<i>Application form for Syndicate General Credit Card - Annexure - IV</i>	<i>19 - 21</i>



## **FINANCIAL INCLUSION – REACHING THE UNREACHED**

### **I. Introduction:**

- ✍ The nation has been experimenting with various alternatives to extend the banking services, primarily credit, in rural areas through several initiatives. As a result, the outreach of Indian banking system has been witnessing rapid growth in rural areas.
- ✍ Despite making significant improvements in all the areas relating to financial viability, profitability and competitiveness, there are concerns that banks have not been able to cover vast segment of the population, especially the underprivileged sections of the society, into the fold of basic banking services.
- ✍ The contribution of poor and disadvantaged people to the economic development of the country is largely affected by their ability to access credit and create wealth.
- ✍ As banking services are in the nature of public good, it is considered that banking and payment services should be made available to the entire population without discrimination.

### **II. The need for Financial Inclusion:**

- ✍ Consequences of financial exclusion will vary depending on the nature and extent of services denied and may lead to social exclusion.
- ✍ It may lead to higher incidence of crime, general decline in investment, difficulties in gaining access to credit or getting credit from informal sources at exorbitant rates and increased unemployment etc.
- ✍ The financially excluded people may suffer due to higher cash handling costs, delay in remittances of money etc.

### **III. Financial Inclusion – Experience of other countries:**

- ✍ Financial Inclusion has been attracting increased attention even in developed countries. It has been observed that more developed the country is, greater the thrust on empowerment of common man.
- ✍ Financial Inclusion Task Force in U.K. has identified three priority areas for the purpose of financial inclusion, viz. access to banking, access to affordable credit and access to free face -to-face money advice.
- ✍ U.K. has established a Financial Inclusion Fund to promote financial inclusion and assigned responsibility to banks in removing financial exclusion. Basic no frills bank accounts have been introduced.

*By right thinking and strong exertion, man can become the master of his destiny*

- ✍ In the United States, a civil rights law, namely Community Reinvestment Act (CRA) prohibits discrimination by banks against low and moderate income neighborhoods.
- ✍ The CRA imposes affirmative and continuing obligations on banks to serve the needs for credit and banking services of all the communities in which they are registered.

#### **IV. Financial Inclusion –Indian experience :**

- ✍ About 35 to 40 crore rural people in India do not have access to banking services.
- ✍ Number of branches of commercial banks and the RRBs increased from 8321 in the year 1969 to 68,282 branches as at the end of March 2005.
- ✍ There are 634321 villages in our country; whereas there are only 32227 rural bank branches.
- ✍ Though the average population per branch office has decreased from 64,000 in 1969 to 16,000 in 2005, there continues to be wide gap in the availability of banking services in the rural areas.
- ✍ It is estimated that Scheduled Commercial Banks have covered only 18.4 percent of the rural population through savings/deposit accounts and at a lower percentage of 17.2 percent of the rural households by way of loan accounts.
- ✍ Compared to the developed world, the coverage of financial services in India is quite low. For instance, as per a recent survey commissioned by British Bankers' Association, 92 to 94% of the population of U.K. has either current or savings bank account.

#### **V. What is Financial Inclusion?**

- ✍ Financial Inclusion is delivery of banking facilities / financial services to all the people in a fair, transparent and equitable manner at affordable cost.
- ✍ Financial Inclusion has the potential to improve the financial condition and standards of life of the poor and the disadvantaged.
- ✍ Financial services permit individuals and households to manage the risk and uncertainties to save on better terms, to invest in a business venture or property or to cope with unforeseen expenses.

#### **VI. RBI initiatives on Financial Inclusion:**

- ✍ Pursuant to the announcement made by Hon'ble Finance Minister in the Union Budget 2005-06, the RBI in its Annual Policy Statement for the year 2005-06, urged banks to review their existing systems and practices, to align them with the objectives of financial inclusion.
- ✍ In the Mid Term Review of the Policy (2005-06), RBI exhorted the banks, to make available a basic banking 'no frills' account either with nil or very minimum balances as well as charges that would make such accounts accessible to vast sections of the population.

*Action is bound to bear fruit in the end*

- ✍ Later, with a view to extend hassle-free credit to customers, it was suggested that banks introduce a scheme to extend loans for general purposes under General Credit Card, to be implemented in rural and semi-urban areas.

## **VII. Financial Inclusion – Our Bank’s experience:**

- ✍ Small man is the focus around which the Bank’s activities revolved since inception. Social lending was the bank’s forte, even before nationalization of banks.
- ✍ The earliest micro finance innovation is **Pigmy Deposit Scheme** introduced by the bank in 1928. Through its agents, the bank used to collect as low as 2 annas daily at the door steps of the depositors and provided small value credit to the needy persons. The pigmy agents are practically the financial intermediaries between banks and the rural poor. This micro-deposit scheme has become quite popular and was emulated by many other banks and financial institutions at the national level.
- ✍ The bank was the first to enter into agricultural financing and rural development in 1964.
- ✍ The bank pioneered the concept of Farm Clinic and Future Farmers’ Clubs in the early seventies.
- ✍ The bank was called upon to establish the country’s first Regional Rural Bank viz. Prathama Bank in the year 1975. All the 5 Regional Rural Banks sponsored by us are profit making and act as model among the Regional Rural Banks in the country.
- ✍ The bank was also instrumental in the establishment of Rural Development and Self Employment Training Institutes (RUDSETIs) in 1982. There are 20 such institutes operating in 12 states providing vocational training to unemployed youth and the beneficiaries of poverty alleviation programmes.
- ✍ The bank has also sponsored 8 Syndicate Institute of Rural Entrepreneurship Development (SIRDs) for promotion of entrepreneurship development among the rural youth.

## **VIII. Financial Inclusion Products introduced by the Bank :**

### **a) Opening of No Frills / Zero balance SB accounts:**

“SyndSamanya Savings Bank Account” has been introduced for covering all the eligible and willing persons. Photograph of the person who proposes to open the account and also his address duly certified by the introducer or any other evidence as to the identity and address of the person shall be obtained. Introduction from another account holder who has been subjected to full KYC norms as per Cir. No. 18/06/BC dated 04.02.06 has to be complied with regard to certain specified category of accounts outlined in the circular. Under the scheme, SB A/cs are opened with zero balance (Cir. No. 239/05/BC dated 19.12.05 & 106/06/BC dated 19.05.06).

*Keep high aspirations, moderate expectations and small needs*

**b) Issue of Syndicate General Credit Card (SGCC):**

In terms of RBI guidelines, Bank has introduced "Syndicate General Credit Card" (SGCC) to provide hassle free credit to persons of small means of rural and semi-urban areas. Under the scheme, the facility is extended in the form of overdraft or cash credit for meeting general credit needs of customers of small means without insisting on purpose, security or end-use. The credit limit shall not exceed Rs. 25000/- (Cir. No.32/2006/BC dated 21.02.2006).

**c) SHG-Bank Linkage Programme:**

The SHG – Bank Linkage is the most successful model of micro credit evolved in India. Bank has been playing a pro-active role in formation of SHGs and their credit linkage by providing direct credit assistance and through NGO facilitation for consumption needs/income generating activities. The positive impact of SHG lending approach is the improved standard of living, reduced dependence on money lenders and increased awareness/confidence of members of the groups(14/95/BC dated 21.01.95,131/96/BC dated 16.07.96, 137/06/BC dated 26.06.2006 and 189/06/BC dated 29.08.2006).

**d) Scheme for financing tenant farmers cultivating land either as share croppers or oral lessees through Joint Liability Group (JLG) approach and through individual approach:**

A large number of farmers in the country are cultivating lands for which they have no title and as such institutional credit is not available to them. These farmers are forced to borrow from non-institutional lenders at exorbitant rates of interest and thus are getting exploited. Bank has introduced two schemes for such tenant farmers, i) **through Joint Liability Group (JLG) approach** ii) **through individual approach** – to meet their credit needs for crop production requirements and expenses contingent to cultivation of crops and credit needs for allied activities on easy terms and conditions. (Cir. no.182/2006/BC dated 25.08.2006 and 200/2006/BC dated 6.9.2006)

**e) One Time Settlement (OTS) scheme for small borrowal accounts:**

Bank has introduced One Time Settlement (OTS) scheme for small borrowal accounts. All loan accounts (other than loans under Govt. Sponsored Schemes) with original advance/sanctioned limit up to Rs. 25000/- which became doubtful/loss assets as on 30.09.2005 are eligible for coverage. The scheme will be in operation up to 31.12.2006. The borrowers whose loans are closed under the scheme would be eligible for fresh loans (Cir. No.23/2006/BC dated 13.02.2006). Further, in case of small loans under Govt. Sponsored Schemes, the branches are implementing the OTS scheme formulated by SLBCs in the respective states.

#### **f) Income Generating Activities:**

The bank is implementing a number of alternate income generating activities for small and marginal farmers and agricultural labourers under farm sector and rural artisans, traditional craftsmen, small traders etc. under non-farm sector. The Bank is assisting the above category of people in rural areas by implementing suitable schemes for pursuing allied activities such as dairy, sheep/goat rearing, piggery, pisciculture etc. under farm sector and small entrepreneurs such as artisans, handloom weavers, handicraftsmen, rickshaw owners, small business/service providers under non-farm sector. The branches may consider extending need based credit to such activities, depending upon the scope and potentialities.

#### **g) Insurance Products:**

Universal Group Health Insurance Policy – Since medical care has become one of the basic needs of house holds in the villages, the Bank is implementing Universal Health Insurance Scheme for the members of BPL and non BPL families in association with the United India Insurance Company Ltd. in the villages selected under Financial Inclusion. Under the Scheme, the hospitalization expenses are covered for a maximum sum of Rs.30000/- per person or family. The non BPL families are required to pay full amount of annual premium and in respect of BPL families premium is partly subsidized by the Govt. depending on the composition of the family. The Health Care Scheme is applicable to such families who become our customers and avail finance towards income generating activities. The premia has to be remitted by the customer.

#### **IX. Financial Inclusion – A business opportunity**

- ✍ Providing mass banking with no-frills SB, Syndicate General Credit Card (SGCC) etc. can become a win-win situation for the branch and also the people. Basically these banking services need to be “marketed” to such population segments.
- ✍ Branches can extend banking facilities to the low income people, on relaxed terms.
- ✍ Branches can enlarge the clientele base and build up low cost deposits.
- ✍ Branches can achieve targets under agriculture / priority sectors, since 50% of the credit outstanding under SGCC can be classified as indirect finance to agriculture.
- ✍ Branches can increase the business volume, as the banking relationship can be used for cross selling of other products.

The step by step methodology for conducting household survey in the selected village is furnished as Annexure.

*A hard beginning makes a good ending*

***Objective s of Financial Inclusion***

- \* Every eligible person shall be invited and assisted in opening a bank account. To begin with, it should be ensured that each family shall have an account in the name of one of their eligible members.***
- \* Extend credit, based on the need and potentiality for the purpose of encouraging economic activity and income generation. SGCC upto a limit of Rs.25,000/- may be considered.***
- \* Aim at preparing family credit plan and village credit plan for implementation of programmes.***
- \* Cross sell various products based on potentiality***

*Success is never an accident. It is always the result of an intelligent effort*

## ANNEXURE

### **Financial Inclusion – Household survey**

#### **Household survey – Stages:**

- ✍ Conducting of house -hold survey in the identified village.
- ✍ Opening of No Frill SB Account.
- ✍ Identifying the credit needs/gaps and providing the credit assistance either under Syndicate General Credit Card or any other relevant scheme, in all rural and semi-urban areas.
- ✍ Consolidating the data on overall potential for (i) mobilising low cost deposits (ii) enhancing credit deployment and (iii) providing insurance and other services to arrive at a viable **Business Model**.

#### **How to select a branch for Financial Inclusion?**

- ✍ Select Rural / Semi – urban Branches.
- ✍ The branch Head / officials should be socially committed and willing to seize the emerging opportunities for business development.

#### **How to select a village?**

- ✍ To start with, a village with less number of house-holds may be selected, so that with experience, other villages can be covered later.
- ✍ Enlist the cooperation and support from village level officials, panchayat leaders, village elders, opinion leaders in the villages and explain to them, the need for establishing banking relationship.
- ✍ Select such a village first, where bank has financed extensively and the residents are responsive.
- ✍ After completing the process in the first village, replicate in other villages.

#### **What is the relevance of Survey Format?**

- ✍ Survey format is designed to ascertain the details on various aspects which can help to assess the present level of the house hold and its members.
- ✍ Provision is made in the survey format to ascertain the land holding details, membership of SHG, the activity proposed to be taken up by the house-hold to improve income generation, bank loan expected and how it is proposed to be utilized etc. as per annexure –I (a).

*Ambition without determination has no destination*

- ✍ Information on the above aspects could be made use of by the branch while arriving at a workable business model for the family, in accordance with their preference and credit absorption capacity as per annexure – I (b).

#### **Who can be involved for conducting the survey?**

- ✍ All staff members
- ✍ Retired employees of the Bank
- ✍ Non-Government organisations (NGOs)
- ✍ Reputed Trusts
- ✍ Retired teachers and/or postal employees
- ✍ Anganwadi workers
- ✍ Part time post masters
- ✍ Students from Junior/ professional colleges
- ✍ SHGs - In case bank has financed any SHG groups, it is easy to conduct survey with their help/support.
- ✍ Farmers' Club members

#### **What about selecting the team for survey?**

This process is very important, since the survey team represents the bank and any improper conduct will adversely affect the reputation of the Bank. Hence, select members who are:

- ✍ Non-controversial
- ✍ Presentable
- ✍ Having good communicating skill
- ✍ With good character
- ✍ Knowledgeable
- ✍ With good manners

#### **Any briefing session to the Survey Team?**

- ✍ One to two hour workshop may be held.
- ✍ Explain the objective of survey.

*Man prefers to believe what he prefers to be true*

- ✍ Brief on the procedure, to conduct and to get the required particulars politely.
- ✍ Since they are also to assist in opening the No Frill S.B A/c, they are to be educated about the procedure to fill up all the particulars required in the formats.
- ✍ Suitable arrangement should be made by the branch for taking photographs of the applicants – preferably through outsourcing the activity at a reasonable cost.
- ✍ Bicycles on-hire may also be provided to the team, wherever required
- ✍ At the end of each day of the survey, consolidated MIS may be entered by them and handed over to the branch on the same day as per Annexure- II.
- ✍ Reimbursement of reasonable out of pocket expenses may be incurred in consultation with the controlling office.

### **How to conduct the house-hold survey?**

Discuss with Panchayat President / Secretary and explain the objective of the survey to enlist their co-operation.

Collect the household survey data conducted by them, if already available, from the Panchayat office.

Fill the Bank's Survey Format, culling the details from the data available at the Panchayat Office.

- ✍ Launch the house-hold survey for ascertaining further details.
- ✍ Survey can be commenced from the house No. 1 of each ward.
- ✍ The groups may be divided into ward-wise/street-wise.
- ✍ Survey can be conducted with predetermined date and time, to suit the households.
- ✍ No Agent appointed if any, should deal with money.
- ✍ Identity card to be supplied to the volunteers.

### **What is the role of Branch Manager?**

Branch Manager has to monitor the progress in conducting the survey.

Ensure that all house holds are surveyed systematically.

The branch should submit weekly report to our Lead District Office/Regional Office in respect of the survey, as at the end of each Friday, as per Annexure – III.

Appreciate that the completion of survey/opening of No Frill A/c is only the beginning of the journey.

Study and develop a business model for each house hold as per Annexure –I (b).

*The impossible becomes possible to the one endowed with resourcefulness*

## What about the role of Controlling Heads ?

Plan and provide logistic support to the identified branches, duly involving the marketing team/task force team.

- ✍ Visit the branches to extend guidance and encouragement.
- ✍ Monitor the progress in survey, opening of No Frills Accounts and providing credit/other services.
- ✍ Above all, appreciate that the viable **Business Model** at the level of branches becomes “Scaleable”, so that the benefits shall accrue to the branches and the Region.

## How to develop a Business Model?

- ✍ Information from the survey report should be leveraged, to provide the required services – Savings, Credit, Insurance, Remittance, Pension etc.
- ✍ Survey report is the enabling lead to arrive at the business that can be tapped.
- ✍ Each survey report should be assessed to spot the hidden opportunity to help the house hold – without compromising on the quality and sound business principles – as per Annexure – I (b)
- ✍ Interaction with people can provide the vital leads for re-designing of the Products, Delivery channels and also the Mode of delivery-resulting in harnessing the potential at the Bottom of the Pyramid – in cost effective ways.
- ✍ First step may be to open a no-frills Synd Samanya Savings Bank Account to all the needy members of the house holds. Account opening form DF 116 (OG-14) shall be made use of for opening Synd Samanya Savings Bank Account.
- ✍ SGCC may be considered to cover loans for general purposes. Simplified application cum process note form is enclosed as Annexure-IV.
- ✍ If the house hold indicates the sign of “ financial distress”, loan scheme for taking over the indebtedness from the non-institutional lenders may be considered. Indebtedness of farmers may be considered as part of SKCC limit and in the case of non-agriculturist, this may be considered as part of Syndicate General Credit Card limit.
- ✍ Availability of cultivable land leads to the scope for agriculture loans and also allied activities.
- ✍ College going members point out to the need for education loans.
- ✍ Information on the type of housing can provide clues to the need for housing / home improvement loans.

*An optimist sees an opportunity in every calamity; the Pessimist sees calamity in every opportunity*

- ✍ Success of financial inclusion may not lie in the number of accounts opened, but should have lead to enhancement in income generation / standard of living of the house hold.
- ✍ Encourage SHG route / Joint Liability Group approach
- ✍ Finally, the consolidated village business model has to be developed. The gist of the model comprising different activities be arranged in a proforma as indicated in Annexure 1 (c).

*Genius is one percent inspiration and ninety nine percent perspiration*

## STEP BY STEP ACTION PLAN

Step 1	Designate Officers in charge of Planning & Dev. Dept., Manager (RD) as nodal officers to co-ordinate the activity.
Step 2	Send a D.O. letter to the branches in the Region about the “Financial Inclusion” Campaign/implementation.
Step 3	Each branch to identify the villages for financial inclusion. The names of the Villages are to be communicated to R.O. by 25.9.06.
Step 4	R.O. to ensure that the branches have adequate stationery i.e. S.B. A/c opening forms and SGCC application forms.
Step 5	Branches to engage the services of a photographer, for the pass port size photographs of customers, who open accounts with us. The photographer may have to accompany the branch team to the village for taking photographs.
Step 6	Rural branches may make use of NPBW days and out of business hours to visit the villages for opening of SyndSamanya accounts and also to extend SGCC to eligible customers.
Step 7	<p>Each branch may adopt their own strategies to suit the local situation and to complete the Financial Inclusion exercise as per schedule. However, we furnish below broad guidelines for the benefit of the branches:</p> <ol style="list-style-type: none"><li>a) To begin with, select such of those villages which are observed to be more responsive.</li><li>b) Decide the dates and timing of the visits to the villages in advance. Select the team members from among the staff.</li><li>c) Select the timings of the visit to suit the convenience of the villagers.</li><li>d) Ensure announcement in advance about our visit to the village. It can be by sending word through the local leaders/opinion leaders, announcement through panchayat/temple mike system and/or by drumming as per local practice.</li><li>e) Visit by the bank team shall be from house to house and from one street to another after completing the task.</li><li>f) Simplified KYC norms as communicated through HO Circular No.18/06/BC shall be complied. Proper introduction from the already existing customer who had complied with KYC norms and/or from local revenue official to be obtained.</li></ol>

*It is better to light one candle, than to curse the darkness*

- g) To begin with, branch shall ensure opening of atleast one account by each family. We may encourage opening of more than one account from each family, subject to eligibility.
- h) At the time of opening of SyndSamanya Account itself, the family survey report on the availability of potential of each family has to be collected.
- i) Branch staff shall ensure that the required information is fully collected, the prescribed forms are properly filled, the signatures/thumb impressions are got affixed at all the required places, nomination is registered and then only passed on for loading to the systems (PC).
- j) Branch shall ensure that the accounts opened are keyed into the computers at branch level, properly on a day-to-day basis without postponing. The Branch Manager has to ensure that the account opening is properly authorized and the photographs when received are pasted to the relevant forms.
- k) The branch shall ensure that all the eligible persons in a village are included under Financial Inclusion and their accounts are opened.

Step 8	The branch shall prepare a daily record about the progress in Financial Inclusion exercise. The format is enclosed as Annexure III. The format shall be dispatched to the respective R.O. on a weekly basis.
Step 9	ROs to support the Rural/Semi Urban branches in this exercise, by sparing the services of staff from R.O. and/or nearby urban branches. The R.O. shall get information from each branch over phone on a daily basis, regarding the progress; so that the required support and encouragement can be ensured.
Step 10	The R.Os to submit weekly report as at every Friday, to reach HO: PSCD by the succeeding Saturday/Monday. The format is enclosed as Annexure IV.
Step 11	Implement the business model developed for the house hold in a time bound manner.

**ANNEXURE –I(a)**  
**SYNDICATE BANK .....branch**  
**HOUSE HOLD SURVEY FORMAT UNDER FINANCIAL INCLUSION APPROACH**

Village/Ward:	Name of the family head :
Door No. Street:	Ration Card No.....Green/Yellow/Pink/No card/others (specify)
Locality: Taluk: District:	Hindu/Muslim/Christian/Others and SC/ST/OBC/Others
Post Office: Pin:	Phone : Land line : Mobile

**FAMILY DETAILS**

\*Identity Type: Electoral Card (1) Pan Card (2) Driving License (3) Passport (4) Ration Card (5) No Identity (6)

\*\* Occupation : Farmer (1)/Tenant Farmers oral (2) / Tenant Farmers with agreement (3) /Agri-Labour (4) Non-Agri Labour (5) /Trade (6) /Self Emp.& Prof.(7)/Govt.Service (8) Public Sector (9)/ Private Sector (10) / Student (11)/House Wife (12) NRI (13) / Others (14)

Type of House : Pucca / Thatched / Tiled House .....Owned / Rented Assets owned : Radio / TV/Fridge/Washing Machine

Extent of land holding : (Acre/gunta/cents)Dry.....Wet.....Garden.....Irrigated.....Total ..... Others..... No.of children : Of which going to School .....College .....Out of them, studying professional course.....

Particulars of family members:

Sl. No.	Name	Age / year	Sex M/F	Iden- tity Type*	Occu- pat- ion**	Annual Income (Rs.)	Annual expen- diture (Rs.)	Bank A/c If yes, Bank & Branch	Willing to open A/c Yes/No.	Particulars of loans with other banks/society/ money lenders - Specify (Rs.)	Particulars of insurance policy Amt.) (Rs.)	Signature of Head of the Family

Particulars	Response	If yes, details as to how they intend to utilize and amount
Crop loan /SKCC required	Yes / No	
Syndicate General Credit Card required	Yes / No	
Housing Loan required	Yes / No	
Education loan required	Yes / No	
Interested activity (Dairy,Poultry/Piggery etc.)		
Further details such as SHG membership etc.		
Any person staying outside State/NRI	Yes/No	

**Place & Date:**

**Signature of Survey Team Leader**

**Signature of Branch Head**



**ANNEXURE – I (c)**

**VILLAGE Business model  
(Summary of House hold business model of the village)**

Branch Name :                      Code:                      Region:

**VILLAGE PROFILE**

Name of Village No. of Wards Geographic Area Total number of houses Distance from the branch	<b>Total Agricultural land</b>		Post Office	Yes/No
	Acre		Police Station	Yes/No
	Dry		Hospital	Yes/No
	Wet		School/College	Yes/No
	Garden		Milk Society	Yes/No
	Irrigated		Transportation	Road/Rail
	Others		Communication	Yes/No
	-----			
	Total			
Total Population:	<b>Major crops grown</b>		Various Economic Activities in the village	
Male	Female	Total	Existing	Newly proposed
SC				
ST				
NO Frill				
A/c opened				
SGCC issued				Special Features

**Proposed Business Model for the village:**

(Amount in Rs. lakhs)

Sl. No.	Proposed/Activity	No.of unit	Project cost/ financial outlay	Loan requirement				
				Male	Female	SC	ST	OBC
1	SGCC							
2	Agricultural production ( SKCC/ Crop OD)							
3	Agricultural investment							
4	Small Scale Industries/ Tiny							
5	Other Priority							
6	SHG							
7	Others							
	TOTAL							

**Plan of Action for grounding of business model cited:**

**Place:**

**Date :**

**Officer**

**Manager**

*There must be a Will to succeed, without it there can be no success*

## ANNEXURE II

**To be submitted by the survey Team every day to the Branch Manager**

**Name of the Branch:**

**Date:**

Sl. No.	Particulars	Details
1	Name of the village visited	
2	Total No. of households in the village	
3	No. of adults (both male & female)	
4	No. of children (both male & female)	
5	SC/ST population (both children & adult)	
6	Survey completed in No. of houses	
7	No. of houses for which survey is yet to be completed (2-6)	
8	Out of (2), how many households are not having SB A/cs	
9	No. of No-frill SyndSamanya SB A/c opened so far	
10	No. of persons identified for Syndicate General Credit Card (SGCC)	
11	Probable date of completion of survey	
12	Probable date for opening of NO-frill SB A/cs for all families in the village	

**Team Leader**

To:

The Sr./Branch Manager  
Syndicate Bank  
.....Branch.

*Success comes to those who dare and act*

### ANNEXURE-III

To be submitted by the Branch Manager to the Regional Office Lead District Office  
as on every Friday

Name of the Branch:

Date:

Sl. No.	Particulars	Details	
		Village	Village
1	Date of commencement of survey		
2	Total number of house holds in the village		
3	No. of house holds surveyed till date		
4	No. of persons eligible for opening no-frills SyndSamanya SB account ( excluding ordinary SB A/cs already opened)		
5	No. of No-frill SB A/c opened till date		
6	No. of persons identified for sanctioning Syndicate General Credit Card (SGCC)		
7	Syndicate General Credit Card sanctioned till date: Number: Amount (Rs. in Lakh):		

Place:

Date:

Branch Head

To:

The GM/DGM/AGM

Syndicate Bank

Regional Office

.....

*Let noble thoughts come to us from everywhere*

**ANNEXURE-IV**

**APPLICATION FORM FOR SYNDICATE GENERAL CREDIT CARD (SGCC)**

Date:

S.B.A/c No.	
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From:

.....  
.....  
.....  
.....

To

The Branch Manager, SyndicateBank  
.....Branch

I/We request you to grant me / us financial assistance by way of Syndicate General Credit Card (SGCC) for Rs.....(Rupees.....Only) at interest rate of .....% p.a I am aware that the interest is charged at monthly rests at such rates, including penal rate/s, which are stipulated by the Bank from time to time without reference to me / us, which right I / we expressly waive in favour of the Bank. I/ We undertake to bring the SGCC account to credit balance once in a year. Review / renewal of the credit facility is subject to the rules and regulations of the Bank.

I desire to utilize the credit facility for the following purpose:

Yours faithfully,

1.....

2.....

**PERSONAL IDENTIFICATION**

( Please -/ )

SC	ST	OBC	WOMEN	PH	Minority (Specify)

1) Ration card No.....Voter's ID No. ....Driving License No..... PAN No.....Passport No.....Place of Issue .....(whichever is produced as a proof of address)

*People don't plan to fail, they just fail to plan*

2) Particulars of own vehicle: 2/4 Wheeler: Vehicle make ..... Regn. No./RC... - None.

3) Nomination:..... Relationship: .....

4) I hereby authorize the Bank to arrange to extend Personal Accident Insurance Policy and/or Universal Health insurance cover at my cost. The premia may be debited to my account.

(Applicant/s)

Date:.....

Name to be embossed on card ( max of 20 characters )

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Gender

Male/Female

DOB

--	--	--	--	--	--	--	--

Qualification:.....

Amount of credit facility required under SGCC: Rs.....

Purpose:.....

Occupation.....Annual income Rs.....

**DECLARATION**

I/We hereby declare that I/We have personally read and understood the terms and conditions governing the credit limit. I/We verify that the contents stated in the above application are true to the best of my/our knowledge. I/We hereby authorize the Bank and/or its associates to verify any information provided in this application form at any given time. I/We also confirm that I/We shall promptly inform the Bank of any change in the information mentioned above. The Bank may further use the said information for marketing, administrative and for other value addition purposes. I/We certify that we are not enjoying any credit facility with any other banks.

Signature of applicant/s.

--

Sanctioned Rs.....as SGCC at interest rate of .....% p.a.

Branch Manager

Date:

*Great opportunities come to those who make the most of small ones*

Acknowledgement  
(to be handed over to the customer)

Syndicate Bank  
Branch:.....

Date:.....

To:

Mr./Mrs.  
S/o/W/o  
.....Village  
.....

Dear Sir/Madam,

We are in receipt of your application dated ..... for a credit facility. The request will be examined after the application is duly processed. We will communicate to you the decision within a fortnight.

For Syndicate Bank

Affix Seal

Manager

*Failure is a step forward when you learn from it*

## **OUR DEPOSIT PRODUCTS**

**Savings Bank Account**

**SyndSamanya SB Account**

**Cumulative Deposit**

**Fixed Deposit Scheme**

**Vikas Cash Certificate**

**Social Security Deposit**

**Quick Money Deposit**

**Senior Citizen's Security Deposit**

**Syndicate Suvidha Deposit**

**Cumulative Deposit**

**Pigmy Deposit**

**Synd Bill Pay**

**Telebanking**

**Internet Banking**

**Any Branch Banking**

**Safe Deposit Lockers**

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## OUR LOAN PRODUCTS

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- ✍ Synd Jaikisan
- ✍ Syndicate Kisan Credit Card (SKCC)
- ✍ Syndicate Kisan Samruddhi Credit Card (SKSCC)
- ✍ Synd Solar Jyothi
- ✍ Synd Vidyarthi
- ✍ Synd Nivas Plus
- ✍ Synd Senior
- ✍ Synd Vidya
- ✍ Synd Vahan
- ✍ Synd Laghu Udyami
- ✍ Synd Vyapar
- ✍ Synd Swarna
- ✍ Synd Nivas
- ✍ Synd Kisan
- ✍ Synd Pigmy
- ✍ Synd Suvidha
- ✍ Synd Saral
- ✍ Synd Udyog
- ✍ Synd Rent
- ✍ Synd Yathra,
- ✍ Synd Pravasi
- ✍ Synd Mortgage
- ✍ Synd Mahila
- ✍ Synd Overline
- ✍ Syndicate General Credit Card (SGCC)
- ✍ Synd Swarojagar Credit Card (SSCC)
- ✍ Syndicate Bank Global Credit Card
- ✍ Syndicate Bank Global Debit Card