

DO's and DON'Ts



FOR BUSINESS CORRESPONDENT (BC) / BC-agent (BCA)

Do's

- BC / BCA to use only his / her own mapped ONLINE-connected ICT-enabled-Device⁺⁺ at Zonal approved BC-outlet for providing support to customers (approaching BC-outlet) for their performing banking-transactions [⁺⁺ Information Communication Technology (ICT) enabled Bank-compatible “micro-ATM” / “FI Kiosk” connected with online PRINTER, PINPAD & registered Biometric device].
- BC / BCA to maintain well covered cash-box provision (with locking facility) in BC-outlet.
- If there is any problem with the terminal or branch, report to Field Supervisor and Bank's TCMP / CMP (Technical Channel Management partner / Chanel Management partner) immediately
- BC / BCA NOT to charge any type of fee or commission from any customer directly for services rendered by them on behalf of the Bank.
- BC / BCA to protect oneself well while traveling to and from Bank with cash. Also maintain cash & other bank-registers and transaction-receipts carefully.
- BC / BCA to read micro ATM /FI Kiosk manual (one-page) carefully and clarify doubts, if any its operation from TCMP
- BC / BCA to treat every customer with due respect & courteously
- Maintain friendly relations with Bank's attached base Branch Manager /Staff-members etc.
- Perform Daily End and Settlement as per the terms / bank norms
- Keep the BC-outlet, terminal (micro ATM / FI –Kiosk) clean, safe and well battery-charged
- BC / BCA should adhere to the Bank's Code of Conduct in letter & spirit, failing which Bank may invoke penal provisions including termination of arrangement, etc.
- A complaint / visitor book be maintained by BC / BCA at their BC-outlet to enable customers to record their complaints / remarks, if any for bank branch look-out

Do's For Disbursal

- Complete online disbursals through micro ATM / FI-Kiosk only effectively and efficiently & furnish online-receipt of banking transaction performed by customer.
- Before the disbursal period starts, ensure the terminal (micro ATM / FI-KIOSK) is ready including apt cash-management for disbursals
- Take measures to protect the cash meant for disbursal, including CASH in transit / handing over to branch for cash-management purpose, etc.
- Disburse the amount to all the intended recipients / beneficiary as the case may be. If required, take the terminal to the customers' location or keep late hours on need-based cases on select day.

Don'ts

- Do NOT use BOI DEPOSIT / PAY IN SLIPs – FOR ISSUANCE OF ANY RECEIPT TO CUSTOMER/s.
- Do NOT do ANY MANUAL CASH TRANSACTION FOR & ON-BEHALF OF ANY CUSTOMER
- Do not discriminate customers based on religion, caste, creed, political party, family feuds, social status, personal friendship
- Do not charge the customers for any transaction / help
- Do not exploit customers – do not solicit or extract any favour in return for services BC provide in cash or kind. Do not compel customer for making superfluous / round-tripping bank transaction in micro-ATM / FI Kiosk for any ulterior motive.
- Do not give an impression that you are a benefactor of customer, rather you are doing your duty only
- Do not encourage informal borrowing or lending
- Do not reveal any type of transaction / beneficiary / banking detail of any customers / Bank to anybody else.
- Do not complete a cash transaction in the terminal until cash actually changes hands
- Do not mix up personal money with Bank's or customers' money
- Do not keep large amounts of cash in BC-outlet cash-box for long time
- Do not leave the cash or terminals in unsafe places
- Do not keep customers' Debit/Credit-Card or customers' Passbook, etc., with BCA / at BC-outlet.