

Annexure – 8.43

Banking kiosk Revival Plan

1. **A fixed remuneration should be provided to Akshaya Bank Kiosk operators** (A minimal no.of transactions can be insisted as a target).
2. **A Dash board** with details is required with proper access to K.Os and District Officials (Dash board should contain no.of accounts opened by each kiosk, no.of transactions, **commission given, pending commission**). **Now, Transaction commission not receiving regularly for Akshaya K.Os, please make a standard for the same (1st working day of every month)**
3. Not only kiosk account remittance/withdrawal, but general SB/ Current account remittance/withdrawal should be allowed in Kiosks.
4. **For withdrawal, currently balance is required** in account of customer as well as **settlement account of Kiosk operator (In case of Akshaya, but not for Zero mass (normal BC))**. So **K O needs to carry money in their handand account**. For withdrawal, there should be provision to directly debit from Customer's account.
5. Over Draft facility required.
6. Provide **passbook printing machine** to remotely located Akshaya Kiosks in a district.
7. **Time delay in activating accounts**. If an account details is submitted to the link bank branch, sometimes it is taking too much time for bank to verify it and approve. Please make a standard time for the same.
8. **Please avoid Thumb for deposits, especially for RD deposit**. Akshayacentres can arrange field people to raise RD funds. Also provide attractive commission to RD, this will tremendously increase RD operations in bank.
9. Now **time out is happening in every 2 mins**. This time slot should be increased. While old people or illiterate people are visiting centres for transactions, **KOs are forced to login 2,3 times** due to frequent time outs.
10. BC Softwares are not user friendly (A particular version of browser required, Jawa shouldn't be updated, etc.) and there is no contact points at district level to address these issues.
11. **Enhance commission percentage** of transactions to promote transactions. Now **KO operations are limited to only account opening in many Kiosks**.
12. **A district level contact person (from the side of each bank)** should be there **who can handle technical things too**. Now KOs need to wait so much time, if they fall into an issue.
13. Many of the **Branch Managers are not aware of how the kiosk operating system is working**. Also BMs are expected to divert small transactions like MNREGA accounts/transactions to kiosks.
14. Provide enough passbooks to KO
15. Monthly incentive (for rural areas) should be extended to non rural kiosks too (Regarding SBI). Details regarding the same should be included in the dashboard.
16. Provide necessary boards, flex, hoardings etc. for bank kiosks in timely manner. SBI can provide this things to Akshaya district office, and the office will ensure proper distribution of the same.
17. Please provide bank Commission slab for transactions (upto 2500, upto 5000, etc.) in a board/flex format. We can display it in the centre.

18. Micro ATMs could enhance business of KOs. Kindly provide to all KOs.
19. Balance enquiry facility for all accounts should be provided (not only kiosk accounts). This will help people of rural areas, especially illiterate & backward community.
20. Many people are approaching KOs to create an account, but they might have already created an account in the same bank before (as part of some campaigning or while he/she was a child). After KO do all procedures and forward it to bank, bank is rejecting it after scrutiny. Please provide an option for KO to check the same before doing all this procedures.
21. Canara bank Kiosk facility is not working for the past 6 months, which is highlighted multiple times, but no response.
22. Support for SBT Kiosks are now really in trouble (there is no clarity regarding status of BCs after merger)
23. KGB is not operating Kiosk operator training through ADPO, hence participation from ACEs are really less. Many KGB kiosk operators are unaware about functioning Kiosk set up.
24. Banks/BCs with minimal no.of kiosks (like Federal, PNB, Central bank etc.) had stopped working / changed to other banks due to software issues and less support regarding tech/functional issues. One SIB kiosk in Wayanad is also about to close due to less support from Bank technical section.