

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES
LOK SABHA

UNSTARRED QUESTION No. 2818

To be answered on Friday, August 3, 2018/Shravana 12, 1940 (Saka)

Customer Care Services under Financial Inclusion

2818. SHRI KAUSHALENDRA KUMAR:

Will the Minister of FINANCE be pleased to state:

- (a) whether nationalised banks are opening customer care centres in the country under financial inclusion policy and if so, the details thereof, State/UT-wise including Bihar;
- (b) whether the concerned banks keep the details of the financial transactions and other bank related services/activities of its customer care centres and if so, the details thereof;
- (c) whether the commission of the Incharge of the customer care centres provided by the Government is transferred to his account directly; and
- (d) if so, the details thereof?

Answer

**The Minister of State in the Ministry of Finance
(SHRI SHIV PRATAP SHUKLA)**

(a) to (d) As informed by Public Sector Banks, no such customer care centres under financial inclusion policy is being opened by them.

However, as per the Reserve Bank of India's extant guidelines dated 28.9.2010 on financial inclusion by extension of banking services, banks may, inter alia, engage Common Service Centres (CSCs) as their Business Correspondents (BCs). Further, the activities to be undertaken by the BCs would be within the normal course of the bank's banking business, but conducted through the BCs at places other than the bank premises/ATMs. The guidelines also provide that banks may formulate a policy for engaging BCs with the approval of their Board of Directors. Due diligence may also be carried out on the individuals/entities to be engaged as BCs, prior to their engagement.

Deployment of BC is a commercial decision of the Bank and no commission is provided by the Government to the BCs.
