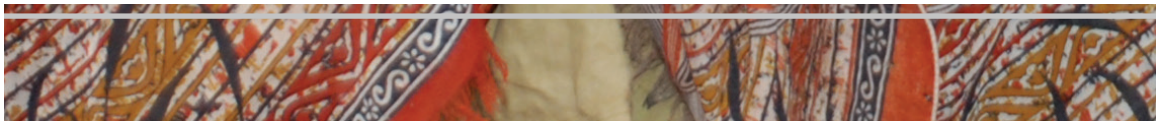


Business Correspondents in India DIRECTORY



Citi Foundation



Business Correspondents in India

Listings Based on Primary Data

The following Business Correspondents are listed based on the primary information received from them:

1. Action for Women And Rural Development (AWARD)
2. CASHPOR Micro Credit
3. Commonwealth Inclusive Growth Foundation (CIGF)
4. Drishtee Development and Communication Limited
5. Ekgaon Technologies Private Limited
6. Eko India Financial Services Private Limited
7. Guidance Society for Labour Orphan and Women (GLOW)
8. i25 Rural Mobile Commerce Services
9. Janalakshmi Social Services
10. Mahila Chetna Manch
11. Prayas Juvenile Aid Centre
12. Samvridhdi Inclusive Growth Network (SIGN)
13. SEED Financial Services
14. BASIX Sub-K iTransactions Limited
15. Swadhaar FinAccess
16. Zero Microfinance and Savings support Foundation
17. Association for Rural Development (ARD)
18. Namathu Deepam Micro Finance Services (NDMFS)
19. National Mother and Child Welfare Organisation (NAMCO)
20. Fino Fintech Foundation

Listings Based on Secondary Data

The following Business Correspondents are listed based on the primary information received from them:

1. Sambhav Social Service Organisation
2. Universal Welfare Fund (UWF)
3. Center for Rural Health and Social Education (CRHSE)
4. Vikas Gram Udyog Mandal (VGUM)
5. Lucknow Mahila Sewa Trust (LMST)
6. Glodyne Technoserve Ltd
7. Dr. Daulatrao Sonuji Aher Gramin Bigarsheti Sah Pat Kalwan
8. Shree Swami Samarth Nagari Sah Pat Maryadit Kalwan
9. Shree Swami Samarth Vyapri Sah Pat Maryadit Satana
10. Sharadrao Pawar Nagari Sahakari Pat Maryadit Deola
11. Shree Mahavir Nagari Sahakari Pat Maryadit Satana
12. Yashwantrao Chavan Nagari Sah Pat Maryadit Kalwan
13. Ashapuri Mahila Nagari Sah Pat Maryadit Deola

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Overview

Banks operate a number of channels through which they deliver financial services: branches, ATMs and the internet are the traditional channels. The Business Correspondent option offers a new channel through which banks can extend services.

In Jan 2006, the Reserve Bank of India issued a new set of guidelines allowing banks to employ two categories of intermediaries - Business Correspondents (BCs) and Business Facilitators (BFs) - to expand their outreach. According to the guidelines, while the BCs are permitted to carry out transactions on behalf of the bank as agents, the BFs can refer clients, pursue the clients' proposal and facilitate the bank to carry out its transactions, but cannot transact on behalf of the bank.

The objective behind the BC model has been to ensure greater financial inclusion and increasing the outreach of the banking sector by enabling banks to use the services of Non-Governmental Organisations/ Self Help Groups (NGOs/ SHGs), Micro Finance Institutions (MFIs) and other Civil Society Organisations (CSOs) as intermediaries in providing financial and banking services within the normal course of the bank's banking business.

The BC model has been encouraging so far, as a significant number of BCs have emerged in different parts of the country. A few technology providers have also emerged that are constantly trying to develop innovative and robust new technological solutions to enable the delivery of banking services through this channel efficiently.

Along with regular financial services that include savings, credit, insurance and remittances, BCs have also been involved in delivering other important services such as Government Payments (G2P) for MNREGA, Pensions and other Social Payments.

BC model has tremendous potential for expanding bank outreach in a convenient and flexible manner in underserved areas. This model also provides an opportunity for non-profit organisations such as, cooperative credit societies, microfinance institutions, etc. to get linked to mainstream commercial banks to offer savings and other financial services.

However, along with the advantages, there have been some operational issues and challenges facing the BCs and where the support of different stakeholders is required.

This directory is being brought out with an objective of facilitating linkage between the BCs and other stakeholders including Banks, Technology Providers, Support agencies, Research Organisations and Others, so that the necessary support can be extended to address the issues prevailing in the domain of Business Correspondence.

Action for Women And Rural Development (AWARD)

Year Established:	May 1994
Legal Form:	Society
Registrations No:	152/K-17464 at Kanpur
Total Customers:	22956
States of Operations:	Uttar Pradesh
Partnering Bank:	ICICI Bank
Technology Partner:	FINO
Other Affiliations/Partnerships:	Planet Finance

Overview of the Organization:

Action for Women and Rural Development (AWARD) is a non-profit registered social organization. In the year 1993, a handful of dedicated professionals got together under the name of AWARD with a dream and courage to use their knowledge, skills and resources in voluntary action. The organization started its social service programme in the district Kanpur with a view of facilitating the underprivileged and marginalized section of the society especially women by enhancing their capacities and capabilities to plan, implement, monitor and evaluate programmes designed for their own growth and development. The organization is actively engaged in socio economic development of disadvantaged section of the society with one of the major objectives being the facilitation of people's growth with self help and participatory approach.

Objectives of the BC Operations

1. To provide a range of financial services to the costumers at very reasonable cost including saving, credit, insurance, money transfer and remittance.
2. Financial and institutional sustainability as a mean of providing access to financial services overtime.
3. Multiple provider of financial services wherever feasible so as to bring cost effective and wide variety of alternative to costumers.

Product Offered:

- 1) Saving Account
- 2) Outreach: 22956 covering entire Kanpur
- 3) Key Features and Benefits of the Product.
 1. Small Value Cash Deposit
 2. Small Value Cash withdrawal
 3. Small Value Fund Transfer
 4. Small Value Term Deposit/Recurring Deposit
 5. Small Value Fund Remittance
 6. Disbursement and Repayment of Small Value Loan
 7. Insurance and Mutual Fund Product

AWARD

Contact Person:	Mr. U.C. Pandey
Postal Address:	127/299 W- Block Keshav Nagar, Kanpur
Telephone:	09415041774
Fax:	0512-2602276
Email:	award_kanpur@yahoo.co.in
Website:	www.awardindia.org

CASHPOR Micro Credit

Year Established:	2002
Legal Form:	Sec 25 Company
Registrations No:	U65910UP2002NPL027113
Total Clients Served:	12767 (only BC customers)
States of operations:	Uttar Pradesh, Bihar
Partnering Bank:	In Uttar Pradesh - ICICI Bank (Saving), HDFC Bank (Credit), S.B.I (Savings but not commence), In Bihar - ICICI Bank (Saving)
Technology Partner:	Eko India Financial Services Private Limited. (Providing technical assistance on behalf of ICICI Bank)
MFI Partner:	Self

Overview of the Organisation:

CASHPOR registered as a not-for-profit Section 25 company- CASHPOR Micro Credit under the Indian Companies Act 1956 strives to enable continuous and seamless services to its clients. CASHPOR operates in Eastern Districts of Uttar Pradesh and Bihar, some of the poorest regions of the country adhering to its pro-poor mission and vision. As of 30th September-2011, company has total 269 Branches scattered over 19 Districts (13 in Eastern UP and 6 in Bihar).

Products Offered:

- 1) Savings Accounts
- 2) Outreach: (Number of Clients) 12,767 as on 31st Oct 2011
- 3) Key Feature and Benefits of the Product:

Features of the Product:

- i. Zero Balance Accounts,
- ii. No annual maintenance fees
- iii. Account opening fees Rs.100 only
- iv. Customers have option to choose unlimited transaction plan just in Rs.50/- charged annually.
- v. Facilities like deposit & withdrawal is possible at the authorized centres and branches with no facility of Cheque Book & ATM Card.
- vi. No Statement will be provided to the customer.
- vii. The account is the customer mobile number and customer can transact using their mobile phone.

Benefits of the Product:

- i. Safe Savings
- ii. Flexibility of time in doing deposit & withdrawal
- iii. Door step transaction facility
- iv. No minimum balance requirement
- v. Non KYC account can be opened with slight limitation.
- vi. People under BPL & LIG have access to safe savings in ICICI bank at a lowest cost.

CASHPOR Micro Credit

Contact Person: Mr. Mukul Jaiswal

Postal Address: B-4 D.I.G Colony, Maqbool Alam Road, Varanasi (U.P)

Telephone: 0542-2505590

Fax: 0542-2505591

Email: md@cashpor.in

Website: www.cashpor.in

Commonwealth Inclusive Growth Foundation (CIGF)

Year Established:	2009
Legal Form:	Section 25 of the Companies Act, 1956
Registrations No:	SRN A54044268
Total Customers:	~50,000 Customers
States of Operations:	Tamil Nadu, Karnataka (Proposed to commence), Andhra Pradesh (Proposed to commence)
Partnering Bank:	In Tamil Nadu - ICICI Bank, Indian Bank, Lakshmi Vilas Bank, In Karnataka - Indian Bank In Andhra Pradesh - Indian Bank
Technology Partner:	CIGS; TCS; Atom Technologies

Overview of the Organisation:

Commonwealth Inclusive Growth Foundation (CIGF) is a Section 25 Company and it is a non-profit organization. CIGF will engage Business Correspondents (BC) for 'last-mile' delivery of financial services like micro-finance, savings and other financial services, through the Commonwealth Financial Inclusion Card Solution on behalf of banks in India.

Products Offered:

- 1) Name of the Product: Financial Inclusion
- 2) Category of Product: Savings, Remittance, Insurance
- 3) Outreach (Number of Clients): ~ 50,000 customers
- 4) Key Feature and Benefits of the Product:

The Financial Inclusion Solution of CIGS, one of the TSP Partners of CIGF, is Inter-operable, across the BC Agents of the same bank as well as other banks. Further, a host of Delivery Channels, like, EDC Machines, ATM, Mobile, IVR, Internet Banking, etc., could be enabled, to give the customers a wide variety of choices & convenience.

Currently, customers would be able to get the services from any of CIGF's BC Agents of the Partner Bank. As and when FI Inter-operability gets regulatory approval, these customers would be able to avail of the FI services from any of the BC Agents / CSPs. Inter-operability, besides improving the customer service, also improves the chances of BC viability.

Similarly, as and when the Partner Bank and regulatory mandate is in place, the FI customers would be able to enjoy the benefit of accessing multiple Delivery Channels, like, ATM, Mobile Banking, etc.

(CIGF)

Contact Person:	Mr. Mahesh Ramachandran
Postal Address:	New No.514 (Old No.158) T.T.K. Road, Alwarpet, Chennai -600 018
Telephone:	044 – 3918 4046
Fax:	044 – 3918 4045
Email:	ceo@cigs.in
Website:	www.cigf.in; www.cigs.in

Drishtee Development and Communication Limited

Year Established:	2000
Legal Form:	Under the Companies Act 1956
Registrations No:	9384/2000-2001
Total Clients	280173
States of Operations:	Assam, Uttar Pradesh, Bihar, Haryana, Arunachal Pradesh, Meghalaya, Manipur
Partnering Bank:	In Assam - State Bank of India, In Uttar - Pradesh SBI (Only BF Activities), In Bihar - SBI (Only BF Activities), In Haryana - SBI (Only BF Activities), In Arunachal Pradesh - State Bank of India, In Meghalaya - State Bank of India, In Manipur State Bank of India
Technology Partner:	State Bank of India
MFI Partner:	Drishtee Foundation
Felicitations/Awards Received:	1.Ashoka Changemakers Award in Health-2010 2.Technology Pioneers- World Economic Forum-2007 3.Red Herring '100 Asia Award'-2006 4.ZDNet 'Technopreneur of the Year Award'-2006 5.Schwab Foundation- 'Social Entrepreneur of the Year Award'-2005

Overview of the Organisation:

Drishtee is a social enterprise focused exclusively on rural India. Over the years, Drishtee has created a network of over 14,000 rural enterprises to cater to the critical needs of bottom of the pyramid. Currently, Drishtee has presence in 12 states including Assam, Bihar, Orissa, Uttar Pradesh, Uttarakhand, Haryana, Tamil Nadu, Arunachal Pradesh and Manipur.

Products Offered:

Product	Number of Clients
Current Accounts	794
No Frill Accounts	52716
Other Accounts	48
Savings	202585
Recurring Deposits	857
Term Deposits	1531
General Purpose Credit Card	3
Kisan Credit Card	925
Non Agri, SME Loans	33
Personal Loan	78
Others Loan	273
Auto Loans	34
Home Loans / Loan against Property	23
Loan against TDR/ Securities(KVP ,NSC)	2
Remittance	20270
Total	280173

Drishtee Development and Communication Limited

Contact Person: Tarun Arya

Postal Address: Knowledge Boulevard, Tower B, 8th Floor, Plot No. A-8 A, Sector 62, Noida - 201 301, Uttar Pradesh, India

Telephone: +91-120-4661000

Email: tarun@drishtee.in,

Website: www.drishtee.com

Ekgaon Technologies Private Limited

Year Established:	2002
Legal Form:	Private Limited Company, (Companies Act of India 1956)
Registrations No:	U72200GJ2002PTC41369
Total Clients Served:	Ekgaon is not a traditional BC; It provides technology based enterprise solution from point of sale to back office for management of financial services for MFIs/NGOs/ Banks.
States of Operations:	Uttar Pradesh, Uttarakhand, Rajasthan, Tamilnadu
Partnering Bank:	In Uttar Pradesh - NA, In Uttarakhand - NA, In Rajasthan - NA, In Tamilnadu - NA
Technology Partner:	Ekgaon itself is the technology provider acting as financial Services Intermediary.
MFI Partner:	E 142 A, Lower Ground Floor, Kalkaji, New Delhi – 110019
Felicitations / Awards Received (if any):	1. Stockholm Challenge GKP Award 2007 Dell 2. Small Business Excellence Award 2010, India

Overview of the Organisation:

Ekgaon technologies delivers information management solutions for the livelihood needs of rural and under-served clients. We offer a portfolio of tools to access banking, citizen and agricultural services that link rural markets to sources of financial support and other services in the formal arena. We ensure cost effective service delivery by using mobile phones and other communication devices to transmit verified and secured transaction information. ekgaon is a network-integrator providing real-time platform where service providers compete for the under-served consumer services markets of South Asia and Africa. Its sectors of interest include to Financial Services, Governance, Agriculture, Health and Education, For more information please refer attached brochure. Ekgaon leadership team's social commitment, innovation and excellence has been recognized internationally.

Products Offered:

- 1) Name of the Product: OneFin, OneMIS, Self Help MIS
- 2) Category of Product: Savings, Insurance, Credit
- 3) Key feature and benefits of the product.

- Anytime, anywhere access to the system
- Real time transaction with customers with enhanced security and personalised transactions including alerts and receipts
- CRM, Portfolio, operations, branch and agent management
- Local language compatibility at all levels
- Client based service with reliable data back and export utilities
- Interface with mobile phone, smart cards, POS and portable handheld printers

Ekgaon Technologies Private Limited

Contact Person: Vijay Pratap Singh Aditya

Postal Address: E 142 A, Lower Ground Floor, Kalkaji, New Delhi – 110019

Telephone: +91 11 40551490

Fax: +91 11 40551491

Email: info@ekgaon.com

Website: www.ekgaon.com

Eko India Financial Services Private Limited

Year Established:	2007
Legal Form:	Private Limited Company
Registrations No:	U65191DL2007PTC168253
Total Customers:	1,100,000
States of Operations:	Delhi, Bihar, Jharkhand, Haryana, Uttar Pradesh
Partnering Bank:	SBI, ICICI, SBI, ICICI, SBI, SBI, SBI,
Technology Partner:	Developed its own online, real-time transaction processing Platform (SimpliBank) with banking systems
MFI Partner:	Cashpor Micro Credit, SAIJA, Centre for Development Orientation and Training (C-DOT)
Other Affiliations/ Partnerships:	Cyberplat, Babajob, Chote Nawab UNOPS (United Nations Office for Project Services), NIPI (Norway India Partnership Initiative), State Health Society of Bihar (Government of Bihar), MicroSave, CGAP
Felicitations/Awards Received (if any):	<ol style="list-style-type: none"> 1. The Tech Award, by the Tech Museum 2. World Summit Award by UNGAID 3. mBillionth Award by Digital Empowerment Foundation 4. Winner of Innovator's Competition for DST-Lockheed Martin India Innovation Growth Program 5. PC Quest - Best IT Implementation 6. NASSCOM - Emerge 50 (League of Ten) 7. Best Digital Socio-Economic Initiative by IAMAI

Overview of the Organization:

Eko converts every retail shop / counter into a low-cost distribution and payment infrastructure extension of banks to enable instant small value financial transactions. As a "Business Correspondent" of the State Bank of India, ICICI Bank Eko enables branch-free banking using very low cost cell phones and retail distribution. In October 2011, Eko crossed INR 1600 crore of transactions processed across over 32 lakh transactions.

Products Offered:

Common features of all services across products: 1) Simply dialing of numbers 2) Leverages missed call behavior 3) 24X7 availability through mobile 4) No SMS, GPRS or application installation 5) Works well with very weak signals 6) Single string for all types of transaction.

1. No-Frills Savings Account (Savings)

(i) SBI Mini Saving Account, (ii) ICICI Apna Bachat Khata

Outreach: 2 Lakh account holders

Key Feature: Zero minimum average balance, Interest bearing @ 4% p.a. Cash deposit and withdrawal at a conveniently located neighborhood Customer Service Point (CSP), Anytime anywhere balance enquiry and mini statements; Simple documentation; Three level transaction security, Instant money transfer; Deposit insurance by Deposit Insurance and Guarantee Corporation as per the RBI guidelines.

2. Money Transfer (Remittance)

Outreach: 9 Lakh users

Key Features: 3 Types of Remittance services (Tatkal, Outstation Deposit and Outstation Withdrawal), Secured transactions using One Time Use Key. Direct connectivity with SBI Core Banking System allows CBS No Frill Customers to make ONLINE deposit and withdrawals as well as to make deposits into branch based regular account holders.

3. Direct Transfers (Electronic Benefit Transfers)

Outreach: 500+ Health Activists

Key Features: Government bodies, Large, Medium and Small Scale Enterprises can disburse benefits, wages, salaries, expenses via Eko to the beneficiary/employee No-frills account and the beneficiary can withdraw funds at any CSP. This helps ease out cash management for the enterprises and in case of Government disbursals, ensures that the benefits reach those that they are intended for, thus preventing leakage.

Eko India Financial Services Private Limited

Contact Person: Abhishek Sinha

Postal Address: 547 Mandakini Enclave, Alaknanda, Greater Kailash II, New Delhi

Telephone: 01126278267

Email: abhishek@eko.co.in

Website: www.eko.co.in

Guidance Society For Labour Orphans And Women (GLOW)

Year Established:	1996
Legal Form:	Society
Registrations No:	389/96
Total Customers:	14150
States of Operations:	Tamil Nadu, Tamil Nadu, Tamil Nadu, Tamil Nadu
Partnering Bank:	Tamil Nadu - ICICI Bank, Indian Bank, Karur Vysa Bank, SIDBI
Technology Partner:	FINO & Glodyne
MFI Partner:	Ananya Finance - Ahmedabad Maanaveeya Holdings – Hyderabad
Other Affiliations/ Partnerships:	NABARD - Chennai Rashtriya Mahila Kosh – New Delhi
Felicitations/ Awards Received (if any):	GLOW was awarded Micro Finance Process Excellence for the year April 2005, jointly instated and given by Planet Finance – India and ABN AMRO Bank

Overview of the Organisation:

Guidance Society for Labour, Orphans and Women – GLOW is a Voluntary, development oriented, Non – Governmental Organization in relentless pursuit to finding solutions to improve the quality of life of the poor, the marginalized, vulnerable and weaker sections of the society since inception in the year 1996.

GLOW is based at Tirupattur, in Vellore District in Tamil Nadu in South India, at a distance of 220 kms from Chennai Airport, the capital of Tamil Nadu on the National high way NH 47 from Chennai to Bangalore City.

Product Offered:

- 1) Name of the Product: Apna Savings Account
- 2) Category of Product: Savings
- 3) Outreach: (Number of Clients): 14150

Key Features:

- Recognising the need for easy savings facilities for its low-income customers, GLOW & ICICI Bank have pioneered the launch of micro-savings products under its 'Business Correspondent' model. ICICI Bank has partnered with NGOs, Societies, and Trusts - its 'business correspondents' - to deliver savings services to its low-income customers.
- The micro-savings product provides the customer with access to a savings account with convenient features. The product combines security, convenience (proximity, convenient opening times and minimal paperwork), appropriate design (frequent deposits, small variable amounts and quick access) and positive returns.

GLOW

Contact Person:	S.P. Annadurai
Postal Address:	Sowlore, K.Pudur(Post), Tirupattur Taluk
Telephone:	04179 – 225049, 09443216675
Fax:	04179 - 223762
Email:	Glowtn.mfo@gmail.com
Website:	www.glowtn.org.in

i25 Rural Mobile Commerce Services

Year Established:	2008
Legal Form:	Section 25 of Company
Registration No:	U93090KA2008NPL045806
Total Customers:	-
States of Operation:	Andhra Pradesh, Assam, Bihar, Chhattisgarh, Delhi, Goa, Gujarat, Haryana, Jharkhand, Karnataka, Kerala, Maharashtra, Madhya Pradesh, Nagaland, Orissa, Punjab, Rajasthan, Sikkim, Tamil Nadu, Uttar Pradesh, Uttarakhand, West Bengal, Jammu & Kashmir, Himachal Pradesh, Manipur, Mizoram, Tripura
Partnering Banks	Allahabad Bank, Bank of Baroda, Bank of India, Canara Bank, Cauvery Kalpatharu Grameen Bank, Central Bank of India, Chiko Bank, Corporation Bank, Indian Bank, ING Vysya Bank, Karnataka Bank, Karur Vysya Bank, Pragathi Grameen Bank, Punjab National Bank, State Bank of Hyderabad, State Bank of Mysore, Syndicate Bank, Tamilnadu Mercantile Bank, UCO Bank, Union Bank of India, Vijaya Bank
Technology Partner:	Integra Micro Systems Pvt Ltd
Felicitations/ Awards Received (if any):	1. Most Innovative Vertical Application using mobile technology, in the Mobile Asia Congress, GSMA Asia, Macau 2. Gold Medal in the Lockheed Martin India Innovation Growth Program, organized and conducted by FICCI, Lockheed Martin University of Texas

Overview of the Organisation:

i25 Rural Mobile Commerce Services, a registered entity under section 25 of the Companies Act, 1956 (No.1 of 1956) and 'Not for Profit' organization, is engaged in creating the last mile inclusive growth and creating network in unbanked locations, by creating entrepreneurs with the help of Banks and other financial institutions.

Vision is to make delivery of Digital Inclusion services possible for all by constant research in building optimal systems and processes and entrepreneurship.

Bringing 6 million customers into Digital Inclusion by March 2012, such as financial services (Banking & Insurances) and to empower the village woman to become catalyst for Financial Inclusion.

Product Offered:

- 1) Name of the Product: iMFAST
- 2) Category of Product: Savings, RD, OD, Kisan Credit Card

3) Key Features and Benefits of the Product:

The iMFAST identifies customers using contactless smart cards, authenticates through live fingerprint (biometric), and non repudiation through transaction slip printouts. The system also provides voice guidance in vernacular language. The terminal can work in offline and online modes.

i25 Rural Mobile Commerce Services

Contact Person:	Mr. Sridhar K
Postal Address:	No.4, 12th, KM, Bellary Road, Jakkur, Bangalore – 560064
Telephone:	+91-80-28565802/03/04
Fax:	+91-80-28565800
Email:	ksridhar@i25rural.org

Janalakshmi Social Services

Year Established:	2006
Legal Form:	Section 25 company
Registrations No:	U65929KA2006NPL039843
Total Clients:	About 500,000 customers including other social initiatives of JSS
States of Operation:	Karnataka, Tamilnadu, Delhi/NCR
Partnering Banks:	In Karnataka - Axis Bank, In Tamilnadu - Axis Bank, In Delhi/NCR - Axis Bank
Technology Partner:	Janalakshmi Financial Services Pvt Ltd
MFI Partner:	Janalakshmi Financial Services Pvt Ltd
Other Affiliations/Partnerships:	Michelle & Susan Dell Foundation Janaadhar Constructions P Ltd, (Housing co.)

Overview of the Organisation:

Janalakshmi Social Services, a section 25, not-for-project company was established in 2006 at Bangalore. Started by Mr. Ramesh Ramanathan, JSS has engaged itself with Urban Financial Inclusion and involved in areas of financial literacy, research and livelihood exchange programmes. JSS being a holding company for its subsidiaries, Janalakshmi Financial Services Pvt. Ltd, an NBFC MFI, for profit company which is focusing only on Urban Financial Inclusion and Janaadhar Construction Co Ltd which is providing affordable housing for the urban poor in true sense.

Products Offered:

Name of the Product	No of Customers
1. No Frills Savings Account	250,000
2. Micro Care – Accident insurance product	12,000
3. Group Term Life Insurance product	6,000

Key Features and Benefits of the Products:

- **Savings Product:** The savings product is a no frill with low KYC product offered by Axis Bank with transaction thresholds being the same as prescribed by Reserve Bank. However, there are unique features about this product. First one being that the customers get an instant kit immediately after opening the account consisting of debit card and the PIN. The first transaction happens on the GPRS enabled POS terminals of the bank; the account gets activated within 2 working days. The customers can access Axis Bank ATMs and other bank ATMs like any other customer of the Bank. Secondly, all the transactions like cash deposits, buying of insurance products etc.happens at the door steps of the customers and they need not have to walk in to the branch for any transactions. The customers can also avail other banking products like remittances, small value FDs and RDs shortly.
- **Insurance Products:** JSS along with Axis Bank, as part of the Urban Financial Inclusion Programme, launched micro insurance products – Micro Care, an accident insurance product along with Bajaj Allianz General Insurance Co. and Group Term Life Insurance Product along with Max NewYork Life Insurance Co. during July 2011. Over the last 4 months, more than 20,000 customers have got the benefit of micro insurance which was made available to them at very affordable prices. Both the products cover the insurer for a sum of Rs.25,000 and Rs.50,000 respectively for different exigencies of life. The customer has the option to open the No Frill Savings account only without going for the micro insurance product. With this initiative, JSS and Axis Bank are serving the underserved segment of Urban Poor with a gamut of financial products. The best part of this is that the customers can access their account, buy insurance products etc at their door step without even stepping out of their houses or work place which otherwise would have costed them money and time.

Janalakshmi Social Services

Contact Person: Bharath N S – National Sales Head

Postal Address: No.34/1, Rajashree Saroja Plaza,

Telephone: 080 42595700

Fax: 080 41525770

Email: Bharath.ns@janalakshmi.com

Website: www.janalakshmi.com

Mahila Chetna Manch

Year Established:	1984
Legal Form:	Registered Society
Registrations No:	13947
Total Customers:	350
States of Operations:	Madhya Pradesh
Partnering Banks:	ICICI
Technology Partner:	FINO
MFI Partner:	Mahila Chetna Manch
Other Affiliations/Partnerships:	Lenders include HDFC, SIDBI, SBI, NABARD, RMK New Delhi.

Overview of the Organisation:

Mahila Chetna Manch (MCM) was established in the year 1984 to extend requisite support to women to enable them have their voice in social, economic and political spheres of development. The organization envisions equality, equity and empowerment of women and strives to organize women to think and act collectively and strengthen them to take lead roles in development governance. The focus of MCM is on development with sustainability and not creating dependency. MCM considers security of health, livelihood, and education to be of utmost importance and therefore maintains a diversified work portfolio for promoting gender mainstreaming and women empowerment in various facets of development.

Products Offered:

1) Name of the Product: Apna Saving Account

2) Outreach: (Number of Clients) 350

3) Key Feature and Benefits of the Product :

- Bio Metric Device
- No literacy required(Signature required)
- Nearest availability
- Smart Card facility
- Less time
- At the door facility once in a week
- E- Passbook

Mahila Chetna Manch

Contact Person: Ms. Veenal Sukhwani

Postal Address: Mahila Chetna Manch Kalyani Hostel Parisar, Shivaji Nagar, Bhopal.

Telephone: 0755-2551443

Fax: 0755-2558398

Email: veenalrai@gmail.com

Prayas Juvenile Aid Centre

Year Established:	January, 2007
Legal Form:	Society
Registrations No:	S-20291/89
Total Customers:	4022
States of Operations:	Delhi, Bihar
Partnering Banks:	Delhi - ICICI & YES BANK, Bihar - ICICI Bank
Technology Partner:	FINO
MFI Partner:	Prayas Juvenile Aid Centre
Other Affiliations/partnerships:	Rashtriya Mahila Kosh (RMK), SIDBI, Indian Bank, SBI, ICICI, YES Bank
Felicitations/ Awards Received (if any):	August, 2009 RBI recognized Prayas Juvenile Aid Centre as one of the best BC – operating in Delhi. Source – Economic Times, 21 August 2009

Overview of the Organization:

Prayas Juvenile Aid Centre Society is a national level humanitarian, gender sensitive and Child focused development organization operating 231 centers including 11 Homes for children across the country in 08 States/UTs. organization directly serving about 50,000 beneficiaries, marginalized children and over 11,000 youth and women addressing the multiple issues and programs relating to child protection and juvenile justice, trafficking of children and women, vocational and life skills training, empowering women through Self-Help Groups and Income Generation Programmes, promotion of entrepreneurship, facilitating credit through bank linkages and also direct micro finance operations.

Objectives of the BC Operations:

Considering the need of the community, Prayas ventured into Business Correspondent model in January, 2007. There are a large number of people who do not have any bank account as they were refused to open their account due to unavailability of Know Your Customer (KYC) documents. As per RBI and Government of India, every individual must have at least one bank account in order to inculcate their saving habit. Moreover, the downtrodden and deprived people require it more as they have to withdraw and deposit small amount. In order to address this need, Prayas has started working as BC partner of ICICI Bank in Jahangirpuri and Bawana area of Delhi and Samastipur in Bihar. Prayas has associated with YES Bank as well and began its work in Sangam Vihar area of Delhi from 1st June, 2011.

Products Offered:

1) Savings – No Frill Accounts

- 2) Outreach: 4022 customers
- 3) Key Feature and Benefits of the Product

• ICICI-Bank Account

For ICICI Bank account, one biometric card is provided with deposit and withdrawal facility of Rs. 20,000/day. As it is a no frill account, One person can make transaction of Rs. 1,00,000/lī p.a. And can have maximum Rs. 50,000 in their account at a time. However, those who have submitted KYC document could make transaction of Rs. 5,00,000/- p.a. And can have maximum saving of Rs. 2,50,000 at a time. Besides, receipt is provided after each transaction. Mini statement facility is also with ICICI Bank. Deposit could be made by anyone while withdrawal could be done by account holder only.

- **YES Bank**

For YES Bank, an ATM card is provided so that money could be withdrawn across the country. Deposit could be made by anyone while withdrawal could be made by the card holder only. It's a No-frill account.

Prayas Juvenile Aid Centre

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Website: www.prayaschildren.org

Samvridhi Inclusive Growth Network (SIGN)

Year Established:	2010
Legal Form:	Sec.25 Company
Registrations No:	U85300WB2010NPL150306
Total Customers:	55000
States of Operations:	Bihar, Orissa, Orissa, West Bengal
Partnering Banks:	In Bihar-State Bank, In Orissa-Central Bank, Union Bank, West Bengal-Axis Bank & Central Bank
Technology Partner:	SkyTECH, Kolkata (JV of TCG & United Airlines) CanvasM (JV of Tech Mahindra & Motorola)

Overview of the Organisation:

SIGN is an association of Senior Banking Professionals who have worked in premier PSU, Private Sector and Foreign Banks. They initially formed a Trust namely Samvridhi Trust under Indian Trust Act in Jan-2009. Subsequently, They formed Sec.25 Company in June, 2010 viz. Samvridhi Inclusive Growth Network (SIGN). This is to scale up the core activities in extending virtual banking operations as Business Correspondent (BC) in different focused States in Eastern/NE and Central India with premier commercial banks.

Product Offered:

1) Savings.

- SBI – Tiny Account
- Central Bank – Vikas Khata
- Axis Bank – No Frill Account
- Union Bank of India – Union Inclusion Card

2) Key Feature and Benefits of the Product :

- Biometric Authentication;
- Zero Balance Operations
- Disbursement Of MNREGS, INDIRA AWAS YOJANA, SR.CITIZEN PENSION Etc.

3) Credit- SB Cum OD Account (SBI and Central Bank)

Key Feature and Benefits of the Product :

- OD facility after 6 months satisfactory transactions.
- 4 times Avg. fortnightly balance repayable in 24 EMI.

3. Insurance- General Insurance, SBI Life for SBI TINY A/C.

4. Remittances - Inward & Outward remittances restricted to max.10,000 in onetime.

SIGN

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SEED Financial Services

Year Established:	2006
Legal Form:	Society
Registrations No:	DR/GGN/0035
Total Customers:	1.8 million
States of Operation:	Andhra Pradesh, Assam, Bihar, Chhattisgarh, Delhi NCR, Goa, Gujarat, Haryana, J&K, Jharkhand, Karnataka, Kerala, Madhya Pradesh, Maharashtra, Orissa, Punjab, Rajasthan, Tamil Nadu, Uttar Pradesh, West Bengal
Partnering Banks:	Indian Bank, State Bank of Hyderabad, Punjab National Bank, ICICI, Union Bank of India, State Bank of India, State Bank of Patiala, Federal Bank of India, Bank of India, Central Bank of India, State Bank of Bikaner & Jaipur Bank, Aryavrat Grameen Bank, Bank of Baroda, IDBI Bank, Dena Bank, UCO Bank, Marwar Grameen Bank, State Bank of Mysore, Deccan Grameena Bank
Technology Partner:	Tata Consultancy Services, Coromandel Infotech
Other Affiliations/Partnerships:	Bajaj Allainz, Life Insurance Corporation (LIC)
Felicitations/ Awards Received (if any):	1.Global HR Excellence Award 2011 in Young Achievers Category award 2.Indy's Award for Mass Communication 3.Skoch Award for Best Banking Correspondent, 2011 4.Business World Award for Best Young Entrepreneur, 2011 5.ASSOCHAM for Best SME, 2009

Overview of the Organisation:

Leveraging its strong grass-root level understanding and diverse outreach, SEED is currently assisting the Indian Banking Fraternity towards the shared agenda of including the isolated by reaching out to the under-banked and unbanked communities. Partnering with leading public sector private banks of the country as their Business Correspondent, SEED is conclusively supporting Government of India's ambitious Financial Inclusion program to mainstream the target communities with the formal financial system and subsequently provide avenues to help them to participate in the development process of the nation.

Product Offered:

1. Savings

- Name of the Product: No frills Savings Account
- Outreach(Number of Clients): 1.8 million customers all over India
- **Key Features:**
It is no frills zero balance account designed to mainstream the unbanked customer and increase the outreach of the banking industry to the last mile customer

2. Insurance

- Name of Product: Life Insurance
- Outreach: 1000
- **Key Features:**
It is a hybrid product with a combination of Savings and Risk with low premium, specially designed for the rural customer.

3. Pensions

- Name of Product: Swavlamban scheme
- Outreach: 500
- Key Features:

It is PFRDA product under which small/regular savings upto Rs.1000 attracts an equal contribution from the Government which after a specific period of time culminates into a pension account.

SEED Financial Services

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Website: www.seed.net.in

BASIX Sub-K iTransactions Limited

Year Established:	August 2010
Legal Form:	Limited Company
Registrations No:	U74999AP2010PLC069785
Total Customers:	76,410
States of Operation:	AP, Karnataka, Maharashtra, Madhya Pradesh, Haryana Gujarat, Punjab, Orissa, West Bengal, Chhattisgarh, Delhi
Partnering Banks:	In AP Karnataka - Syndicate, ING Vysya, KBS, Karnataka Syndicate, Ratnakar, In Maharashtra - Ratnakar, In Madhya Pradesh, In Haryana - Syndicate, In Gujarat, Punjab, Orissa, West Bengal & Chhattisgarh - Axis, In Delhi - Citi
Technology Partner:	Self-TSP. Developed and patented own Transaction Platform (ViTranSPTM) for online, real-time settlement and reconciliation (with CBS) using mobile technology with voice/ fingerprint based biometric authentication.
MFI Partner:	Own network. BSFL Part of BASIX Group
Other Affiliations/ Partnerships:	Nuance (voice technology), IndianNGOs (rural education), B-ABLE (BCO training), BCNM (industry body), MPFI (industry body), CGAP (industry body)
Felicitations/ Awards Received (if any):	<ol style="list-style-type: none"> 1. Skoch Award for Technology Platform 2. Trade Briefs Award for ViTranSPTM paper 3. ADB recognition for Platform Scalability 4. ISO 9001:2008 for process Compliance

Overview of the Organisation:

BASIX Sub-K iTransactions Limited (Sub-K), a BASIX Group company, provides residents of rural and semi-urban areas with a mobile technology based transactional platform for access to digitized services. These could include Banking Services, Savings, NREGA and other Government Payments, Money Transfers, Utility Payments, Prepaid Mobile Top-ups and others, enabled through a network of Basic Convenience Outlets (BCO) operated by company agents.

Sub-K, which means 'less than 1000', helps people access services within distances of 1000 meters, with transaction values under Rs. 1000, by incurring transaction fees less than 1000 paise, through outlets that typically serve 1000 customers in a locality.

Sub-K works on appointing service providers/banks at one end and BCOs at the other to bridge the digital divide and create a more prosperous, 'financially included' society. This is direct consonance with the company's vision; "Sub-K makes day-to-day transactions accessible, affordable and trust-filled, to facilitate inclusive growth of the under-reached and create a more prosperous society"

Product Offered:

1. Savings

Name of the Product: Deposits, Withdrawals. Statements

Outreach: 76,410 account holders (till Oct 2011)

Key Feature and Benefits of the Product: Online facility available at a fixed Agent in every village/BCO using mobile connectivity. All products reconciled with CBS in real-time.

2. Funds Transfer / Remittance

Name of the Product: Fund transfer

Outreach: 76,410 account holders (till Oct 2011)

Key Feature and Benefits of the Product: Online facility available with inter-operability at all BCOs using mobile connectivity and authenticated by voice/fingerprint biometric in real-time.

3. Mobile Topups (Non-banking Product)

Name of the Product: Mobile Topup

Outreach: Any pre-paid mobile phone user within BCO area

Key Feature and Benefits of the Product: Instant upload of any value of talk-time of any mobile service provider in India. BCO need not invest in each provider's vouchers.

BASIX Sub-K iTransactions Limited

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Website: www.subk.co.in

Swadhaar FinAccess

Year Established:	2005
Legal Form:	Section-25 Company
Registrations No:	U 91990 MH 2005 NPL 151790
Total Customers:	27,676 (Till date, incl. Financial Literacy)
States of Operation:	Maharashtra (Mumbai): Citibank, Abhyudaya Cooperative Bank, Bank of Baroda, Canara Bank, Central Bank of India, HDFC Bank, Indian Bank, Oriental Bank of Commere, Punjab & Maharashtra Coop. Bank, State Bank of India, The Saraswant Coop. Bank
Partnering Banks:	Gujarat (Baroda & Anand): Bank of Baroda, Bank of India, Central Bank of India, Dena Bank, State Bank of India, Union Bank of India
MFI Partner:	Swadhaar FinServe Pvt. Ltd.
Other Affiliations/Partnerships:	1. Michael & Susan Dell Foundation 2. Micro-insurance agent of LIC, India
Felicitations/ Awards Received (if any):	Ms. Preeti Telang, CEO, felicitated by Moneylife Foundation on International Women's Day, 8th March 2011. Citation received at the hands of Ms. Dina Mehta, Director-The Bombay Stock Exchange

Overview of the Organisation

SFA is a Section 25 non-profit Company registered under the Companies Act of 1956, founded in the year 2005 by Ms. Veena Mankar and Ms. Haseena Vahanvaty. SFA focuses on empowering economically disadvantaged persons, predominantly women living in slum communities by:

- 1) Imparting financial education, 2) Facilitating opening of no-frills savings accounts for its clients.
- 3) Distributing affordable micro-life insurance policies as an agent of Life Insurance Corporation of India (LIC).

Products Offered:

1. Savings

- 1) **Name of the Product:** Citibank Pragati Account (No-frills savings A/C)
- 2) **Outreach:** 2724 (cumulative since FY-2008-09)
- 3) **Key Feature and Benefits of the Product**

- No-frills zero balance savings account.
- ATM card that can be used at any of the Citibank ATMs, as well ATM's of other banks.
- Cheque book on request (T&C apply)
- SFA facilitates Citibank's Pragati Account only in Bandra in Mumbai.
- Cash deposit and withdrawal happen through ATM
- Very little KYC requirement
- Cash deposit as low as Rs.10
- Due to ATM interface customer more comfortable

* Note SFA can facilitate opening of no frill accounts with Citibank only in one location – Bandra (Mumbai)

2. Insurance

As an agent of Life Insurance Corporation of India, SFA distributes two micro-insurance policies: 1) Jeevan Madhur and 2) Jeevan Mangal

The policies have been specially designed for economically weaker sections of the society, and attract nominal premiums. SFA directly services markets the product and services the policy holders.

SFA's micro-insurance programme was launched in November 2010 and 862 policies have been distributed till date.

3. Facilitation (No Frills Account opening for Banks)

In the other intervention areas, SFA facilitates opening of no-frills savings accounts in 13 other banks, with due consideration to the clients' accessibility of the branch and the ATMs.

*** Note: SFA does not have any arrangement or agreements with these bank. This accounts are opened for participants of Financial Education Programme based on geographical convenience.**

SFA facilitated opening of no-frills account in other banks (Excluding Citibank) in the following numbers:

- FY 2010-11: 1388
- FY 2011-12: 1059

Swadhaar FinAccess

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Website: www.swadhaar.org

Zero Microfinance and Savings support Foundation

Year Established:	24 March 2007
Legal Form:	Section 25 Company
Registrations No:	RD/65/25(1)/2/07/1783
Total Customers:	Over 8,000,000
States of Operation:	All India (ZMF have presence across all states in India)
Partnering Banks:	SBI, UBI, PNB, Central Bank, Dena Bank, APGVB, KGB.
Technology Partner:	A Little World Pvt. Limited.
MFI Partner:	Zero
Felicitations/ Awards Received (if any):	1. Frost and Sullivan - 2010 2. Sankalp – 2009 3. Skoch Award- 2008

Overview of the Organization:

(ZMF) works as a Business Correspondent (BC) across India for multiple banks to create the last mile deployment of banking services in villages. ZMF manages the field force, account creation; appointment of Customer Service Points (CSPs), management of cash and front ends the delivery of full featured transactional services for financial inclusion and EBT disbursals.

Products Offered:

The following services will be compulsorily offered at ZMF's Customers Service Points

- Remittance - "Tatkal" cash-to-account money transfer;
- Account to account money transfer
- Opening of no frills accounts in SBI
- Cash deposit into and cash withdrawal from customer's account. Balance enquiry.
- Sourcing of business as a Business Facilitator
- Over Draft facilities
- Kissan Credit Card
- Recurring Deposit
- SHG Bank Linkage

Zero Microfinance and Savings support Foundation

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Website:	www.alittleworld.com

Association For Rural Development (ARD)

Year Established:	1985
Legal Form:	Society
Registrations No:	49/85
Total Clients Served:	Over 10,000
States of Operation:	Tamil Nadu
Partnering Banks:	State Bank of India, AXIS Bank
Technology Partner:	CNRI, Chennai Murugappa Chettiar Research Centre, Chennai
Other Affiliations/partnerships:	NABARD Chennai CPR Chennai CAPART, Hyderabad
Felicitations/Awards Received:	1. Best NGO Award 2010 CNRI, New Delhi

Overview of the Organisation:

ARD registered as Society is a grassroot level, non-profit, charitable organization for rural poor. Its focus has been to provide financial services to the poor.

Products Offered:

- Savings, Credit, Insurance to over 10000 customers.

ARD

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Namathu Deepam Micro Finance Services (NDMFS)

Year Established:	2008
Legal Form:	Section 25 company
Registrations No:	U74900TN2008NPL067094
Total Customers:	12500
States of Operations:	Tamil Nadu
Partnering Banks:	Punjab National Bank, Indian Overseas Bank, Indian Bank, Corporation Bank, Laxmi Vilas Bank, HDFC Bank and ICICI Bank.
MFI Partner:	Namathu Deepam Micro Finance Services

Overview of the Organisation:

Established in 2008 as a Section 25 company, "Namathu Deepam Micro Finance Services" acts as Business Correspondent for Indian Overseas Bank and Banking Facilitator for State Bank of India, along with its own microfinance program in Tamilnadu.

Its Parent organisation Avvai Village Welfare Society (AVVAI) was founded in 1976 by Ms.Ambujam, a Gandhian and a disciple of Shri. Vinoba Bhave. She saw that the landless laborers who were given free lands were unable to hold on to them due to ignorance. She founded AVVAI to uplift and empower the marginalized groups such as children, women, elders and disaster victims.

NDMFS

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Email:	avvaikk@hotmail.com
Website:	www: namathudeepammicrofinanceservices.org

National Mother and Child welfare Organisation (NAMCO)

Year Established:	1992
Legal Form:	Society
Registrations No:	15/92
Total Customers:	7000 women
States of Operations:	Tamilnadu
Partnering Bank:	HDFC bank, ICICI Bank
MFI Partner:	Opportunity Micro Finance India Ltd.,
Other Affiliations/Partnerships:	CAP Foundation
Felicitations/ Awards Received (if any):	Best NGO award from Nehru Yuva Kendra (Ministry of Youth Affairs, Government of India).

Overview of the Organisation:

NAMCO has been working for the development of women since 1992. It has been forming Women Self Help Groups in Thiruvapur and Nagapattinam Districts of Tamilnadu. It has 1000 SHGs with about 14,000 women as members.

Products Offered:

- SHG Loan, Insurance

NAMCO

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Website:	www.namcoindia.org.in

FINO Fintech Foundation

Year Established:	2007
Legal Form:	Section 25 company
Registrations No:	U74900MH2007NPL171959
Total Customers:	Over 41,000,000 customers
States of Operations:	Andhra Pradesh, Assam, Bihar, Chandigarh, Chhattisgarh, Dadra And Nagar Haveli, Delhi, Gujarat, Haryana, Himachal Pradesh, Jammu and Kashmir, Jharkhand, Karnataka, Kerala, Madhya Pradesh, Maharashtra, Meghalaya, Orissa, Punjab, Rajasthan, Sikkim, Tamil Nadu, Uttar Pradesh, Uttarakhand, West Bengal
Partnering Banks:	Andhra Bank, Axis Bank, Bank of Baroda, Central Bank Of India, Corporation Bank, Deccan Grameen Bank, Dena Bank, Dhanalaxmi Bank, HDFC Bank, ICICI Bank, ING Vyasa Bank, Jammu and Kashmir Bank, Kotak Mahindra Bank, Oriental Bank of Commerce, Punjab National Bank, Purvanchal Gramin Bank, State Bank of India, United Bank of India, Financial Inclusion Network & Operations Ltd.
Technology Partner:	Financial Inclusion Network & Operations Ltd.

Overview of the Organisation:

FINO Fintech Foundation (FFF) is registered under section 25 (not-for-profit company) of the Indian Companies Act, 1956. It was incorporated on June 23, 2007. The role of FFF involves creating the agent network, designing new products, managing training and audit calendar with the banks. FFF promotes sustainable livelihoods and economic self-reliance for the rural, poor and unbanked by linking them to financial and insurance services and technical assistance.

Products Offering:

1. Banking

- **FINO Savings:** It is a biometric smart card based no-frills savings account. The card is a passbook-cum-ATM card and can also be used to deliver loans, remittance, and insurance to micro customers.
- **FINO's Self Help Group (SHG)** product solution leverages FINO's robust technology platform and pan India agent (Bandhu) network, to provide an automated, scalable, efficient and cost effective servicing of SHG clients.

Remittance

- **FINO Money Transfer** provides safe, fast and convenient ways to remit money at the doorstep of beneficiaries in remote areas. FINO is like an intermediary between the remitter and beneficiary. It leverages smart card technology to provide quick, low cost and reliable services to customers.

2. Government

- **FINO Electronic Benefit Transfer:** FINO offers revolutionary technology solutions to improve the operational ease in social benefit schemes (MGNREGA, SSP) through its BC model. The services include enrollment of beneficiaries, issuance of biometric smart card, disbursement of wages as per e-pay orders and report generated.

3. Insurance

- **FINO SURE:** It is a micro insurance product that enables insurance companies to reach low-income customers. FINO acts as medium between the insurance company and BoP customers. Currently, coverage offered are for accidental death and disability, but there is a potential to expand existing product suite with life, weather and health insurance.

- FINO Third Party Services: It offers mobile based services to customers through its wide agent (Bandhu) network. This is first of its kind service with online and offline payment gateways integrated for rural India. The services provided are: Next time mobile prepaid and postpaid services, mobile connections, DTH recharge, payment of utility bills and insurance premiums and railway ticketing.

FINO Fintech Foundation

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Sambhav Social Service Organisation *

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Website: <http://sambhavindia.org>

Universal Welfare Fund (UWF) *

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Email: uwf_2010@rediffmail.com

Center for Rural Health and Social Education (CRHSE) *

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* Source: ICICI Bank,

<http://www.icicibank.com/rural/microbanking/business-correspondence.html>

Vikas Gram Udyog Mandal (VGUM) *

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Lucknow Mahila Sewa Trust(LMST) *

Contact Person: Ms. Farida Jalees

Postal Address: Door No: 3/93, Vikas Nagar, Lucknow – 226020, Uttar Pradesh

Glodyne Technoserve Ltd *

Contact Person: Mr.Narendra Godse

Postal Address: C-03, Ground Floor, Fortune 2000, Bandra Kurla Complex, Bandra (East),
Mumbai - 400 051

* Source: ICICI Bank,

<http://www.icicibank.com/rural/microbanking/business-correspondence.html>

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Shree Swami Samarth Nagari Sah Pat Maryadit Kalwan **

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Shree Swami Samarth Vyapri Sah Pat Maryadit Satana **

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Sharadrao Pawar Nagari Sahakari Pat Maryadit Deola **

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**Source: Axis Bank,
<http://www.axisbank.com/agrinruralbanking/financialinclusion/financialinclusion/financial-inclusion-business-correspondents.asp?ucode=agrinruralbanking&cocode=financialinclusion&pcode=financialinclusion>

Shree Mahavir Nagari Sahakari Pat Maryadit Satana **

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Yashwantrao Chavan Nagari Sah Pat Maryadit Kalwan **

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Ashapuri Mahila Nagari Sah Pat Maryadit Deola **

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**Source: Axis Bank,
<http://www.axisbank.com/agrinruralbanking/financialinclusion/financialinclusion/financial-inclusion-business-correspondents.asp?ucode=agrinruralbanking&cocode=financialinclusion&pcode=financialinclusion>



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