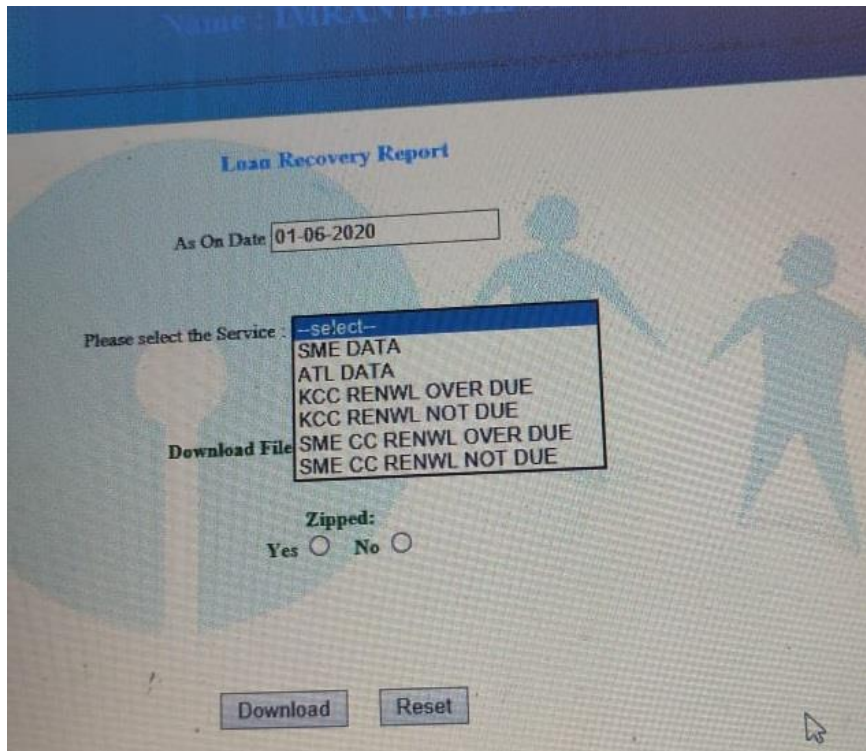


SOP FOR COLLECTION IN STANDARD AGRI SMALL VALUE SME ACCOUNTS

1. Loan recovery accounts are mapped by Bank to CSPs in the application from back end.
2. After mapping, these mapped loan recovery accounts are visible to CSPs in their Report login under Loan recovery report. Following report are visible to CSP are:-
 - a. SME DATA.
 - b. ATL DATA.
 - c. KCC RENWL OVER DUE.
 - d. KCC RENWL NOT DUE.
 - e. SME CC RENWL OVER DUE.
 - f. SME CC RENWL NOT DUE.



3. CSP need to download ATL DATA. Sample report :-

LOAN_RECOVERY_Report_ATL_DATA_1A760348_01062020.pdf - Adobe Reader

SBI KIOSK Banking
LOAN COLLECTION FOR ATL ACCOUNTS

Sr. No.	BRANCH NAME	Account Number	Customer Name	Mobile Number	Customer Address	IBR_AMT
1	ISSARNADE	3208110304	PENJARAN VITHEBA BOBADE		WAREGACHY WAREGACHY TO PATTRYAY Annapalad	8321.8
2	ISSARNADE	6238230286	PRAGATI NARULA BACKHAT GUT PEE ADALTI BIKAR AT GAVTE,EE-PODITA	982320176	SARJUR KARBHADA PODPALWADI (P) TO: PATTRYAY Annapalad	6204
3	ISSARNADE	6208718227	BHABHAREE SANPATRAO PENDE		ISSARNADE PATTRYAY Annapalad	118946
4	ISSARNADE	6222394937	DINDANDHO NAGESHAO LIPARDE		ESARDEY PATTRYAY Annapalad	173791.34
5	ISSARNADE	62375447858	AJIKCE YSHAKURAO BOBADE	954833846	AT POST WAREGACHY TO: PATTRYAY Annapalad	707643
6	ISSARNADE	6227463793	JDAY NARULA BACKHAT GATTORAGACHY		DINDYAGACHY PATTRYAY Annapalad	342477
7	ISSARNADE	62384174306	SANVA NALLI NARULA BUCKHAT GUT	7204974714	SANVA NALLI NARULA BUCKHAT GUT KARBH PATTRYAY Annapalad	189477
8	ISSARNADE	62045388089	REARISREKARAO GRENTI BOBADE		WAREGACHY WAREGACHY TO: PATTRYAY Annapalad	52000
9	ISSARNADE	6226488032	PRADASEE BAOGAREE LABADE	827097246	MEDHABANWADI MEDHABANWADI Annapalad	6000
10	ISSARNADE	6208248077	BNAR DASHRATH BORBDE	9552717533	BH-4510 BLOCCE NO. 04 BHAJE NAGAR WHELE MEDC. ALKANGSABAD, Annapalad	9900
11	ISSARNADE	62267862090	RENTORANATA NARULA BACKHAT GAT DROBDEY	7209474714	DORBDEY PATTRYAY Annapalad	62318
12	ISSARNADE	62381882024	BABASAREE PANDERANWADI BOBADE	9921830021	ISSARNADE PATTRYAY Annapalad	300000
13	ISSARNADE	6222494077	NANGALABH NANGAVATI ZIDE	8805881737	NB. ADCC BANDE DROBDEY PATTRYAY ROAD PATTRYAY Annapalad	68237
14	ISSARNADE	6202249880	SACTOR NANGAVATI NAGE	72010957970	DROBDEY PATTRYAY Annapalad	18131
15	ISSARNADE	6238472387	LADGANI PATLEBA BOBADE	9921841404	AT POST WAREGACHY PATTRYAY Annapalad	448750
16	ISSARNADE	6229637311	GANESH LADGANI HELELY	8921148805	AT POST DROBDEY DROBDEY TO: PATTRYAY Annapalad	218396
17	ISSARNADE	3208110441	SORLE BHAYADAS CHAKRANTHAR		GANESH NAGAR 3 MEDC PATTRYAY TO: PATTRYAY Annapalad	7538.77
18	ISSARNADE	62224282026	PRILE SARAB ANBHEERAO NARULA BACKHAT GUT, NANGAVATI NAGE, NANGAVATI	72015202614	DROBDEY PATTRYAY Annapalad	18987
19	ISSARNADE	6238833241	NATA BANABAI ANBHEERAO NARULA BACKHAT GUT WAREGACHY	9830225447	PRESEIDENT, GORABAI DREESHANHO MEDICAL SECRETARY, ARUNA DARGASAREE BULLAJ PATTRYAY Annapalad	188748

4. The job of collection to be entrusted to CSPs/ other staff (to be called Collection Agents) to be engaged by the BCs.
5. The branch to communicate the details of accounts allotted to the concerned BC (one branch one BC for collection) who may advise their Collection Agents directly (mapping to be done by branch/ GITC).
6. No charges shall be levied/ recovered from the borrowers from whom collections are being undertaken.
7. Collections up to Rs.20,000.00 per day per borrower will be deposited at CSPs engaged by BC channel in the KCCs/other small value loan accounts and/ or for the moneys collected at the doorsteps of the borrowers, the CSPs shall provide a printed receipt using "INGENICO hand-held devices", wherever available with CSPs.
8. CSPs will issue ONLY system generated receipts for all collections and no manual receipt will be accepted.
9. BCs will be eligible for commission on collections made in the a/cs account mapped to the CSPs engaged by the BCs.
10. Collection Agents/BC staff must not resort to intimidation or harassment of any kind.
11. Collection Agents/other staff employed by the BCs will contact KCC/other small value loan borrowers during harvest/ busy season for collections for credit to these loan accounts.
12. The Collection Agents/ other BC staff can use the camp method or personal visits to the village method for collections i.e., they can contact borrowers in an area in a group for this follow up and collection.
13. The BCs may need to engage extra hands for this Collection Mechanism and the same shall comply as agreed to in terms of para (2.3) of the MOU.
14. Commission @ 0.50% on collections and an additional 0.25% of the existing limit in accounts resulting in RENEWAL shall be paid at monthly intervals.
15. Only Standard accounts KCC/ Micro & Small value loans shall be mapped to the CSPs engaged by the BCs for collection; Data shall be made available on the following format:

Account No.	Name	Dues to be collected*	Address	Mobile No.
* Dues shall be computed as under:				
TL (ATL/ SME): Irregular amount (Outstanding - DP)				
Overdue KCC (Limit expired): Outstanding + accrued Interest till date				
KCC (Limit is current): Calculated @ 7% of limit X No. of completed mths. from date of sanction/ 12				

16. Presently the system (CBS) is enabled to map the accounts identified to CSPs engaged by the BCs for collection which shall enable payment of commission as computed by the CCPM module in place.
17. CSP will get the direct commission through CCPM.