

SCORING SHEET FOR KIOSK OPERATORS

Name of the Applicant:

Category of Applicant:

Part A-Quantitative Assessment

Sr.No	Parameter	Criteria	Marks	Max. Marks	Marks scored
01	Office A.	i. Non Residential ii. Residential	5 2	5	5
	Office B.	i. Located at central place at the centre/prominent place at the centre ii. Located elsewhere at the center	5 2	5	5
02	Employer's certificate, if any	i. Satisfactory conduct certificate submitted ii. Not submitted	2 1	2	2
03	Opinion Report of present banker	i. Submitted/acceptable ii. Not submitted/not acceptable	1 0	1	1
04	Reference of two persons known to Bank	i. Submitted/Acceptable ii. Not submitted/not acceptable	1 0	1	1
05	Area of operation - Distance between the CSP and the link branch	i. within 15 Kms ii. Beyond 15 lms.	2 1	2	2
06	No. of employees	i. More than one employee ii. No employee	2 1	2	1
07	Education	i. Graduate and above ii. 12 th pass iii. 10 th pass	3 2 1	3	1
08	Infrastructure	i. Owned premises ii. Rented Premises	2 1	2	1
09	Exposure to Rural/Semi-urban areas	i. During service period worked in rural/semi-urban area ii. No rural/Semi-urban orientation	2 1	2	2
		TOTAL		25	21

Minimum Eligible Quantitative Score: 12

Part B- Qualitative Assessment

			Marks	score
A	Knowledge			
	High	Has full formal knowledge and training in financial products and insight into local trends. Possesses computer knowledge	5	5
	Medium	No formal training in finance but has working knowledge and exposure to financial products and local trends	3	
	Low	No training or exposure in financial products .No computer knowledge	2	
B	Willingness			
	High	Is willing to invest in printing visiting cards, placards, employees, is confident of money-making potential and will work full time as BC. Possessing financial ability to invest in POS devices and other equipments. Able to raise stipulated security deposit of Rs.5.00 lacs. Ability to retain required cash balance at POS & the balance in current account.	5	5
	Medium	Will invest some through self or employees and scale up if efforts are profitable, will work part time as BC. Has to depend partly for outside source for investing in POS/other equipments/security deposit.	3	
	Low	Will invest full time personally but is not interested in hiring employees. Financial resources moderate.	2	
C	Sales Orientation			
	High	Has experience as an outbound sales person and will use his existing network to sell as a BC; knows how to generate contracts and will telephone them. Fluent in local language.	5	3
	Medium	Aware of sales methods like approaching shops and houses(door to door) & getting contracts from Registrars, Panchayats, affluent merchants, etc for enrolling customers. Workable knowledge of local language	3	
	Low	Will approach shops, houses apart from selling to people approaching him with enquiries. Lacks fluency in local language.	2	
D	Scale of Commerce			
	High	Deep rooted and strong local rapport	5	3
	Medium	Moderate influence in the society	3	
	Low	Limited influence in the society.	2	
E	Experience in Handling cash/Accounts			
	High	Has good experience in handling cash & keeping of accounts	5	5
	Medium	Has some experience in handling cash/keeping accounts	3	
	Low	Has limited experience in handling cash/keeping accounts.	2	
		TOTAL	25	21

Minimum Qualitative Score: 12