

Pragati Credit Card Sourcing Guidelines and key point checklist:

Note:

- Sourcing only from RRB customer. Finacle screen (<15 days old) mandatory in all applications.
- Application form along with self-attested KYC doc (PAN is mandatory) and current address proof.
- Auto Debit *with our Bank's A/c*

Sourcing Options (any one)

1. RRB staff: Existing RRB staff or retired staff.

Documents required.

- a. Any one: Self-attested latest salary slip or ID card or Pension pay order (PPO) or Retired staff identity card and Bank statement reflecting salary/pension statement credit for the recent month.
- b. Annexure B (Staff declaration for current address proof).

2. RRB Salaried customer:

Documents required.

- a. Bank statement reflecting salary credited for last 2 months.
- b. Latest Two Salary slips

3. RRB Asset customers:

Conditions:

- a. Home loan > Rs 10 lakhs,
- b. Auto loans > Rs 3 lakhs and
- c. Personal loan/Business loan/Education loan > Rs 2 lakhs.

Documents required

- a. Copy of loan sanction letter duly signed by bank official with branch stamp and seal.
- b. Finacle screenshot (ACLI menu)

4. Customers based on RRB Bank account: Average Monthly Credit Balance

Condition:

- a. Average Monthly Balance(AMB) >Rs.5,000/- for last 3 months.

Documents required

- a. Finacle AVGBAL menu screen.



5. Customers based on Branch Relationship Value

Condition:

- a. BRV value > Rs 2 lakhs in CC/OD
or
- b. BRV value >Rs 25,000 (excluding CC/OD).

Documents required

- a. Branch relationship value (BRV) calculation sheet print signed and stamped by Branch with EC and signature number.
- b. Finacle report from CUSTBALP MENU signed and stamped by the branch.

6. Pragati Card for Other Bank Credit Card Customers

Condition

- a. Person with existing credit card of other banks (Competition credit card).

Documents required

- a. Clear copy of the front side of the credit card(with card numbers being masked) Latest card statement.
- b. Limit on the competition card should be $\geq 30,000$ and relationship should be ≥ 12 months.

Checklist

1. Application form must be complete with customer sign (or esign).
2. All cutting or rectification in physical application form should be counter signed by customer
3. Document uploaded must meet any one of the above six sourcing guidelines. Non-policy compliant case would be rejected.
4. Customer must be staying at the current address mentioned in the application form. Check address document attached – it should match with application form. Mention landmark if possible (it helps in verification).
5. Mobile number should be of applicant only and same feeded in his account with our Bank.
6. Applicants office address must be correct.
7. Date of birth mentioned in application form must match with PAN card.
8. All uploaded documents must be clear and legible.
9. Correct and active mail id must be provided.

