



Regd. No. U65910UP2002NPL027113  
(Providers of financial services to the rural poor)

## CASHPOR™ MICRO CREDIT

CMC/HRD/

Date: - 25/01/2022

Mr. Abhijeet Pandey,

Employee ID:.....

Address: ..... As per Aadhar PIN-495334

..... UP JAIL ROAD, DEVORT

..... MUNGELI (CHATTISGARH)

Dear Abhijeet,

### Offer cum Appointment letter for the position of Management Trainee

Congratulations!

On the basis of your performance in Interview, we are pleased to offer you the position of Management Trainee with the Company for the initial contract period of one year w.e.f.....at .....branch in .....region.

Your training period of one year is divided into three parts and after successfully completion of your training at all levels, you would be confirmed at the position of Branch Manager at the rank of Manager-2.

During your training period, you will be reporting to Regional Manager.

Accordingly, you will report to HRD at Head Office Varanasi on.....at 9:30 am, for your further duties, at the address given below:

CASHPOR Micro Credit  
2nd Floor, Varanasi Trade Centre,  
Maqbul Alam Road, Khajuri, Varanasi - 221002  
Ph: 0542- 2505590/91.

### Training Description:

You will be given a basic operational training of one year, which will be divided into three parts along with induction and in-house training program on Operations manual.

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- a) Your Initial phase of training period would be for three months as a Trainee Center Manager in which you would be responsible to add 30 BPL clients including formation of at least one center (JLG) with 15 ALCs and you would manage and handle centers independently.
- b) Your second phase of training would be for six months as a Trainee Branch Manager, where you will get training as a Trainee BM.
- c) Your third phase of training would for three months as Assistant BM, where you will assist Branch Manager at bigger size branches.
- d) After completion of third phase of training of 3 months, you will be appointed as a Branch Manager-MT at branch as the vacancy arises. Further, after successfully completion of 1 year service as a Branch Manager-MT at the rank of Manager-2, you will be eligible for filling the future vacancies of CHIB/ARO, based on your performance in Annual Evaluation Exercise and Pool Interview like other BMs. If vacancy of CHIB/ARO does not arise, you will remain as a Branch Manager.

### Note-

- 1.) Attainment of stipulated targets with a satisfactory level of quality in your work in line with Company's Vision and Mission as well as duties and responsibilities assigned to you as a Management Trainee would be essential to continue the contract.
- 1.) At the end of each level of basic training, you have to qualify the written test with 60% marks
- 2.) At the end of each level of basic training, your performance would be evaluated by your supervisor.

The duties and responsibilities of CM, BM and are attached as annexure -1, 2 with this letter, so that you may understand your duties and responsibilities while discharging your duties in different phases of your training.

In addition to this, you are expected to do whatever else required to assist the company to reduce the poverty in operational area of company.

### Benefits:

- a.) During the first three months of your training- you would be paid a consolidated retainer ship allowances of Rs. 24,000/- per month.
- a.) During the second six months of your training, you would be paid a consolidated retainer ship allowances of Rs. 26,000/- per month.
- b.) During the last three months of your training, you would be paid a consolidated retainer ship allowances of Rs. 28,000/- per month.
- c.) Upon confirmation in the Company you will get salary benefits as per the company policy. Confirmed Payroll at the rank of Manager-2 is enclosed as Annexure 3.

Apart from your fixed salary, you will be paid actual fuel re-imburement during training period and when you move to Second phase of training you will start getting mobile allowance

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of Rs. 350/- per month. Additionally, if you travel outside from your operating area, DSA towards boarding, lodging, etc. would be paid to you as per your position and rank. This is inclusive of all routine expenses and no other claim whatsoever will be considered.

### Terms & Conditions:

1. You would be on training of one year from the effective date of your joining and will be confirmed at the position of Branch Manager-MT at the rank of Manager-2 at the end of this period, subject to your satisfactory performance during the training period.
1. The Company reserves the right to utilize your services within the Group, anywhere in operational area and in any department.
2. You would be governed by all the rules, regulations, staff Circulars, Office Order etc. of the company issued from time to time.
3. You would be eligible for 15 non-encashable leave per year during training period. As the job involves extensive movement in the field, we expect that you will provide yourself bike/vehicle and you must have authorized Driving License.

### Exit Clause:

During Training period, this contract can be terminated, without any reason being given, by either party, by giving a month's notice in writing or payment of a month's salary in lieu of such notice to the other party.

If you become unauthorized absent for more than eight days your contract of the services with the company will be ceased automatically.

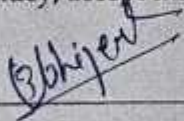
"If you accept the terms and conditions of this appointment, please sign the duplicate copy of this letter in the place indicated below and return it to HRD".

We look forward to working with you on behalf of the BPL poor in operational area of the Company.

  
Head HRD

I, Abhijeet Pandey, accept this offer on the terms and conditions mentioned above.

Signature \_\_\_\_\_



Date: \_\_\_\_\_

27-01-2022

### Enclosures:

- Annexure-1(Duties and responsibilities of CM)
- Annexure-2 (Duties and responsibilities of BM)
- Annexure-3 (Salary breakup of Manager)

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### Annexure-1

#### Duties and Responsibilities as Center Manager (During First Phase of Training for first three months):

1. Identification of BPL women in their villages by means of the CASHPOR House Index (CHI), and Asset Test (PPI).
2. Promotion of Groups among them.
3. Training of Group members in the objectives and rules of CASHPOR India.
4. Creating and maintaining strict Credit Discipline, with zero tolerance.
5. Setting a good example for your clients by attending weekly Center Meeting on time, and in professional way, according to the procedures laid down in the Company's Operations Manual.
6. Disbursing loan strictly in accordance to the procedures laid down in the OM. Getting the necessary co-operation from servicing bank managers and staff.
7. Carrying out a thorough check on the utilization of the loan funds according to your target in a timely manner and you need to ensure that LUC details are being captured in mobile application. You also need to ensure that the funds are invested in the activity approved. Further, you are advised to monitor the subsequent use of the funds, so that there will be no difficulty with weekly repayment.
8. Enforcing collective responsibility among Center members for weekly repayment which must be deposited in the Cashpor Branch Office by Center member/representative on the same day of Center Meeting.
9. You need to be complied with all the parameters of NGS at the time of taking loan proposal of the client.
10. Receiving loan proposals approved by the Center.
11. Imparting proper training to newly recruited Center Managers (TCMs) as and when they are assigned to you.
12. You will attend the monthly meeting with your CHIB & BM on his base branch on first Saturday of every month from 10:00 am. And following points will be discussed by your CHIB: -
  - a. You will perform as per the instruction of BM / CHIB to achieve the set targets for all the services (credit, saving and other services) (particularly BC target under credit) & work on increasing the efficiency of the Branch.
  - b. You will work on add/conduct GRT of new clients and retain the old clients.
  - c. To resolve any issue/problem regarding arrear, PAR & credit discipline, etc. that may arise in your operational area.

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- d. You must be aware of new staff circulars/office orders issued since the last meeting.
  - e. The grievances received from the clients will present before their Supervisor (BM/CHIB) during the monthly meeting.
  - f. You will update the report of Average CHI and PPI of the newly added clients in the last month during the monthly meeting.
  - g. Follow-up of the plans in respect of loan clients, replacement & GRT etc.
  - h. To roll-out the NGS (IGL + Flexi Loan) and also ensure that all loans disbursements are compliant of the rules made under NGS.
  - i. Ensure time-bound compliance of the findings in the IAD Report and take action on the basis of findings of the IAD Report and ensure that the same findings are not repeated so that IAD rating of the centers can be improved.
13. You have to make aware to the clients about the Health & Education services at all the centers of your branch allotted to you and will ensure maximum impact through this.

Along with the credit and credit plus services, CM will also act as a Customer Service Point (CSP) for those clients of the Company who are interested in availing Savings and other BC services provided by the Company. CM will be responsible for promotion of savings and other products for our client members. He/she will be responsible for meeting the monthly and the annual targets set for generating new business for savings and other products, for client members.

### Duties and Responsibilities as a Center Manager - Savings and other Products:

1. Meets enrolment target for new and existing products.
2. Motivates existing and dormant clients, to keep accounts active.
3. Follow and remain updated on, all official rules and regulations, process manual, circulars, office orders and directions issued by the Company.
4. Ensure that services related to saving and other products are being delivered to our client members in timely, efficient and appropriate manner.
5. Resolves clients' issues/complaints quickly and proactively.
6. Ensure to accomplish the task that is entrusted by Company from time to time for the smooth functioning of saving and other products activities.

*"In addition, you are expected to do whatever else you can, or are asked, to assist the Company to reduce poverty in company's operational area, by providing honest, timely and efficient access to micro finance services for BPL women."*

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### Annexure-2

#### Duties and Responsibilities as Branch Manager (During Second & Third Phase Of Training):

1. To ensure that the Branch must be in 'A' category.
2. Branch Manager will have to do the Surprise Center Visit (SCV) every day covering all CM every week, and all Centers Of all CM within a Quarter.
3. Branch Manager is responsible for daily closing which includes checking the collections entered in the Cash Book against the due collections, identifying collection of arrears and pre-payments separately, and checking the disbursements in the CASHBOOK against the Official list Of due disbursements from the RO, with any discrepancy being rectified by the BM immediately.
4. Branch Manager, after surprise visit of two centers, should come back at branch by 10:00 AM and will sit with the rotational CM for collection. It will start at 11.AM, and collection will stop at 1 PM.
5. As collection at Branches will be on regular basis and will be completed by 1.00 pm, disbursement should also be in cash to minimize the cash-in-hand in the Branch. Excess amount must be deposited in Servicing Bank.
6. Branch Manager will check DCR and day close on daily basis.
7. Submitting monthly reports to CHIB copied to Regional Manager as per ASA monitoring system.
8. Ensure 100% data quality in fill up of physical form and online data.

#### General Responsibilities-

1. Retain old members and also ensure that at least 90% members out of their total members have borrowed only from CASHPOR on the branch if NGS has been fully implemented.
2. BM will ensure that all loan disbursements to clients are compliant of the rules made under NGS
3. BMs will have to attend a meeting organized by the CHIB on a FORTNIGHTLY basis (by changing the place Of Meeting on a rotational basis) from 10 am. The following points Will be discussed during the meeting: -
  - (a) Review the decisions taken in the last meeting.
  - (b) Make plans to achieve the set targets for all the services (credit, savings & other services) (particularly BC targets under credit) & work on increasing the efficiency Of the Branch, that is, ensure achievement of targets Of ALC per center, ALC per CM, ALC per Branch and average loan Outstanding per client,

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- per center, per Branch in accordance with the parameters defined by the Company.
- (c) Identify such villages in the operational area of the Branch where no center has been opened yet and make plan to open new center in such villages. Identify such villages where more centers can be opened.
  - (d) Analyses the impact Of Our program. For example, To maximize the desired impact on poverty reduction as a result Of our Program (increase in the CHI and PPI score of the members associated with our Program for 4 years or more). This will be checked by CHIB manually.
  - (e) Make plans to add/conduct GRT of new clients and retain the Old clients.
  - (f) Review the report Of Average CHI and PPI of the newly added clients in the last month during the monthly meeting. (ICT Department Will prepare a report on monthly basis & share it with CHIB.
  - (g) Follow-up of the FORTNIGHTLY/MONTHLY pans in respect of loan clients, replacement & GRT etc.
  - (h) Make plans to resolve any issue/problem regarding arrear, PAR & credit discipline, etc. that may arise in their operational area.
  - (i) Discuss the new staff circulars/Office orders issued since the last meeting and train all the staffs on these circulars/Office orders.
  - (j) Discuss the grievances received from the clients 'staffs.
  - (k) Responsible for roll-out Of NCS (IGL + Flexi Loan) and will also ensure that all loans disbursements are compliant of the rules made under NGS.
  - (l) Discuss that BM are carrying out loan utilization check through mobile application in accordance with the rules prescribed by the Company in this regard.
  - (m) Discuss the findings of ARO/DRO/ZRO, their resolution and take action on them.
  - (n) Others.
4. BM Will promote Health & Education services at the branch and will ensure maximum impact through this.
  5. BM will be Responsible for adding, GRT on time.
  6. BM is responsible for time-bound compliance of the findings in the IAD Report and take action on the basis of findings of the IAD Report and ensure that the same findings are not repeated so that IAD rating of his branch can be improved and his branches remain in the A Category".
  7. BM will be responsible for success implementation of the entire process of transition to upcoming technological changes like, adoption of E-KYC, Disbursement of loan to clients under NGS directly in their bank account electronically

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8. BM Will be responsible for all the aspects of Branch Management which would include maintenance of the portfolio quality of his branch, OSS, YOP, cost control and proper maintenance and safe keeping of assets.
9. BM will ensure that all the staffs of his branch possess an android mobile phone and Will also ensure conduct of Geo- Mapping of clients on time.
10. It will be the responsibility of BM to ensure compliance of the instructions of the supervisor and the findings of the Internal and External Audit Report of all his branch

Along with the credit and credit plus services, Branch Manager will be responsible for promotion of savings and other products for our client and non-client members. He/she will be Responsible for meeting the monthly and the annual targets set for generating new business for savings and other products for client and non-client members at his/her branch

### DUTIES AND RESPONSIBILITIES as a BM for Saving Products:

1. Support CSP to manage high enrolments and follow up on dormant accounts through planning and reviewing.
2. Responsible for the administration and efficient daily operation of saving and other products activities at his/her branch Office.
3. Surprise visit of CSP work
4. Ensure timely opening of accounts and card handover to customers
5. Ensure rejections of forms are minimized. Identify the issues and take corrective measures to prevent further error and rejections of form
6. Responsible for daily closing of Saving and other products in appropriate manner
7. Build a good relationship with the link branch of banks
8. Prepare weekly and monthly reports for saving and other products based on the monitoring and assessment
9. Ensure that services related to saving and other products at your branch are being delivered to our client and non-client members in timely, efficient and appropriate manner.
10. Ensure to accomplish the task that is entrusted by Company from time to time for the smooth functioning of saving and other product activities.

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### Annexure3

Salary breakup after Confirmation as Branch Manager-MT at the rank of Manager-2: -

Current Rank	Manager-2
Basic	12000
Dearness Allowance	8048
PF (12%)	1800
Bonus*	5000
Medical Reimbursement	500
HRA*	1000/Facility
Special Allowance	1000
Conveyance and Vehicle Maintenance Reimbursement	2725
Mobile Reimbursement	500
*MT- Full time MBA Allowance	5000
Monthly CTC	37573
Annual CTC	450876
Less: Deduction	
Total PF (Employee & Employer)	3600
Welfare	150
Security (Up to 10,000)	400
Total	4150
Cash In Hand	33423

  
Head HRD

