



Jabin Sultana Begum

The Remarkable Rise as a Village Banker

BC Sakhi Code
K3301734

Name of the VO
Snebhandhan VO

Name of the CLF
Sankar Ajan CLF

Block
Dolongghat

District
Nagaon

Bank/BC
PNB

In a small village in Assam, Jabin Sultana Begum stands as a transformative figure in the community's financial landscape. As a dedicated BC Sakhi, she provides not just services but also trust and reliability, becoming a beloved presence among the villagers.

How It All Began

Jabin's banking journey began in 2012 with her role as a Customer Service Point (CSP) operator, part of the Bank Mitra initiative. Her early days involved extensive training and examinations, driven by the desire to bring banking closer to her community, especially in an area where financial institutions were scarce. After obtaining her CSP license, she became a vital financial intermediary for her village, embodying professional success through personal sacrifice and resilience.

The Heart of Her Work

At the core of Jabin's success is her relationship with her customers. Each morning, her setup buzzes with activity as villagers seek various financial services. Many see her not just as a provider but as a trusted friend who understands their needs. Her clientele includes beneficiaries of government schemes like Arunodoi and PM Kisan, making her services essential for their financial stability. The deep respect and love her customers have for her is evident in their regular visits and the trust they place in her hands.

Jabin goes beyond conventional banking by visiting customers who cannot come to her due to health or mobility issues. Every Sunday, she makes these visits, showcasing her commitment to ensuring that everyone has access to financial services. In recent months, Jabin has completed over 19,098 transactions, playing a crucial role in promoting financial inclusion and digital transactions in her community.

Transaction Details

With an impressive total of over 19,098 transactions completed in recent months, the BC Sakhi has played a crucial role in advancing financial inclusion within her community. Her commitment to providing accessible banking services to SHG members and local residents has been pivotal in promoting digital transactions and empowering financial independence at the grassroots level.



Total Transactions



Transaction Volume



Commission Earned

The Pillars Behind the Success

Jabin's success is also supported by her family. Married for eight years, she lives with her husband, two daughters aged 6 and 3, and her in-laws. Her husband's income from land ownership and rental properties allows Jabin to focus on her work without financial pressure. Despite the demands of her role, her family has been a source of strength. Jabin returned to



work just ten days after the birth of her elder daughter and within 20 days after her second daughter's birth, demonstrating her dedication to both her family and her customers.

Before her marriage, while still studying, Jabin started her journey into CSP work. With a graduation degree and an MBA in Human Resources, she had opportunities in Guwahati, but her commitment to her community led her to choose a path that allowed her to stay close to home and make a meaningful impact.

Managing the CSP Setup

Jabin's day starts early, opening her CSP setup by 8 a.m. and working until 2 p.m., before returning at 4 p.m. to continue until 8 p.m. These long hours are driven by her commitment to her customers, especially when banking issues prompt more villagers to seek her reliable services. Initially run from her home, Jabin moved her operations to a rented space in January 2021 to accommodate the growing number of customers. This expansion has allowed her to offer additional services, such as Xerox and online form assistance, all at minimal charges to respect her customers' financial constraints.

Moreover, she assists with insurance work, broadening her service range and solidifying her role as a one-stop solution for many villagers.

Navigating Obstacles with Determination

Jabin's CSP setup faces challenges, notably occasional cash shortages, especially during peak times like Arunodoi withdrawals, where she sees up to 150 customers. To combat this, she frequently visits the bank to withdraw additional funds, which adds to her demanding schedule. She also recognizes the need for better infrastructure, including a cash counting machine and CCTV, to enhance her operations and security.

Conclusion

Jabin Sultana Begum's journey is one of perseverance and community service. As a BC Sakhi, she has become indispensable, offering financial services that foster trust and relationships. Her transition from a young woman pursuing education to a respected financial service provider exemplifies her resilience and commitment.

In a world where financial access can profoundly affect lives, Jabin embodies empowerment, using her skills to uplift her community, one transaction at a time. She remains a beacon of hope and a testament to what one determined individual can achieve when motivated by a genuine desire to serve others.





Dipali Pamey Taid

Bringing Banking Home for a Brighter Tomorrow

BC Sakhi Code
665473240012

Name of the VO
Nengan VO

Name of the CLF
Puhor CLF

Block
Murkongselek

District
Dhemaji

Bank/BC
CSC Digipay

Dipali Pamey Taid has been serving her rural community as a Business Correspondent (BC) Sakhi for over a year, providing essential banking services in her village. Her dedication to helping her neighbors access financial resources in a convenient, familiar setting has turned her into a trusted figure. Though her journey has not been without challenges, Dipali's commitment and resilience have allowed her to make a significant impact.

As a BC Sakhi, Dipali provides daily banking services, such as deposits, withdrawals, and opening accounts. For villagers who previously had to travel significant distances for these services, Dipali's presence in the community is invaluable. Her work has made banking accessible, convenient, and more frequent, which is especially beneficial for the elderly and those with mobility challenges.

Building Strong Customers Connections

Dipali's customers, ranging from young adults to seniors, appreciate her dedication. Beyond transactions, Dipali has fostered trust and built personal relationships with her clients. She also takes the time to educate them on financial literacy, guiding them in managing their money and understanding government schemes. This added value has empowered many, especially women, who feel more confident handling financial transactions.

Her commitment to educating her community has led to greater awareness about saving and budgeting, which has in turn fostered a culture of financial responsibility in her village. Dipali's work is thus more than transactional; it is a catalyst for long-term community development.

Transaction Details

Dipali Pamey has made remarkable strides in advancing financial inclusion within her community. She has facilitated over 2,031 transactions, demonstrating her capacity to deliver essential banking services.



Total Transactions



Transaction Volume

Family Support

Dipali lives with her husband, who previously ran a business and now helps her with commuting, and their two sons. Her family's support has been instrumental, especially given the nature of her work. Since she depends on her husband for transportation between different areas, it sometimes limits her ability to visit clients independently. Nonetheless, she continues to find ways to fulfill her responsibilities, ensuring her customers are attended to in a timely manner.

Another challenge Dipali faces is the limited commission she earns from each transaction, which makes the role financially restrictive. She believes that an additional honorarium or an increase in commission would make the position more sustainable, allowing her and other BC Sakhis to better serve their communities without the constant financial strain.

A Passion for Tailoring

Outside her work, Dipali has a talent for tailoring, a craft she loves. This hobby provides a creative outlet and serves as a balance to her work. Tailoring not only brings her personal satisfaction but is also a skill she can rely on if she ever needs an additional source of income. Her love for tailoring reflects her hands-on, diligent nature, qualities that also make her successful as a BC Sakhi.

Making a Difference in Her Community

Dipali's role has transformed her community by bringing financial services to the doorstep of those who previously had limited access. Each transaction, whether it's a small deposit or an account opening, is a step toward financial empowerment for her clients. For the elderly and those who cannot easily travel, she has become a trusted lifeline, bringing essential banking services directly to them. Her work has instilled confidence in others, particularly women, who now feel capable of managing their finances independently.

Despite the challenges of transportation and low commission, Dipali remains committed to her work. Her determination is evident in her daily efforts to bring financial stability to her village, and her customers know they can rely on her. Her journey as a BC Sakhi has highlighted the importance of women in financial inclusion, and she hopes her efforts will

bring recognition to the role of BC Sakhis across rural regions.

Conclusion

Dipali's story is a reminder of how vital BC Sakhis are to rural financial inclusion. Her dedication, combined

with her resilience, makes her a cornerstone of her community. Through her efforts, Dipali is proving that even a single individual's commitment can have a lasting impact, inspiring others to embrace financial independence and fostering trust and self-reliance within her community.





Jamuna Doley

A Dedicated BC Sakhi Serving Her Community

BC Sakhi Code
424661120010

Name of the VO
Kedang VO

Name of the CLF
Doksori CLF

Block
Murkongselek

District
Dhemaji

Bank/BC
CSC Digipay



Jamuna Doley's journey as a BC (Banking Correspondent) Sakhi began in 2020, and her impact on her community has extended far beyond providing basic banking services. With a passion for helping others, she has become a trusted figure in her village, bridging the gap between formal banking institutions and the rural population, especially the elderly. This case study highlights her journey, challenges, and future aspirations while showcasing her commitment to improving the lives of those around her.

The Beginning

Before becoming a BC Sakhi, Jamuna worked as a school teacher, a role that instilled in her a strong sense of purpose and developed her skills in communication, patience, and community service. These skills would later prove invaluable in her banking career.

"I started out in 2020, and from the very beginning, I loved this work," Jamuna shares. "There are challenges, especially with expenses during field visits, but I love what I do." Her entry into this role was facilitated by a mentor who recognized her potential, leading her to a fulfilling career that brings both personal satisfaction and the respect of her community. "I'm forever grateful to the lady who introduced me to this work," she says. "It has allowed me to serve my community in a way I never thought possible."

Serving Customers with Dedication

As a BC Sakhi, Jamuna provides essential banking services to people who often struggle to access formal financial institutions. Her daily responsibilities include handling transactions, balancing checks, and assisting clients with government schemes. Beyond these tasks, she has become a vital lifeline for many, particularly the elderly and those with mobility challenges.

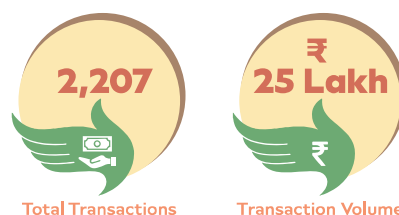
"The customers are good people," she says. "I have the maximum number of customers during my field visits. I attend to the elderly at their homes and ensure they get the services they need." Field visits are a critical part of her routine, as many clients cannot visit her home-based banking hub. During these visits, she travels to homes, helping clients with transactions and ensuring they maintain a connection to the outside world.

Her home serves as a mini-banking hub, with about 20 people visiting daily for various banking needs.

Jamuna's reliability and approachability have earned her the trust of her community, allowing her to provide much-needed assistance and advice.

Transaction Details

Jamuna Doley has made remarkable strides in advancing financial inclusion within her community. She has facilitated over 2,207 transactions, demonstrating her capacity to deliver essential banking services.



Family Support

Jamuna's family is her strongest support system. Living in a joint family of 13, she balances her responsibilities as a mother and wife with her work. Each family member carries their own responsibilities, allowing Jamuna to focus on her career without added pressure.

"I have full support from my family," she states proudly. Her husband, a school teacher, encourages her work while maintaining a stable household. Their children are growing up in an environment that values hard work and community service, thanks to Jamuna's example.

Challenges

Despite finding her work fulfilling, Jamuna faces several challenges. One major hurdle is the low commission she earns from her transactions. Despite handling a significant volume of work, her earnings often fall short of covering her expenses, especially since she bears the costs of transportation.

"The primary challenge is the less commission," she admits. "We look forward to receiving more, but so far, it's been a struggle." Additionally, technical issues with mobile banking apps and devices have compounded her difficulties, leading to frustration for both her and her clients.

"This time, the app has been giving me a lot of problems," she notes. "There have been many failures, and because of this, my work is suffering." Despite these obstacles, Jamuna remains committed to her

work, driven by her passion and the relationships she has built with her customers.

Hobbies and Personal Life

Outside of work, Jamuna enjoys farming and weaving, traditional practices that connect her to her roots. “I love farming and weaving,” she shares. These hobbies not only provide relaxation but also contribute to her family’s self-sufficiency.

Conclusion

Jamuna Doley’s story reflects unwavering dedication to her community. From her beginnings as a teacher to her role as a BC Sakhi, she has made a lasting impact on the lives she serves. Despite financial and technical challenges, Jamuna remains focused on her mission to provide quality service. Her ambition to expand her services and her grounding hobbies, supported by her family, exemplify the spirit of a true BC Sakhi—a dedicated, resilient, and compassionate individual striving to positively influence her community.





Namita Gogoi
Bridging Gaps with Banking Solutions

BC Sakhi Code
446265240019

Name of the VO
Oikanti VO

Name of the CLF
North Birangana CLF

Block
Dhemaji

District
Dhemaji

Bank/BC
CSC Digipay

Namita Gogoi's story is one of strength and perseverance. As a BC Sakhi, she plays a crucial role in providing banking services to remote communities. Despite facing significant personal and professional challenges, Namita remains resilient and committed to her work and family.

Namita began her journey as a BC Sakhi in 2023, aiming to touch the lives of people in her village. However, her efforts have been overshadowed by devastating floods that recently swept through her area, destroying materials she had gathered to build part of her home.

How It Started

Namita's venture into banking services commenced in 2023, focusing on raising awareness about essential services in her community. Understanding that awareness is a significant barrier to financial inclusion in rural areas, she visited homes and spoke at community gatherings, gradually building a loyal customer base. Once she earned the community's trust, Namita established her setup in the local market, about seven kilometers from her home.

Her work as a BC Sakhi is both rewarding and challenging. She takes pride in the respect she has earned from her customers, reflecting a strong sense of community support. However, commuting between her home, the market, and the bank poses significant challenges. Living in a remote area means long travel distances, but Namita remains determined to serve her community.

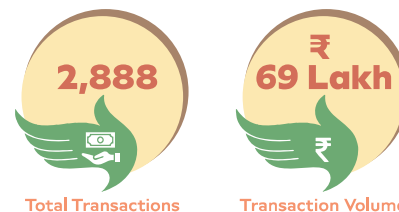
The Customers

Namita's customers are diverse, each with unique needs. While her interactions are generally positive, technical issues occasionally arise. Delays or suspensions of transactions due to technical errors can frustrate both her and her customers. Namita navigates these situations with patience and effective communication, ensuring her customers feel reassured during uncertainties.

Transaction Details

BC Sakhi Namita has made substantial progress in promoting financial inclusion within her community. She has facilitated over 2,888 transactions, showcasing

her ability to provide essential banking services to SHG members and local residents. Her dedication is helping to build a foundation of digital transactions and financial independence at the grassroots level.



Family Support and Community Dynamics

Family plays a crucial role in Namita's ability to continue her work. Her husband, a daily wage earner in South India, has been her biggest supporter. Like many families in her village, they rely on a member working far from home for financial stability, reflecting the economic challenges that drive many to seek work in regions perceived to offer better earnings.

The Challenge of Devastating Floods

This year, Namita's region faced particularly harsh floods, washing away materials she had purchased to build part of her home. Unfortunately, she did not receive government relief, a common issue for many in rural areas. The loss of these materials was not just financial but emotional, as she had invested significant time, money, and effort into acquiring them. Nevertheless, Namita remains hopeful and determined to rebuild, drawing strength from her work and the community she serves.

Challenges in Her Role

Namita also faces challenges in her role as a BC Sakhi, particularly regarding low commission earnings from her services. Working on a commission-based model does not guarantee a steady income, and she believes a more regular pay system would greatly improve her situation. Despite these financial challenges, she remains committed to her role, recognizing the importance of financial inclusion for her community.

Balancing Work and Hobbies

In addition to her role as a BC Sakhi, Namita has a passion for tailoring. When not serving customers, she sews, which serves as a creative outlet and provides an additional source of income. She hopes to expand

her tailoring work alongside her banking services in the future.

Future Outlook

Namita's workday begins at 11 a.m. and lasts until around 4 p.m., during which she serves an average of 15 customers daily. Although her footfall is modest, her services are vital, especially for those with limited access to banking facilities. Her flexibility and willingness to serve customers at their homes have made her a trusted figure in her village.

Conclusion

Namita Gogoi's journey as a BC Sakhi exemplifies how one individual can impact their community. Her resilience, commitment to her customers, and ability to balance work with family and personal interests showcase her determination in the face of adversity. Namita's story highlights the importance of community support and the need for better financial security for BC Sakhis who are making tangible differences in rural banking. Her ability to face challenges head-on serves as an inspiring reminder of the strength found in perseverance and community connection.





Polly Baishya Gogoi
Financial Empowerment through Her Dedication

BC Sakhi Code
477677610010

Name of the VO
Sahajugu Gramya VO

Name of the CLF
North Birangana CLF

Block
Dhemaji

District
Dhemaji

Bank/BC
CSC Digipay



Polly Baishya Gogoi has established herself as a vital link between rural communities and banking services through her work as a BC Sakhi. Her journey highlights the transformative power of grassroots leadership in empowering women and rural populations.

How It All Started

Polly began her journey as a BC Sakhi in 2023, but her community work dates back to 2013, when she worked for an NGO under a central government scheme, conducting extensive doorstep surveys across Assam. This experience allowed her to gain a deep understanding of community dynamics, especially in regions like Guwahati, Jonai, Silapathar, and Dhemaji. Over eight months, Polly traveled from village to village, learning about the people's needs and challenges.

Though her work was contractual, it instilled a sense of purpose that guided her later career as a BC Sakhi. After a brief stint with a third-party insurance company, Polly married and relocated. Determined to stay active and contribute, she joined a Self-Help Group (SHG), where she managed paperwork and documentation. This experience honed her skills, making her a natural fit for the BC Sakhi opportunity that arose in 2023.

Setting Up Her Operation

Polly's initial work involved conducting field visits, which felt natural given her background. She eventually set up her banking operations at home, where customers could access services conveniently. This home-based setup allowed her to balance her professional and personal responsibilities while building a growing customer base.

Polly's adaptability was evident as she tailored her services to meet community needs, whether it involved opening accounts, assisting with transactions, or helping customers navigate digital banking.

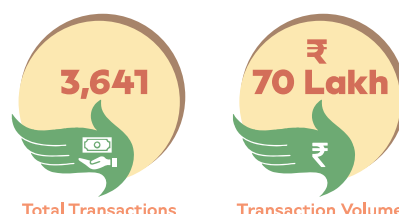
Customer Relations

Building trust is central to Polly's role, and she takes this responsibility seriously. Although her customer relationships are generally positive, a technical issue once led to a stressful situation where a customer accused her of mishandling funds. Polly remained calm, reassured the customer, and kept them informed. When the issue was resolved, the customer's faith in

her was restored, teaching Polly the importance of communication and trust in her work.

Transaction Details

Polly Baishya Gogoi has made remarkable strides in advancing financial inclusion within her community. She has facilitated over 3,641 transactions, demonstrating her capacity to deliver essential banking services.



Family Support

Polly's work as a BC Sakhi is possible due to her strong family support system. Her husband, a mechanic, has been particularly supportive, even when work commitments occasionally interfere with family time. Polly responds to such concerns with, "I don't want to stay idle at home. I don't want my education to go waste." This understanding has been crucial in allowing her to pursue her career, and her family's farm contributes additional stability and income.

Challenges

One significant challenge Polly faces is technical issues that can cause delays and misunderstandings with customers. She manages these situations with grace, maintaining transparent communication. Additionally, managing a growing customer base from home presents logistical challenges, especially since her home also serves as a space for rearing pigs and chickens. Juggling these responsibilities requires strong organizational skills, which Polly has mastered over time.

Future Plans

Polly is optimistic about her future and has ambitious plans for expansion. She aims to establish a dedicated setup near a high school, attracting more customers and allowing her to offer additional services, such as xerox and printing. She has already purchased a laptop and printer, demonstrating her commitment to providing comprehensive services.

Timings and Workload

One unique aspect of Polly's operation is her flexible timings. Unlike conventional businesses, she is available whenever her customers need her, even on weekends. This round-the-clock availability has strengthened her customer relationships, as they know they can rely on her anytime.

On average, Polly serves around 10 customers daily. While footfall may vary, the consistency of her services has made her a trusted figure in the community.

Conclusion

Polly Baishya Gogoi's journey as a BC Sakhi reflects her determination and commitment to improving the lives of those around her. From her early fieldwork to her plans for a new setup, Polly's growth is remarkable. Balancing work, family, and community service, she serves as a role model for women in rural India. With her plans to expand and bring more conveniences to her customers, Polly is set to become an even more integral part of her community. Her story inspires many, showcasing that with hard work, resilience, and support, women can break barriers and make significant impacts in their communities.





Rinjumoni Chutia

A Beacon of Financial Inclusion in Rural Assam

BC Sakhi Code
K060602548

Name of the VO
Oikanti VO

Name of the CLF
North Birangana CLF

Block
Dhemaji

District
Dhemaji

Bank/BC
AGVB

Rinjumoni Chutia, a young and enterprising woman from Lakhpathar village in Dhemaji, Assam, is leading a transformative movement toward financial inclusion in her community. After completing her Bachelor of Arts (B.A.) degree, she married into a supportive family of eight, living in a semi-pucca house and managing a small pig farm, a reflection of rural life where every member contributes to the family's livelihood.

From a young age, Rinjumoni believed in the inherent capabilities of women, asserting that they excel at multitasking and effective management. This conviction motivated her to venture beyond traditional household responsibilities and seek opportunities to enhance her family's income and benefit her community.

The Need for Financial Inclusion

Like many rural areas in India, Lakhpathar faces significant challenges in accessing banking services. The nearest bank is often miles away, requiring villagers to travel long distances, endure long queues, and deal with cumbersome processes. This lack of accessibility limits their ability to save money, obtain loans, and access government welfare schemes. Witnessing these struggles, Rinjumoni felt compelled to act and recognized the potential of the Banking Correspondent Sakhi (BC Sakhi) initiative as a solution.

Becoming a BC Sakhi

Encouraged by her family, Rinjumoni embarked on her journey as a BC Sakhi, marking a pivotal moment in her life. This role allowed her to bridge the gap between rural residents and formal banking services. Initially, she faced challenges learning financial transactions, operating Point of Sale (POS) machines, and gaining the trust of her community, many of whom were skeptical of digital banking.

Despite these hurdles, Rinjumoni's commitment remained steadfast. She established her own outlet to provide banking services directly in Lakhpathar, making financial services accessible. Over the past three years, she has processed transactions exceeding 5 crores through her POS machines, becoming a vital resource for villagers, Self-Help Group (SHG) members, farmers, laborers, housewives, senior citizens, and small business owners.

Comprehensive Services

Rinjumoni's role extends beyond simple transactions; she is a key player in promoting financial literacy and inclusion. She has opened 2,100 bank accounts for residents, empowering them to manage their finances and access financial products and services. This initiative has fostered a culture of saving and responsible financial management within her village.

Moreover, she facilitates Direct Benefit Transfer (DBT) schemes, helping beneficiaries access funds from various government programs, including the Arunodoi Scheme, PM Kisan Scheme, PM Awas Yojana, and pensions for senior citizens. Her efforts have streamlined the distribution of these funds, particularly aiding elderly residents with limited mobility.

Rinjumoni also supports local micro-entrepreneurs, helping small business owners manage transactions and finances more efficiently. This support fosters a more formalized local economy, enhancing business sustainability.

Transaction Details

Rinjumoni has made remarkable strides in advancing financial inclusion within her community. She has facilitated over 7,893 transactions, demonstrating her capacity to deliver essential banking services.



Total Transactions



Transaction Volume



Commission Earned

Empowering Women

Rinjumoni's work significantly impacts the women in her village, inspiring them to seek financial independence and leadership roles. Her initiatives have particularly focused on opening bank accounts for women, enabling them to save, invest, and manage their finances, thus promoting economic empowerment.

Overcoming Challenges

Her journey has been marked by resilience and adaptability. Balancing her roles as a mother and wife

with her responsibilities as a financial service provider required exceptional time management. Initially, she faced skepticism about digital banking, but through persistent outreach and education, she built trust within the community.

Rinjumoni also navigated technical challenges associated with operating as a BC Sakhi. From setting up infrastructure to resolving technical issues, her determination and proactive approach were key to her success.

Achievements

Rinjumoni's achievements have earned her recognition in Lakhpathar. Her ability to process over 5 crores in transactions and open thousands of bank accounts has established her as a respected figure in her community.

Her success story exemplifies how grassroots initiatives like the BC Sakhi program can effect meaningful change in rural areas.

Conclusion

Rinjumoni Chutia's journey as a BC Sakhi illustrates the profound impact of empowering women in leadership roles. Her work has transformed the financial landscape of Lakhpathar, making banking services accessible to those in need. Rinjumoni's story is one of resilience and leadership, showcasing that women can be exceptional managers and agents of change. As she continues to expand her services, Rinjumoni remains a beacon of hope and inspiration, demonstrating that with determination and support, women can drive significant change in their communities.





Asia Begum Sekh

Empowering Her Community Through Financial Services

BC Sakhi Code
24438

Name of the VO
Mohila Primary VO

Name of the CLF
Jeebon Sakhi CLF

Block
Lala

District
Hailakandi

Bank/BC
UCO

Asia Begum Sekh's journey as a Business Correspondent (BC) Sakhi began just a year ago, driven by her desire to serve her community. She has quickly become a trusted provider of banking services in her locality.

A Humble Beginning

Before becoming a BC Sakhi, Asia worked as a private tutor, teaching students in her spare time. It was through her interaction with a Jeevika Sakhi—an advocate for financial inclusion—that she learned about the BC Sakhi role. Inspired by the potential to serve her community, Asia decided to take on the challenge and opened her Customer Service Point (CSP) in a busy market area.

Asia's setup quickly gained traction, as it provided essential banking services to those with limited access to banks. In just one year, she has established herself as a reliable and approachable resource for people seeking banking services.

A Role Embraced with Enthusiasm

Asia has embraced her role as a BC Sakhi with enthusiasm and dedication. She enjoys the work and appreciates the opportunity to serve her community. "I like doing the work, and I haven't faced any problems in it," she shares. Her tasks include helping customers with deposits, withdrawals, balance inquiries, and other banking transactions. This role not only aligns with her qualifications but also allows her to make a positive impact on the lives of others.

Asia's CSP is an accessible place where local residents can conveniently access banking services without having to travel long distances. Her positive attitude and willingness to help have earned her the trust of her customers, who value her services.

Transaction Details

With steadfast dedication to financial inclusion, Asia has played a vital role in her community by completing over 1,421 transactions. Her efforts highlight her commitment to bringing essential banking services directly to those who need them most.



Total Transactions



Transaction Volume

Building Trust with Customers

Asia's customers, as she describes, are "good" and cooperative. She has faced no significant challenges in dealing with them, thanks to her friendly and approachable nature. Over time, Asia has built a rapport with many community members, and her CSP has become a trusted space for financial transactions.

Her commitment goes beyond just providing services; she aims to create a network of financial literacy in her community. Asia believes that by helping people understand how to manage their finances, she is empowering them for a better future. This deep sense of service is what drives her each day.

Family Support

Asia's family plays a crucial role in her success. Living with her parents and siblings, she receives full support from her family, which enables her to balance her professional and personal life. Her mother's ill health adds extra responsibilities, and Asia takes on housework in addition to her role as a BC Sakhi. Despite this challenge, her family continues to be a source of strength and encouragement, allowing her to stay focused on her work.

Balancing family responsibilities with her professional role has made Asia's journey even more impressive. She manages her time effectively, ensuring that her household and work are both given the attention they deserve.

Overcoming Challenges

While Asia has experienced a smooth start in her role, she acknowledges that there are opportunities for growth. Her CSP is located in a bustling market area, which provides exposure to a diverse group of people. However, as a new entrant in the field, she is still working on expanding her customer base and gaining more visibility.

Asia hopes to introduce digital banking services in the future to further serve her community and make transactions even more convenient. She remains open to exploring new ways to enhance her services and is committed to learning new skills to meet the evolving needs of her customers.

A Vision for the Future

Looking ahead, Asia envisions her CSP as a hub for all banking needs within her community. She hopes to expand the services she provides, from savings to more complex financial products, and create a space where people can come for advice and support in managing their money. Asia sees herself continuing to grow in her role and building a lasting impact through financial inclusion.

Conclusion

Asia Begum Sekh's journey as a BC Sakhi is a powerful story of service, resilience, and community impact. In

just one year, she has become an essential resource in her local area, providing banking services with professionalism and care. Her ability to balance her role as a service provider and caregiver at home speaks to her dedication and strength.

Asia's work exemplifies how one individual, especially a woman, can make a significant difference in her community by offering access to essential services. Her continued dedication to providing banking services is not only empowering individuals but also contributing to the overall financial well-being of her community. Through her role as a BC Sakhi, Asia is helping to build a financially inclusive society, one transaction at a time.





Hemolata Singha

Bridging Communities with Banking Convenience

BC Sakhi Code
K060200046

Name of the VO
Thaja VO

Name of the CLF
Jeevan Jyoti CLF

Block
Lala

District
Hailakandi

Bank/BC
AGVB

Hemolata L. embarked on her journey as a Business Correspondent (BC) Sakhi in February this year, motivated by a desire to contribute meaningfully to her community. Through her role, Hemolata provides essential banking services, bridging the gap between her rural area and formal banking. Her story reflects determination and adaptability as she pursues a sustainable livelihood while tackling significant challenges.

How It Started

Hemolata first learned about the BC Sakhi role through members of her Self-Help Group (SHG). Previously, her time was mostly spent at home, where she enjoyed weaving. Her work experience beyond home was limited to a short period in 2017, when she attended Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDUGKY) training in Guwahati and worked in a private job for three months.

However, after returning home, she continued to look for new opportunities. The BC Sakhi role allowed her

to start her own Customer Service Point (CSP) nearby, offering her an active role in the community and a chance to earn independently.

Reflecting on this new chapter, Hemolata explains, “It’s better to do some work rather than sitting at home.” Her CSP setup allows community members to access basic banking services like deposits and withdrawals without traveling long distances to a bank branch.

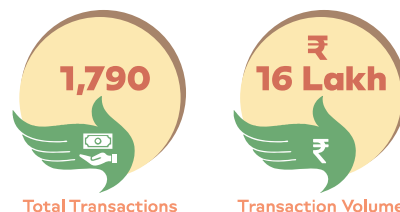
Building Relationships with Customers

In a rural setting, community trust is essential, and Hemolata has built strong connections with her customers. Despite her newness to the role, her approachable and helpful demeanor has made her a valued resource in the community. Customers appreciate the convenience she provides, and her CSP has become a trusted spot for banking needs.

Through her efforts, Hemolata has significantly reduced her customers’ need to travel far for basic transactions, saving them both time and transportation costs. Her role has brought a sense of convenience to her customers and a deeper connection with her community.

Transaction Details

With steadfast dedication to financial inclusion, Hemolata has played a vital role in her community by completing over 1, 790 transactions. Her efforts highlight her commitment to bringing essential banking services directly to those who need them most.



Family Support

Hemolata lives with her parents, two brothers, and two sisters, who provide her with unwavering support. Their encouragement has been vital, giving Hemolata the confidence to take on responsibilities outside the home. She often shares details about her work with her family, who in turn value and respect her efforts. This support has played a crucial role in helping her manage her BC Sakhi responsibilities alongside her family duties.

Challenges on the Path

Hemolata's most pressing challenge is her commute. Her home is about half an hour away from her CSP, a journey she undertakes on foot daily. The poor road conditions worsen the situation, especially in the rainy season when waterlogged areas become dangerous to navigate. A makeshift bridge on her route poses further risk, making her commute both challenging and sometimes unsafe.

Another difficulty she faces is the limited commission she receives from her work. Although she enjoys the role and its impact on her community, the earnings are modest. This financial limitation adds to the weight of her responsibilities, especially given the time and effort her commute requires.

Despite these obstacles, Hemolata's determination remains strong. She continues to focus on providing reliable service and takes pride in the value her work brings to the community.

Daily Routine and Commitment

Hemolata operates her CSP diligently, opening her setup at 9 AM and closing it just before sunset. These hours allow her to balance her work with family duties while ensuring her customers have access to banking services throughout the day. Her steady routine and long hours reflect her commitment, even when the commute and other challenges make the work demanding.

Passion for Weaving

Outside of her CSP work, Hemolata finds joy in weaving. Weaving is not only a cherished hobby but also a cultural tradition within her community. It provides her with a creative outlet, allowing her to unwind after a long day.

This passion complements her role as a BC Sakhi, as both endeavors connect her with her community and offer her a sense of accomplishment.

Future Goals

While Hemolata is committed to her role, she hopes to see improvements in infrastructure, particularly the roads leading to her area, which would ease her daily commute. Better transportation options would enable her to dedicate more time and energy to her BC Sakhi duties. Additionally, she hopes for an increase in commission rates to make the work more financially sustainable.

Although her challenges are ongoing, Hemolata's commitment to her community keeps her motivated. She envisions a future where she can expand her setup, improve her services, and further strengthen her role within the community.

Conclusion

Hemolata's journey as a BC Sakhi showcases her resilience and commitment to her community. Through her work, she provides essential banking services, making them accessible and convenient for people in her rural area. Despite facing challenges such as a long commute and modest earnings, Hemolata remains determined. Supported by her family and finding solace in her passion for weaving, she continues to serve with pride.

Her story emphasizes the crucial role BC Sakhis play in rural banking. Hemolata's dedication highlights the impact empowered women can have in transforming lives and improving access to essential services in underserved areas.

