

## SUB SERVICE AREA (SSA)

All the 6 lakh villages across the entire country have been mapped according to the Service Area of each Bank to have at least one fixed point Banking outlet catering to 1000 to 1500 households, called as Sub Service Area (SSA).

2. It is proposed that SSAs shall be covered through a combination of banking outlets i.e. branch banking and branch less banking. Branch banking means traditional Brick & Mortar branches. These branches are manned by Bank staff and offer complete banking services including third party payments and processing of loan applications. Branchless banking comprises of fixed point Bank Mitr (Business Correspondent), who act as representatives of Bank to provide basic banking services i.e. opening of bank accounts, cash deposit, cash withdrawal, transfer of funds, balance enquiries and mini statement facility.

3. Besides, they also provide value added additional services to the bank. Villages without Brick and Mortar branches of banks would be covered by fixed location Bank Mitr (Business Correspondent) outlets preferably at the panchayat office/ bus station/local market. The Bank Mitr (Business Correspondent) may cater to the neighbouring villages in his area on pre-defined time and days. The working and visit timing would be prominently displayed at his place of working.

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