

1. CROSS SELL Product Offering:

Product	Product Nature	Organisation	Product Feature	Voluntary/Mandatory	Price
Group Term Life Insurance	Life Insurance	Bajaj Allianz Life Insurance Co. Ltd.	<ol style="list-style-type: none"> 1. This policy is given to two persons (customer & co-borrower) against one loan account i.e. to customer and her/his co-borrower. 2. Both the persons will be covered under same sum assured as much as loan amount. 3. To cover the moratorium period, life insurance policy tenure is two months more than the actual loan tenure. 4. Customer has an option to avail an additional cover equal to the loan amount for payment of extra premium 	Voluntary	The rate of premium is ₹ 2.25/- per ₹ 1,000 loan amount per year per person + Service tax.
Hospiti-Cash	General Insurance	Future Generali India	<ol style="list-style-type: none"> 1. Family floater policy 2. Claim is based on per day hospitalisation (from ₹ 500 to ₹ 1,000 depending on various situation for maximum of 25 days) 3. Single premium one year plan 	Voluntary	<ol style="list-style-type: none"> 1. Individual: ₹ 381 2. Couple: ₹ 742 3. Couple+1 Child: ₹ 1,102 4. Couple+2 Child: ₹ 1,461 5. Couple+3 Child: ₹ 1,821 per child after 3 children ₹ 361
Shop-Keeper Suraksha	General Insurance	Future Generali India	<ol style="list-style-type: none"> 1. Shopkeeper insurance is a comprehensive package insurance policy for shop owner to cover loss or damage to the property, contents, burglary and liability in case of lawsuits based on incidents or events that occur on the property. 2. Insurer promises the shop-owner a financial protection for covered losses associated with shop. 	Voluntary	Depending on Sum Assured from ₹ 149 for ₹ 50,000 sum assured to ₹ 1,809 for ₹ 500,000 sum assured
NPS Lite	Pension	IFMR Rural Finance	<ol style="list-style-type: none"> 1. Pension facilities for customers after achieving the age of 60 years 2. Can be operated from anywhere in India 3. Swavalamban Benefit: provision to get an incentive contribution to each subscriber of Unorganized sector who contributes between ₹ 1,000/- to ₹ 12,000/- in a fiscal year under certain conditions. Under the scheme, Government will contribute ₹ 1,000 per year to each NPS account opened. The benefit will be available only to persons who join the NPS with a minimum contribution of ₹ 1,000 and maximum contribution of ₹ 12,000 per annum. 	Voluntary	Minimum ₹ 1,000 to start with upto ₹ 12,000
Solar Lantern	Solar Lantern	D.Light	<ol style="list-style-type: none"> 1. Separate Solar Panel 2. Heavy duty and water resistant 3. The high-efficiency LED solar light provides different brightness; 16 hrs on "Low" setting, 8 hrs on Medium" setting, and 4 hrs on "High" setting. 4. Mobile charging facility 	Voluntary Not available in Jharkhand	Product cost is ₹ 2,100/- and ₹ 1,299/- per unit for two products. <ol style="list-style-type: none"> 1. Finance to an amount of ₹ 1,950/- and ₹ 1,099/- is available. 2. Customers can buy it through full payment also

Galaxy J1 ACE	Smart Phone	Samsung	<ol style="list-style-type: none"> 1. Smart phone with 4.3" large Display 2. Excellent picture quality with sAMOLED screen 3. Ultra power saving mode 4. Soft rounded design, easy to hold 5. 1.2 Ghz quad core processor 6. with front and back camera 	Voluntary Available in Bengal, Odisha and Bihar only	Product cost is ₹ 5,900/- per unit. Finance to an amount of ₹ 5,300/- is available
Galaxy J1 4G	Smart Phone	Samsung	<ol style="list-style-type: none"> 1. Smart phone with 4.5" large Display 2. Excellent picture quality with sAMOLED screen 3. Ultra power saving mode 4. Soft rounded design, easy to hold 5. 1.3 Ghz quad core processor 6. with 5 MP front and 2 MP back camera 	Voluntary Available in Bengal, Assam, Odisha and Bihar only	Product cost is ₹ 7,200/- per unit. Finance to an amount of ₹ 6,400/- is available
<ol style="list-style-type: none"> 1. Royal Gold (Gents), 2. Mis India Velvet (Ladies), 3. Sun Dancer (Kids) and 4. Razor Back (MTB) 	Bi-cycle	Hero Cycles	Bi-Cycles are for Gents, Ladies, Kids and MTB with an warranty of two years for 'body', one year for 'accessories' and 6 months for tyre and tubes.	Voluntary Available in Assam and Meghalaya only	Finance is available for cycles. Product price and finance amount (within bracket) is given below. <ol style="list-style-type: none"> 1. Gents: ₹ 4,400/- (₹ 3,900/-) 2. Ladies: ₹ 4,550/- (₹ 4,050/-) 3. Kids: ₹ 3,750/- (₹ 3,250/-) 4. MTB: ₹ 4,800/- (₹4,300/-)
<ol style="list-style-type: none"> 1. Jet Gold (Gents), 2. Empress (Ladies), 3. Sun Dancer (Kids) and 4. Cyclone (MTB) 	Bi-cycle	Hero Cycles	Bi-Cycles are for Gents, Ladies, Kids and MTB with an warranty of two years for 'body', one year for 'accessories' and 6 months for tyre and tubes.	Voluntary Available in Odisha only	Finance is available for cycles. Product price and finance amount (within bracket) is given below. <ol style="list-style-type: none"> 1. Gents: ₹ 4,300/- (₹ 3,800/-) 2. Ladies: ₹ 4,600/- (₹ 4,100/-) 3. Kids: ₹ 3,550/- (₹ 4,050/-) 4. MTB: ₹ 4,550/- (₹4,200/-)
Pureit	Water Purifier	Hindusthan Unilever	Storage Water Purifier with two replaceable battery kit	Voluntary Available in three branches of Bengal only	Product cost is ₹ 4,200/- per unit. Finance to an amount of ₹ 3,700/- is available
e-Bazaar	Consumer Durables	InThree Access	<p>Various consumer durable products comes under e-Bazaar head</p> <ol style="list-style-type: none"> 1. Induction Cooktop 2. Mixer Grinder 3. LED TV 4. Fridge 5. Washing Machine 6. Ceiling Fan and Iron 	Voluntary Available in thirty three branches of Bengal only	Product price ranging from ₹ 2,100/- to ₹ 14,200/-

2. Cross sell business till Q4 of FY17:

Cross Sell Data till Q4 of FY17	
Products	No of Units Sold
Hospicash General Insurance	52,233
Voluntary Life Insurance	173,951
D.Light Solar Lantern	10,112
Hero Cycles	1,323
Samsung Smart Phone	1,648
e-Bazaar Products	281