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### HDFC Bank taps rural BPO firm

4 Aug, 2007, 0918 hrs IST, Mini Joseph Tejaswi , TNN

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BANGALORE: The trend of rural BPOs is gathering momentum. One of India's biggest private sector banks, **HDFC Bank**, has roped in Sai Seva (serve and inspire simple employment for village advancement) Business Solutions, a Puttaparthi-based rural BPO firm, to conduct a wide range of non-core back office operations.

The bank's entire core back-office activities are channelled through its captive centre, Atlas Documentary Facilitators Company (ADFC).

A Rajan, country head (operations) of **HDFC Bank**, said, "This is the first time we are outsourcing to a rural BPO. It's a pilot project, but on successful completion the contract will be expanded. Our aim is to help educate rural youth to find jobs in their own villages instead of them being compelled to relocate to urban areas leaving their families behind. At the moment, the rural BPO initiative is small, but the impact over time could be very significant."

A 50-agent centre of Sai Seva will carry out image-based data capturing activity from August 15. It will include creating electronic records for all kinds of account requisitions, investment products and loans.

To start with, the team will convert around 30,000 scanned images into data files a month. "Getting it done in rural areas will give us a vantage point in that market," Rajan added.

Sujatha Raju, one of the directors of Sai Seva, said the firm will soon open five more centres in rural areas of Tamil Nadu, Karnataka and Andhra Pradesh.

"In the next couple of years, we will have over 2,000 rural BPO agents, who will stay in their own villages extending their support to farming, handicraft or any other occupation followed by their families. We will also offer them flexible work timing, sizable income and support for higher studies," she said.

Sai Seva was set up by four professionals—who were management students in Satya Sai University, Puttaparthi (Andhra Pradesh)—a year ago on a not-for-profit basis. None of its directors receive salaries. Salaries are paid to employees and other operational costs are met with revenues it generates, while the rest of the money will be spent towards rural education, medical and infrastructure causes.

Sai Seva works closely with a micro finance company, Basix, that promotes rural livelihood. It has been processing over 4,000 insurance claims for Basix. "Our BPO does not advocate grave-yard shifts," said Sai Narain C D K, one of the directors of Sai Seva.

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