

URBAN FINANCIAL INCLUSION - CALL CENTER - OBJECTIVES AND ACTION POINTS FOR BANKS AND LDMS

To inculcate savings habits and to extend banking services to the migrant labour and street vendors/hawkers in the urban areas, the drive to open SB accounts needs to be intensified.

The Department of Financial Services, Ministry Of Finance, Govt of India has vide their letter DO NO 25/9/2012-BO.II dated 21st Sept 2012 has instructed all the SLBC convener banks to start a call center with toll free telephone Number, SMS service, email queries facilities to provide for an effective and centralized grievance redressal and facilitation mechanism for opening of Bank accounts of migrant labour and street vendors/hawkers in the urban areas. This facility is required as such people face difficulties in remitting their earnings to their families back home, besides the financial and economic system not being able to generate savings from them.

As per the communication received from Govt. of India, SLBCs of respective states are advised to spearhead the campaign and set up a toll free number, SMS number and dedicated e mail ID to promote the campaign and achieve its objectives. Accordingly for the state of Kerala, the call center was made operational from 19.11.2012 with required infrastructure. The details of call centre are as follows:

TOLL FREE NUMBER : 1800 425 11222

MOBILE NUMBER FOR SMS : 9845762211

EMAIL ID : slbckeralaufi@canarabank.com

- The call center will function on behalf of all the member banks of SLBC Kerala
- The call center will function between 07.00 Hrs to 21.00 Hrs
- Call agents will inform the procedure for opening Basic Savings Deposit Account.

- Call agents shall guide/direct prospective clients to nearest/allotted bank Branch for opening account
- Call agents will escalate complaints if any to the nodal officers of respective Banks

SLBC Kerala would be launching a campaign shortly for opening the accounts of migrant labourers, street vendors and hawkers. To facilitate the opening of accounts of targeted group in urban areas the following actions need to be taken by Banks and LDMs

1. The call centre contact details to be displayed at branches of all the Banks.
2. Advertisements will be released in the vernacular language newspapers. Advertisements are to be repeated to enable to reach the desired target group. The details of advertisement, sharing of cost etc will be decided after the SLBC subcommittee meeting.
3. *All member banks need to designate two nodal officers - One at middle level cadre and other at executive cadre (For grievance redressal) and inform the full contact particulars like name, landline no, Mobile no, e mail ID etc to SLBC Cell immediately to enable us to launch the campaign.*
4. LDMs/Banks to co -ordinate with labour commissioner and obtain the District wise data of migrant labourers registered with them for opening of accounts.
5. LDMs to co-ordinate with banks for conducting account opening campaigns at potential centres in each district.
6. The monitoring of the account opening will be done on weekly basis and the information will be sent to the MOF.
7. We also request banks and LDMs to come up with proactive suggestions for conducting the campaign successfully.