Customer Service Point - a novel job opportunity

We always try to explore new areas of opportunities for providing employment. Customer Service Point is one such novel area of livelihood opportunity. We came to know that many banks have plans to start Customer Service Points near their busy branches, to provide services when generally there’s heavy rush. In addition to that, it was noted that the banks have plans to open Customer Service Points near areas where they do not have any branch. These service points will help the customers to do financial transactions up to a limit. We discussed about the same with State Bank of India (SBI) initially and then partnered with them to start our Customer Service Points (CSP).

Customer Service Points (CSP) provides self employment
opportunity to one individual. Services provided at CSPs are receipt cash deposit up to Rs. 20,000, cash withdrawal up to Rs. 20,000, transferring money from one bank to the other, opening of new accounts and linking mobile number with Aadhaar. The entrepreneurs usually have to invest up to Rs. 1 lakh for procuring laptop, printer, scanner, kiosk etc.

Once operational, service providers will have to keep registers like transaction register, loan application register, account register, complaint register and visitors register. First step in starting of a CSP is to identify the location and entrepreneur for operating. After that, the entrepreneurs would be allowed to work as the accredited customer service agent. In our association with SBI, we followed these steps.

Through this novel initiative, Kudumbashree members would get a new job opportunity. In addition to that, this initiative will help people get banking services even after the banking hours. Also public will get an access to the banking services near their locality. In addition to that, more people could be brought to the banking system through mobilising more accounts. This in turn will help develop savings habit among the common people and our CSP agent can provide financial literacy.

Customer Service Points in association with SBI commenced operations in 4 different locations until now. The first Customer Service Point was launched at Thrissur district of Kerala on 26 August 2019. Later, one entrepreneur each from Ernakulam, Thiruvananthapuram and Kannur districts also made use of this opportunity. The details of them are given as follows. I hope that more Kudumbashree entrepreneurs would get livelihood opportunities through these 'mini banks'.

List of entrepreneurs

Thrissur- Latha Bharathan, Irinjalakuda
Ernakulam- Dalia Shilikumar, Moozhikkulam
Thiruvananthapuram- Jeetha, Puthukurichi
Kadinamkulam
Kannur- Haritha, Thaliparamba