

Grahak Mitra: The concept of Grahak Mitra was implemented in the bank as part of BPR (Business Process Re-engineering) initiative. The role of 'Grahak Mitra' was introduced so that customers visiting the branch get necessary assistance. The prime objective is to give personal attention to walk-in customers, extend support in transacting, facilitating migration to alternate channels etc. It was introduced to project a positive image of the bank and to enhance customer experience.

Roles and Responsibilities of Grahak Mitra:

- ❖ To educate customers to utilize services available through self-service channels.
- ❖ To convince, help and support the customers in giving feedback for services availed.
- ❖ Providing first level assistance to visitors / customers at the Branch. Ensuring customers are provided necessary assistance in transacting the business and overseeing the employee's response to customers.
- ❖ Reducing cost and staff workload by migrating customers to alternate channels digital channels like ATM, ADWM, INB, YONO etc.
- ❖ Increasing sales focus by making available information on various products and services of the bank to customers / visitors.
- ❖ Ensuring HNI / Wealth / Premier customers are given proper attention / recognition while handling and priority in service.
- ❖ Making available product information brochures, forms, applications etc. to visitors / customers.
- ❖ Helping less tech savvy customers in using alternate and digital channels and providing necessary guidance for adoption. Directing them to concerned counter / officer in case of need.
- ❖ Keeping an eye on the waiting hall to ensure that no customer remains unattended and proactively helping them in conducting the required transactions (e.g. provide them with necessary forms that need to be filled before they reach the counter).

- ❖ Suggesting customers regarding the facility of Toll-free numbers / Call Centre / WhatsApp Banking for account balance related information and other requirements related to ATM / INB / Account Statements etc.
- ❖ Direct customers to the concerned officer for cross-selling of products and services.
- ❖ To possess thorough knowledge of transactional banking products & services and general awareness about loans / advances offered by the bank.
- ❖ In addition, Grahak Mitra should have basic operational knowledge of ATM, ADWM, INB, UPI, and other digital products.

Roles and Responsibilities of Team Leader Grahak Mitra (TL- Grahak Mitra):

- ❖ Overall monitoring Grahak Mitra deployed at branches under the RBO.
- ❖ Surprise visit to branches for assessing the performance of GMs vis-a-viz their assigned role.
- ❖ To act as a link between Grahak Mitra deployed at branches, AO/RBO and SBOSS.
- ❖ To keep track of the performance of Grahak Mitra and sending the report to AO/RBO and SBOSS.

We recommend following eligibility criterion for Grahak Mitra and Team

Leader - Grahak Mitra (TL- Grahak Mitra):

Eligibility	Grahak Mitra	Team Leader (Grahak Mitra)
Age Range	Minimum - 21 yrs Maximum - 30 yrs.	Minimum - 25 yrs Maximum - 40 yrs.
Qualification	Minimum – Graduate	Minimum - Graduate
Experience	Minimum – 1 yr (Preference is of Service Industry, BFSI)	Minimum – 2 to 3 yrs (Preference is of Service Industry, BFSI in Supervisory Role)
Language Knowledge	Local language - Read / Write / Speak English - Read / Write	Local language - Read / Write / Speak English - Read / Write

Salary Structure for Grahak Mitra -

For All State (Excepts Delhi)																
State	Category	Designation	Minimum Wages	Basic	HRA	Bonus	Spl Allow	Gross	ESIC Ded.	PF	WC Policy	PF ADMIN CH	CTC PM	PF	ESIC	NTH
All State	-	CCE	0	21,100	1,055	-	-	22,155	No	1,800	100	150	24,205	1,800	-	20,355
For Delhi State Only																
State	Category	Designation	Minimum Wages	Basic	HRA	Bonus	Spl Allow	Gross	ESIC Ded.	PF	WC Policy	PF ADMIN CH	CTC PM	PF	ESIC	NTH
Delhi	Skilled	CCE	0	24,356	-	-	-	24,356	No	1,800	100	150	26,406	1,800	-	22,556

Process Flow

- a. Grahak Mitra/Team Leader (TL- Grahak Mitra) will be onboarded after conducting background verification checks of selected candidates through HR partners of SBOSS within seven days.
- b. Grahak Mitra will be posted in the identified branches and Team Leader (TL- Grahak Mitra) will be posted in respective RBO/AO, depending upon the number of branches to be covered.
- c. Team Leader (TL- Grahak Mitra) will be allocated to monitor 45-50 Grahak Mitras in his area and he/she will be visiting each of these Grahak Mitras thrice in a month. Team Leader (TL-GM) will provide assistance to CM (Ops) of respective AO in monitoring all the Grahak Mitras posted in the jurisdiction of respective AO.
- d. The Team Leader (TL- Grahak Mitra) will record their visit to allocated GMs posted in the branches and observation (if any) and submit the report to CM (Ops) of respective AO.