

Customer Service -Daily Challenges.

Sr. No.	Customer expects following services	Suggestions
1	Cash Withdrawal- Time to be spent	Introduce Teller counter.
		U clip technique.
		Main cashier can work as Teller.
		Teller can work as cashier.
		Ensuring sufficient cash balance & proportionate denomination.
		Soiled & unused notes to be segregated.
2	Balance enquiry	Stand-alone PC with browse option can be provided.
		Customers should be requested to make enquiry at a particular time.
		Financial problem of the customer should be discussed and remedial measures can be taken.
		Discourage the practice slowly at least in case of CD a/c holders who are not maintaining adequate balance and misusing banking channel.
3	Expects phone call on receipt of inward cheque which can not be passed due to insufficient balance in a/c	Such service may be continued to CC & good CD a/cs.
		Customers should be politely informed that due to time & telephone constraints, every time this may not be possible and hence it is in his interest to maintain sufficient balance.
		Good house keeping should start from within.(STS)
4	Up dating of Pass book	Passbook printer should be serviced regularly.
		Politely inform the customer & put the board in case of PB printer failure.
		Pass book updating should be done immediately.
5	Issue of Term deposit Receipt	Customer should be informed exact date when TD receipt will be ready.
6	Up country cheque for collection	To confirm that cheque has reached the destination and Ack. Copy of Regd. AD slip is on record.
	Refer RBI Circular 281/UBD(PCB) BPD	Send 1 st reminder after 21 days. (Standard set 14 days for collection)
	Cir. No.40/09.39.000/2007-08 dated 15-04-2008.	Follow up the matter by post / telephone. Your reply should be ready whenever customer calls up for enquiry.
		Few Commercial Banks offer this service on behalf of Co-op. Banks.

