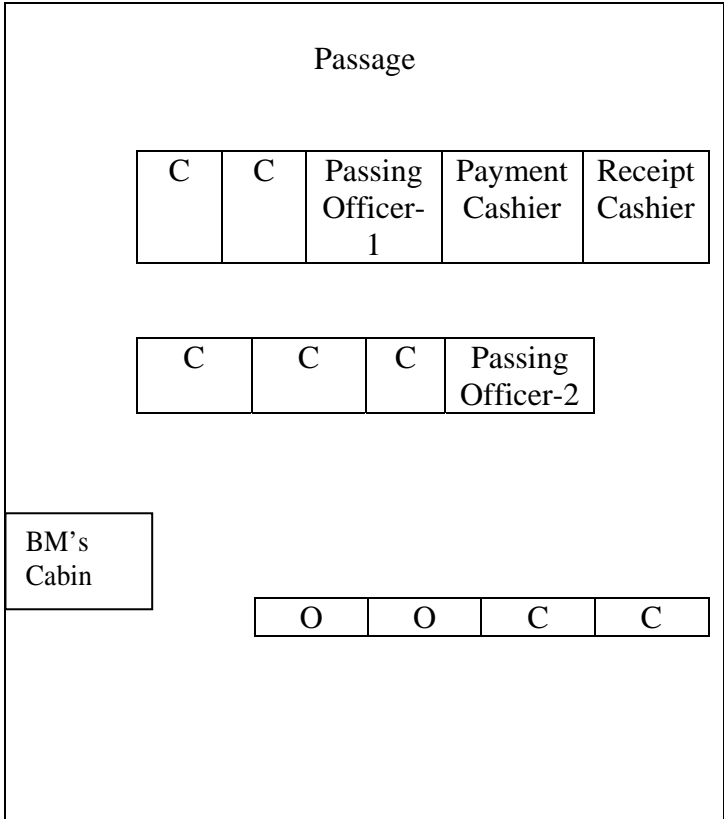


Case Study: Delay for Cash Withdrawal		
1.0	Cash Withdrawal time in:	Minutes
	Popular Co-operative Bank Ltd.	5-8
	Famous Co-operative Bank Ltd. (Other than Teller)	15-20
2.0	Popular Co-operative Bank Ltd does not have teller arrangement. Passing officer-1 verifies the availability of balance and cheque series etc. Passing officer-2 verifies the signature.	
3.0	Famous Co-operative Bank Ltd.: Teller pays Cash up to Rs.10, 000/-. Passing officer-1 verifies the availability of balance, cheque series and signature if cheque amount exceeds Rs.10, 000/- but not more than Rs.20,000/- Passing Officer 1 & 2 verify balance, cheque series and signature if cheque amount exceeds Rs.20, 000/-	
3.0	Identify the reasons for the delay in Famous Co-operative Bank Ltd.	

Sr. No.	Reasons:
1	Cash balance problem such as cash withdrawals > cash deposit and hence cash has to be received from HO practically every day.
2	Cash balance is adequate but small denomination notes and hence wastes of time in arguing with customers.
3	Staff Absenteeism.
4	Efficiency of staff is moderate.
5	Lack of training to Cashiers.
6	Large number of Accounts.
7	Business Mix per staff is very high.
8	Layout.
9	Movement of Cheque from counter to both passing officers and then to cashier.
10	

Popular Co-operative Bank Ltd.

Entrance



Famous Co-operative Bank Ltd.

Entrance

