

BKSM :GS:231/2010

06/10/2010

To,  
The Chairman,  
RBI committee on Customer Service in Banks,  
Mumbai.

Respected Sir,

Sub :Customer Service in Banks

We wish to place our views on the aforesaid subject in response to the letter dated 21/09/2010 received from Indian Banks' Association.

At the outset ,we do agree that better customer service has to be given and the existence of each individual as a Customer has to be acknowledged.

The main and crucial points of interaction are places of customer service i.e Counter Clerks and Cash Departments and these are places where majority of frictions takes place. The first place is the Passbook counter and majority of them have their records updated in a particular month to satisfy the Tax Authorities leading to an unprecedented rush on this counter. The Passbook Printer at times is slow or unfortunately fails when even Senior officials fails to pacify irate customers. The solution we propose is that there should be more passbook printers as well as more counters to clear the rush during the particular period.

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The next point of friction is the display of Boards in which a specific time is mentioned to do a particular Banking Transaction. This gives a tool to the Customer to complaint and thus raise an issue on delay due to some unavoidable or failure of CBS connectivity.

The third vital point of Complaint is at the Cash Counters when the Cashier receives a FAKE NOTE from the depositor. What should the Cashier do ? Should he follow the instructions of RBI and file a police Complaint against the depositor and loose a valuable customer who is a victim himself or Should the Cashier abide by the unofficial instructions of his BOSS and support a wrong against our country. We propose that RBI should authorise the Banks to destroy the FAKE NOTE by adopting a well decided procedure.

We wish to place on record that some complaints are wrongly intended to punish an employee to either to pacify ones egos or make the employee concerned to abide by the dictates of the customer. Hence all complaints need to be investigated not by giving the employee a SHOWCAUSE /CHARGESHEET but by making proper inquiry including discreet one. This investigation should also cover the objective of complaint by the customer. No punishment should be awarded to an employee unless the complainant testifies in the Domestic Enquiry and subjects himself to Cross Examination by the Defence of the accused.

We propose that many complaints can be resolved if the complainant is invited to discuss by Seniors over a cup of Tea

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rather than paperwork. Again there are certain Customer who know that if a complaint is made to the Chairman of that Bank then more seriousness is attributed to it and the Subordinates always act against the employee to exhibit that they have acted judiciously in favour of the Customer who is always right.

The Banking Ombudsman Scheme needs a change in its structure i.e it should be two tiered , one to look into serious irregularities and the other to take care of trivial ones. The participation by representatives of all sections shall help resolving the complaints.

We hope that you shall consider our request which to are in brief , positively.

Thanking you,

Your faithfully,

( Rajan Tulaskar )  
General Secretary