

The Greater Bombay Co-op Bank Ltd

Customer Service Policy 2025

1. Introduction
2. Business and working hours :
The employees are expected to be at their seats at the commencement of the business hours and attend to all the customers who are in the branch prior to the close of business hours. Branches with a view to ensuring that the service to customers is made available exactly at the commencement of business hours fix the working hours of the staff 15 minutes before the start of business hours.
3.. Display of Time Norms.
Time norms for specified business transactions should be displayed prominently in the banking hall so that it attracts the customers' attention as well as that of the employees for adherence. Branches may devise appropriate procedures to ensure that no counter remains unattended during the business hours and uninterrupted service is rendered to the customers by making adequate relief arrangements as may be necessary.
4. Provision of Note Counting Machines on counters. (NCM)
Branches should install dual display note counting machines at the payment counters of their branches for the use of their customers towards building confidence in the minds of the public to accept note packets secured with paper bands.
5: Safe Deposit Lockers
Banks should provide more and more lockers, especially in residential areas, while keeping in view the commercial viability. The Committee on Procedures and Performance Audit on Public Services (CPPAPS) had made some recommendations for easy operation of lockers. Accordingly, banks may adhere to the following guidelines:-
(a) Operations of Safe Deposit Vaults/Lockers
Banks should exercise due care and necessary precaution for the protection of the lockers provided to the customer
(b) Customer due diligence for allotment of lockers
(iv) In order to facilitate identifying the ownership of the locker keys, banks should introduce a system whereby the locker keys could be embossed with the Identification Code of the bank/branch. An arrangement for installation of necessary machinery at the branches with the help of the vendor company of the locker cabinet may be made for this purpose. The branches concerned may advise all the locker hirers about the embossing of the locker keys. It may also be ensured that the Identification Code is embossed on the locker keys in the presence of the locker hirer only. While Identification Code should be embossed on keys of all new lockers to be installed, in respect of keys of already hired out lockers, the Identification Code may be embossed whenever the hirer visits the bank to operate the locker.
6. Identity badges
Each employee may wear on his person, identity badge with photograph and name prominently displayed on it. Besides giving an official touch, it will create a better rapport with the customers.
7. Job enrichment
Periodic change of duties and job rotation among employees is necessary. Elementary checking functions such as authentication of pass books/ issuance of receipts for cheques deposited for credit to the customers' accounts etc., would not only make useful contribution towards customer service but also would give a boost to the morale and self image of the employees.
8. Training
It is essential to align the training programmes to the needs in various areas with an eye on customer service. The employees should be trained to develop the right kind of attitude towards customer service, and empathy towards customer needs and expectations. Training programmes may be so devised as to bring about positive attitudinal changes compatible to customer orientation.
i). Induction training
Training to new recruits should be a precursor to other follow - up training programmes. All new recruits, i.e. clerks/officers should be necessarily exposed to induction programme immediately after recruitment. A co-ordinated approach amongst banks is required in this regard.
ii). Reward and recognition
The system of reward/recognition should be such that it puts an indifferent employee to a considerable disadvantage - psychologically and even financially. Only if the reward scheme is objectively enunciated, employees will be motivated to perform better. Indifferent and casual approach to work (customer service) should not go unnoticed, giving such employees wrong signals. Banks should evolve a fair system whereby employees are gauged or rated in the area of customer service and good work is rewarded.
9. Systems and procedures

Systems and procedures are necessary to assist banks in functioning in an effective and efficient manner and to ensure safety of customer's money. Banks may keep their systems and procedures in trim, by a continuous process of introduction of new procedures that may be required and by doing away with unwanted ones

10. Complaint box and book.

A Complaint cum Suggestion Box may be kept in the bank premises at a prominent place. Every bank branch may also maintain a Complaint Book with adequate number of perforated copies in each set, so designed as to instantly provide the complainant with an acknowledged copy of the complaint. Banks should take appropriate steps to introduce the same for ensuring uniformity at all offices of the branches.

11. Inspection/Audit reports

12. Complaint prone employees

Placement of employees in customer contact slots should be on a selective basis. By imaginative and innovative approaches, enough number of employees can be brought-up by training. Cases of deliberate recalcitrance and disregard of customer service spirit should be taken note of and kept in concerned employees' service records apart from taking other action against such employees.

13. Periodical visits by senior officials

Senior officials while visiting the branches should also give priority to the customer service aspects. It will be great advantage if senior official counter checks the actual 'branch atmosphere' by having in hand a report on customer service submitted by the branch.

14. Infrastructure provision

Branches may bestow attention to providing adequate space, proper furniture, drinking water facilities, clean environment, (which include keeping the walls free of posters) etc., in their premises to enable conduct of banking transactions smoothly and more comfortably.

15. Customer education

Customer education both in regard to rights and responsibilities in dealing with banks should be viewed as a fundamental issue in any attempt to improve customer service. Customer should be made aware not only of the various schemes and services offered by banks, but also about the formalities, procedures, legal requirements and limitations in the matter of providing services by the banks, through a proper mix of advertisements, literature, interface, seminars, etc. Banks should involve their employees in all customer education programmes.

16. Security arrangements

In view of the incidents involving terrorists/dacoits, banks should review and improve upon the existing security system in branches so as to instill confidence amongst the employees and the public. Regular drill/ training to the security staff should be ensured.

17. Mobile Banking Transactions

(iv) It is advised to undertake customer education and awareness programme in multiple languages through different channels of communication to popularise their process of mobile banking registration / activation and its usage etc. uncredited instructions. The manual intervention also provides scope for error and fraudulent intent.

Being essentially credit-push in nature, responsibility for accurate input and successful credit lies with the remitting customers and the originating banks. The role of destination banks is limited to affording credit to beneficiary's account based on details furnished by the remitter/originating bank. Instructions for processing such inward transactions based solely on account number information are given in Annexure VI.

(iv) Banks are also advised to undertake customer education and awareness programme in multiple languages through different channels of communication to popularise their process of mobile banking registration / activation and its usage etc.

18. Cheque Drop Facility and the Facility for Acknowledgement of cheques

While the cheque drop facility may be made available to the customers, the facility for acknowledgement of cheques at the regular collection counters should not be denied to them. No branch should refuse to give an acknowledgement on cheques being tendered by customers at their counters. Further, customers should be made aware of both options available to them i.e., dropping cheques in the drop box or tendering them at the counters so that they can take an informed decision in this regard.

18.2 Implementation and Accountability

In order to ensure that the above time schedule is scrupulously followed by the branches, there needs to be a clear-cut staff accountability for the delay. For this purpose, special register may be introduced to record the delayed collections for necessary action.

Further, it should be ensured that where delays occur, the account holders are paid penal interest without their making requests therefore. Necessary instructions may be issued to the branches with a view to ensuring strict compliance of these instructions for automatic credit of interest in respect of delayed collection of outstation cheques so as to avoid any room for representations/ complaints from public. Senior Officials while visiting branches should make it a point to check implementation of the above instructions.

18.3 Additional Measures for Quicker Collection of Outstation Instruments

(a) Banks should initiate the following additional measures to reduce the time taken for realization of cheques:

Insurance Claim :

· Since the ATM withdrawal per day limit is minimum Rs.25,000/- maximum is Rs. 1,00,000/- and the Insurance cover as advised by Admin Dept., is for Rs.50000/- per cardholder's digital transaction, wherever we are enhancing the limit above Rs. 50,000 towards ATM withdrawals, the customer should be notified in writing that the maximum liability borne by the Bank for withdrawals due to unauthorized transaction will be Rs.50000/-.

18.4. In case of decease claim in CA the interest must be given @3% from date of death of Proprietor

18.5 Nodal Officer of our bank & Contact details of nodal officer

Bank Name : The Greater Bombay Co-operative Bank Ltd.

Name : Shri Subhash Deshmukh,

Designation : Manager

**Address: Central Processing Office (CPO)/ Demat Cell
Building No 8, Dhanukar Wadi, Panchsheel Enclave
Kandivali (W), Mumbai - 400077.**

Contact Number: 022-8657719133/34

Email id : nodalofficer@greaterbank.com