










CUSTOMER SERVICE IN BANKS

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Summary Table: Security & Risk Mitigation in Digital Banking



 Security Measure	 How It Helps	 Real-Life Example
 Online Alerts for Transactions	Customers get instant SMS/email alerts for all transactions.	A customer's fraudulent transaction was blocked due to an alert.
 PIN/OTP for Every Card Transaction	Prevents unauthorized card use.	Fraudsters failed to use stolen card details due to OTP requirement.
 Two-Factor Authentication (2FA) for Online Payments	Extra security for internet transactions.	A hacker's attempted net banking login was blocked due to OTP.
 Mandatory Registration for SMS Alerts	Keeps customers informed in real-time.	A businessman caught fraud early because of SMS notifications.
 Customer Liability for Fraud	Customers have zero liability if they report fraud quickly.	A stolen credit card was refunded in full after quick reporting.
 Multiple Fraud Reporting Channels	24x7 helpline, SMS, email, app-based reporting.	A senior citizen quickly blocked his lost card via phone banking.


 **SERVICE AT THE COUNTERS**

Providing **efficient counter services** is essential for **customer satisfaction**. Banks must ensure **timely, uninterrupted, and extended service hours** to meet customer needs.

 **Business and Working Hours**

 Aspect	 Guidelines	 Real-Life Example
 Staff Reporting Time	Employees must report 15 minutes before business hours start.	A metro branch starts operations promptly due to early staff reporting. 
 Business Hours	Banks must be open for at least 4 hours on weekdays and working Saturdays.	A bank extends weekday hours in metro cities to accommodate working professionals. 
 Banking Timings	No fixed banking hours— banks decide their own schedules.	A bank in Mumbai operates 10 AM - 6 PM , while a rural branch opens 8 AM - 2 PM. 
 Rural Branches	Timings adjusted to local needs.	A rural bank opens early morning to serve farmers before fieldwork. 
 Legal Provisions	Must follow Shops & Establishment Act and	Employees in urban branches get legal break timings. 


	Industrial Awards/ Settlements.	
 Uninterrupted Service	No counter should be left unattended during business hours.	Banks use rotational lunch breaks to ensure continuous service. 🕒 🏦
 Public Holidays (NI Act, 1881)	Sundays & notified public holidays are non-working days.	State Governments can declare additional bank holidays. 📅 ✅

 **Real-Life Example:** A metro bank branch introduced early-morning service for busy professionals who needed urgent banking before office hours. 🚀 📄

Closing the Counters

✓ At the end of business hours, all customers inside the bank hall must be attended before closure.

✓ This ensures fair treatment and prevents customers from being denied service.

 **Example:** A bank teller ensures that all customers standing in line at 3:55 PM (before a 4 PM closure) are served before the counter closes.









Extension of Business Hours for Non-Cash Transactions

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Some **non-cash transactions** can be handled **after official banking hours**.


Extended Business Hours Transactions




 Category	 Examples
 Non-Voucher Generating	Issue of passbooks, cheque books, term deposit receipts, clearing cheque submission, share application acceptance.
 Voucher Generating	Issuance of TDR (Term Deposit Receipts), locker rent cheque acceptance, travellers & gift cheque issuance, cheque deposits for transfer credit.

 **Example:** A customer **collects a cheque book** at **5:30 PM**, even though cash counters **closed at 4 PM**. 


Evening Counters

 Banks in **urban and metro centers** may operate **evening counters** to serve customers **beyond regular business hours**.

 This helps professionals and businesses who need banking **after normal working hours**.

 **Example:** A bank opens an **evening counter** from **6 PM - 8 PM** for issuing **demand drafts, cheque books, and deposit receipts**.  




Guidance to Customers ("May I Help You" Counters)

 **All branches (except very small ones)** must have a **"May I Help You?" desk** for customer assistance.

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✓ The desk **guides customers** on:

- ◆ Where to go for specific banking services.
- ◆ How to fill out banking forms.
- ◆ Loan and deposit inquiries.

 **Example:** A senior citizen **visits a bank** and is **guided to the appropriate counter** for pension withdrawals **by the help desk executive**.  

 **Advisory Services on Deposit Schemes**







- ✓ Customers often **need guidance** on the best **deposit plans** based on their financial goals.
- ✓ Banks should **assist customers** in selecting **suitable deposit schemes** based on:
 - ◆ **Short-term vs. long-term deposits.**
 - ◆ **Interest rate benefits.**
 - ◆ **Tax savings options.**

 **Complaint Box & Online Complaint System**







- ✓ Every branch must have a **Complaint cum Suggestion Box** in a **visible location**.






✓ Banks also maintain an **online grievance portal** for easy complaint submission.

Complaint Mechanism

 Complaint Method	 How to Use
 Physical Complaint Box	Drop a written complaint in the suggestion box .
 Online Complaint System	Customers can file complaints via bank website/app .
 Call Center Helpline	Dial a toll-free number for grievances.
 Complaint Register at Branch	Visit the branch manager for quick resolution.

Summary Table: Customer Service at Bank Counters

 Aspect	 Key Guidelines	 Real-Life Example
 Business Hours	Min. 4 hours on weekdays , no fixed banking hours.	A bank in Delhi operates 10 AM - 6 PM , while a rural branch runs 8 AM - 2 PM .
 Uninterrupted Service	No counter should be left unattended during working hours.	Bank uses rotational lunch breaks to maintain continuous service.
 Closing Counters	All customers inside the hall at closing time must be attended.	A customer standing in line before 4 PM is served before closing.

 Extended Business Hours	Non-cash transactions handled after regular hours.	A customer collects a cheque book at 5:30 PM , after the bank closed.
 Evening Counters	Available in metro & urban branches for extended hours.	A bank branch operates from 6 PM - 8 PM for cheque deposit services.
 Help Desk for Guidance	"May I Help You" counter at every medium/large branch.	A senior citizen is guided to the right counter for pension withdrawal.
 Deposit Advisory Services	Assist customers in choosing the best deposit schemes.	A retired person selects a monthly interest FD for steady income.
 Complaint Redressal System	Physical box + online portal + call center.	A customer files an ATM refund complaint via the bank app , resolved in 3 days.

INFORMATION TO THE CUSTOMERS







Providing **clear, transparent, and easily accessible information** is crucial for **customer education** and **financial awareness**. Banks must **display key details** regarding their **services, charges, policies, and customer rights** in a **structured and uniform manner**.

1. Comprehensive Notice Board at Branches

Why is this important?

- ✓ Helps customers make **informed financial decisions**.
- ✓ Improves **transparency** in banking services.
- ✓ Ensures **uniformity** in displaying information.

What Information Should Be Displayed?

 Category	 Details to Display
 Customer Service Information	Working hours, banking facilities, ATM locations.
 Service Charges	Minimum balance requirements, ATM charges, cheque book fees.
 Grievance Redressal	Contact details for lodging complaints, escalation mechanism.
 Other Information	List of available banking products, deposit/loan policies.

2. Booklets and Brochures

- ✓ Banks should provide **printed booklets** covering:
 - ◆ **Customer service details**
 - ◆ **Service charges**
 - ◆ **Grievance redressal process**



- ◆ Fair practices code
- ◆ Security measures
- ✓ **Must be bilingual/trilingual, with Arial font size 10 or higher** for easy reading.

Additional Content in Brochures

- Do's & Don'ts for smooth banking transactions.
- Tips for updating passbooks in lean periods (3rd/4th week of the month).
- Advantages of maintaining joint accounts & nominations.
- Keeping term deposit receipts in safe custody with disposal instructions.






3. Display on Website

- ✓ Banks must **publish detailed service information** on their **official websites**.
- ✓ All details should be **readily accessible from the home page**.

 **Example:** A customer wants to know about **loan processing fees**. Instead of visiting the bank, they check the bank's **website under "Service Charges"** for the updated fee structure. ✓ 

4. Other Modes of Display







Banks can use **modern technology** to display information through:

 Mode	 Usage
 Digital Screens	Display banking charges & latest updates inside branches.
 Tag Boards	Highlight emergency contacts & grievance redressal info.
 Scroll Bars on Websites	Provide updates on new services and offers .

5. Display of Interest Rates & Service Charges

✓ RBI mandates banks to display **interest rates & service charges** in a **standard format** for **quick reference**.






Key Information to Display

 Aspect	 Details
 Loan Interest Rates	Mean & range of interest rates for different loan categories .
 Fees & Charges	All applicable processing fees & annual charges .
 Annual Percentage Rate (APR)	Total cost of credit for loans.
 Key Facts Statement	One-page summary with essential loan details (as per RBI format).

6. Information Available in the Public Domain

Banks must disclose **important information** to the public via **websites & physical documents**.

Key Information to Be Publicly Available

 Policy & Guidelines	 Complaints Handling	 Opening of Accounts	 Loans & Advances	 Branch Information
Citizen’s Charter	Grievance Redressal	Account Opening Forms	Loan Application Forms	Branch addresses & phone numbers
Deposit Policy	Banking Ombudsman Info	Service Charges	Loan Agreement Templates	ATM locations
Deceased Depositor Policy	Public Service Centres	Minimum Balance Rules	Loan Terms & Conditions	Branch working hours
Cheque Collection Policy	Online Complaint Portal	Account Features	Processing Fees	Contact details

7. Timelines for Credit Decisions

- ✓ Banks must **disclose processing timelines** for loan applications on:
 - ◆ **Website**
 - ◆ **Notice Boards**
 - ◆ **Product Brochures**

8. Service Charges at Branches

Banks must **clearly display service charges** for:

- ✓ **Free Services**
- ✓ **Minimum Balance Requirements**
- ✓ **Charges for:**
 - ◆ Non-maintenance of balance
 - ◆ Outstation cheque collection
 - ◆ Demand draft issuance
 - ◆ Cheque book requests
 - ◆ ATM transactions

9. Customer Education & Awareness

Banks must **educate customers** about:







- ✓ Their **rights & responsibilities** in banking.
- ✓ Legal & regulatory **banking policies**.
- ✓ Digital banking security & **fraud prevention**.
- ✓ Best practices for **safe online transactions**.

Summary Table: Customer Information & Transparency

 Aspect

 Key Guidelines

 Real-Life Example

 Notice Board	Display key banking info (service charges, grievance redressal, etc.).	A customer checks loan processing fees on the notice board.
 Brochures & Booklets	Bilingual booklets with account & service details.	A senior citizen reads a brochure on fixed deposits before investing.
 Website Information	All banking services & charges must be online.	A customer checks home loan APR on the website before applying.
 Digital Displays & Kiosks	ATMs & branches must have digital notice boards.	A bank installs self-service kiosks for loan rate updates .
 Service Charges Transparency	Must display account fees, ATM charges, DD charges.	A customer compares fees for ATM withdrawals at different banks.
 Customer Education	Banks must educate customers on rights & security.	A bank hosts a fraud awareness webinar for customers.

SPECIAL ARRANGEMENTS AT BRANCHES




To ensure **inclusivity and accessibility**, banks must **make special arrangements** for differently-abled persons, elderly customers, and individuals with special needs.

1. Accessibility Features at ATMs & Branches

 Facility


 Requirement

 Real-Life Example

 Ramps at ATMs & Branches	Banks must provide ramps for easy wheelchair access.	A wheelchair user easily enters a bank branch using a ramp.
 Talking ATMs & Braille Keypads	ATMs must be audio-enabled with Braille keypads for visually impaired customers.	A blind customer withdraws money independently using a Talking ATM.
 Magnifying Glasses at Branches	Banks should keep magnifying glasses at counters for customers with low vision.	A senior citizen uses a magnifying glass to read his passbook. <input checked="" type="checkbox"/>







 **2. Banking Facilities for Sick/Elderly/Incapacitated Customers**

✓ Banks must extend the same facilities offered to **pension account holders to all elderly/sick customers**, even if they **do not** hold a joint account.

 Situation	<input checked="" type="checkbox"/> Facility Provided
Ill account holder can sign	Allowed to sign cheques or withdrawal forms.
Unable to be physically present	Can provide thumb impression for withdrawals.
Completely incapacitated (unable to sign or give a thumb impression)	May use toe impression or any mark placed on their behalf.

3. Banking for Visually Impaired Persons

✓ Banks **must not** deny any banking facility to **visually challenged customers**.

 Services Available	 Key Features
 Cheque Book Facility	Includes third-party cheques .
 ATM & Net Banking	Secure access with talking ATMs & screen readers .
 Locker Facility	No discrimination in availing lockers.
 Credit Cards & Retail Loans	Full banking services allowed.

4. Banking for Customers with Mental Disabilities

✓ Banks must allow **persons with Autism, Cerebral Palsy, Mental Retardation, and Mental Illness** to open bank accounts under the supervision of **legally appointed guardians**.

✓ Guardian appointment **must be as per legal certification** under the **respective laws**.

 **OTHER PROVISIONS**

 **1. Inclusion of Transgender Persons in Bank Forms**

✓ Banks must include "Third Gender" in all application forms wherever gender classification is required.

 **2. Acknowledgment for Form 15-G/15-H Submission**

✓ Banks must provide an acknowledgment when customers submit Form 15-G/15-H (for tax exemption on interest).

 **3. Timely Issuance of TDS Certificates**

✓ Banks must issue Form 16A (TDS Certificate) within the prescribed timeframe under Income Tax Rules.



 **4. Acceptance of Cash Over the Counter**

✓ Banks must accept cash deposits from customers at the branch counter without restrictions.

✓ Any condition limiting cash deposits at the counter is considered unfair banking practice.

 **5. Compensation for Erroneous Debits & Fraudulent Transactions**

✓ Banks must compensate customers for unauthorized transactions without delay, in the following cases:

 Scenario	 Bank's Responsibility
Fraud committed by bank staff	Acknowledge liability & refund the amount immediately.

Bank is at fault	Full compensation to the customer.
Neither bank nor customer is at fault	Partial compensation (as per the bank's policy).

6. Clean Overdrafts for Small Amounts

✓ Banks may allow branch managers to approve **small overdrafts** for customers with a **good banking record**.

7. Coordination with CBDT (Income Tax Department)

✓ Banks must **assist tax officials** in investigations and tax-related matters.

✓ **If bank employees** are found guilty of **helping tax fraud**, the bank must take **strict action**.

8. Rounding Off Transactions

✓ All banking transactions must be **rounded off to the nearest rupee**.









✓ **Rules for rounding off:**

- ◆ **Fractions of 50 paise & above → Rounded up to ₹1**
- ◆ **Fractions below 50 paise → Ignored**

 **Aspect**

 **Key Guidelines**

 **Real-Life Example**

 Accessibility for Disabled Persons	Ramps, Talking ATMs, Braille keypads, magnifying glasses.	A wheelchair user withdraws cash from an ATM with a ramp.
 Banking for Elderly/Sick	Thumb/toe impressions allowed for withdrawals.	A bedridden customer withdraws funds using a thumb impression.
 Banking for Visually Impaired	Cheque books, ATM, Net Banking allowed.	A visually impaired person uses voice-assisted net banking.
 Transgender Inclusion	"Third Gender" option in forms.	A transgender customer opens a savings account without issues.
 Acknowledgment of Form 15-G/15-H	Instant acknowledgment for tax exemption forms.	A senior citizen receives confirmation after submitting Form 15-H.
 TDS Certificate Issuance	Must be provided within the Income Tax deadline.	A customer receives Form 16A on time for tax filing.
 Unrestricted Cash Deposits	Banks must accept cash deposits at the counter.	A shopkeeper deposits ₹2 lakh in cash without restrictions.
 Compensation for Fraudulent Transactions	Customers must be refunded promptly for errors.	A wrongly debited amount is credited back within 24 hours.