



# ALL INDIA BANK EMPLOYEES' ASSOCIATION

Central Office: "PRABHAT NIVAS" Regn. No.2037

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**CIRCULAR LETTER No. 28/171/2020/19**

**27-6-2020**

**TO ALL OFFICE BEARERS, STATE FEDERATIONS &  
ALL INDIA BANKWISE ORGANISATIONS**

Dear Comrades,

- Increasing instances of customer harassments on staff, rude and abusive behavior of customers against staff.**

Units are aware that AIBEA took up the issue of assault of an outsider on our lady employee in Canara Bank in Saroli Branch, Surat in Gujarat due to which there was high level direct intervention even by the Finance Minister due to which the local police had to take some action and the police constable who was involved in the incident was suspended and arrested. We learn that he was produced before the Court yesterday and he has been let off on bail and the Court has ordered that he should not enter the bank premises for 6 months. AIBEA is pursuing the issue further.

But, now and then, we hear from our units about instances of unwarranted harassments by customers, rude and abusive behavior by some customers against the staff, even assaults on staff, etc. Even though staff are working in the Branches amidst various constraints like shortage of staff, inadequate infrastructure, etc, invariably, managements always try to blame the staff on the wrong plea that customer is always right.

Sometimes investigations are one-sided in favour of the customers and staff are let down. Such things have a very frustrating and demoralizing effect on the staff. While extending best possible customer services is the endeavor of all the staff members, the scales of justice are not being held even in many occasions when a customer misbehaves with the staff.

Saroli Branch incident is a flashpoint where the person dares to attack a young lady employee inside our Branch premises.

**Such things are totally unacceptable and we expect top managements of the Banks to take cognisance of the same. Unless the Bank managements stand with the staff, it would be very difficult for the staff to cope up with such instances of attacks and harassments.**

**Canara Bank management came down to the Branch next day and assuaged the staff with their support. We are thankful to them.**

**We are now happy that taking note of the Saroli Branch incident, Bank of India's Ahmedabad management has issued a timely Circular which we appreciate.**

**Can we expect other managements also with such assuring guidance and advisories ?**

With greetings,

Yours comradely,



**C.H. VENKATACHALAM  
GENERAL SECRETARY**

**Bank of India**  
**Inter Office Memorandum**

From  
The General Manager  
Bank of India  
National Banking Group (Central)  
Ahmedabad  
NBGC/GOD/HKS/362

To  
The Zonal Manager/DZMs  
All 8 Zones in NBG-Central  
The Dy. General Manager  
Large Corporate Banking Br.

Date : 26.06.2020

**DEALING WITH INCIDENCES OF CUSTOMER MISCONDUCT**

In a recent incidence at one of the PSU Bank branches in the city of Surat, (other than our bank) a policeman accompanying a customer, misbehaved with the staff and later assaulted a lady staff member. Although, the police man was not in uniform his action was certainly condemnable. With such rising incidents of unruly behavior of public and customers with bank staff, we should always remember that we are in a public institution with customer service as our core job. However, respect and dignity of staff members and decorum of the branch/office cannot be compromised. In the instant case, this offending policeman was suspended and arrested with charges framed against him. This will give a demonstrative effect to other such customers thereby preventing them to take law & order in their hands.

In order to prevent such incidences, we need to ensure the following:-

1. Customers should be made aware of the difference between business & working hours and services that can be provided after business hours. Notice for faulty machines or services unavailable should be prominently displayed and customers should be given correct information for their queries.

2. CCTV in branches should be operational at all times covering the important customer dealing areas of the branch.

3. Keeping in view the current pandemic situation, entry and customer presence in the branch should be regulated as per laid down government guidelines and specified distancing norms.

4. In case of misconduct by a customer, staff should seek help of local police and inform the controlling office (notice stating IPC for hampering public services and misconduct with public servants should be displayed)

5. Staff should certainly make all efforts to pacify a disgruntled/aggrieved customer and extend him the best solution with all calmness & courtesy and prevent any undesirable situation from arising in the branch. However, if a customer seems to be adamant on his rudeness and misconduct, preventive measures such as other senior staff members taking lead in conversation etc., may be resorted to. Staff from the controlling offices should visit branches periodically and ensure staff members of their support and cooperation when required. This would ensure a conducive banking environment in branches and confidence amongst the on-ground staff.

Zones should bring this in notice of all the branches.



  
Arun Kumar Jain  
General Manager