

Bank staff finding it tough to face customers' wrath: union

Our Bureau

Says reports coming of customers getting abusive when not given the required cash



Mumbai, November 30:

With customers being inconvenienced due to the ongoing demonetisation exercise and shortage of bank notes, bank branches are finding it difficult to face their wrath, rage and resentment, said a bankers' trade union body.

Referring to the reluctance of customers to accept ₹ 2,000 notes, absence of supply of ₹ 500 notes and shortage of ₹ 100 notes, a joint statement of the All India Bank Employees' Association (AIBEA) and All India Bank Officers' Association (AIBOA) said "....We get reports of abusive language from the customers on the staff for not being able to give them required cash due to reasons beyond their control."

There are many reports that due to shortage of cash, customers are asked to withdraw ₹ 2,000 or ₹ 4,000 instead of ₹ 24,000 (per week) which they are eligible to, since there is inadequate cash balance in the branches.

CH Venkatachalam, General Secretary, AIBEA, said there is acute shortage of ₹ 100 currency notes and hence even the recalibrated ATMs are not able to dispense cash to the customers. The Association Secretary observed that even whatever ₹ 100 notes are being supplied by the RBI are found to be very soiled; these were earlier remitted to the RBI as non-issuable. Customers are refusing to accept these dirty and soiled notes and, in fact, it is found to be health hazard for the cash-counter staff who handle these notes.

"We find branches are displaying boards like 'No Cash', 'Cash no stock', etc., which seriously erode the reputation of our banks in the eye of the common people.

"We have reports that irritated customers are creating tension inside branches and sometimes locking the branch premises from outside and staff had to call police to come and break open the lock," said Venkatachalam.

More tension in store

S Nagarajan, General Secretary, AIBOA, emphasised that the next one week to 10 days are going to be much more tense because, huge number of employees, workers and retirees/pensioners would throng the bank branches to draw from their salary credit and non-availability of enough cash may lead to serious issues of law and order also.

Adding to the problems, still majority of the ATMs are non-functional and this would add to the crowd and congestion inside the branch premises.

Too many instructions

Further, according to Venkatachalam, the RBI is issuing umpteen number of instructions every day and branch staff are unable to cope up with these instructions instantly until they are duly intimated about it from their respective head offices. Sometimes these instructions of the RBI create more problems than solutions, he added.

In a letter to Indian Banks' Association, Venkatachalam said: "We are afraid, there would be lot of undue pressures, tensions, conflicts and clashes in the branches and branch managers, officers and other staff would face a big ordeal.

"We seek the intervention of IBA to advice the banks to ask for proper police protection in branches to provide proper security to the staff."

Further, the Associations said the IBA has been requested to take up with RBI the issue of providing adequate supply of currency notes to all banks without any discrimination.

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