

Bank of Pune SOP – 50 Questions and Answers

1. What are the customer service hours at Bank of Pune?

Bank of Pune branches operate from 10:00 AM to 4:00 PM, Monday to Friday, and from 10:00 AM to 2:00 PM on working Saturdays. The bank remains closed on 2nd and 4th Saturdays and public holidays.

2. When are employees required to report to work?

Employees must report at least 30 minutes before customer hours commence. This ensures all systems, cash verifications, and branch readiness are complete before customer interactions begin.

3. What documents are needed to open a savings account?

Opening a savings account requires a valid Aadhaar Card, PAN Card, two passport-size photographs, and current proof of address not older than six months.

4. What is the minimum balance requirement for a savings account?

A minimum Quarterly Average Balance (QAB) of ₹5,000 is required for urban accounts and ₹2,500 for semi-urban/rural accounts to avoid penalties.

5. What is the process to apply for a personal loan?

Customers must submit income proof, salary slips, Aadhaar Card, PAN Card, bank statements, and complete the loan application form. Eligibility checks and credit assessments follow.

6. How are customer complaints handled?

Complaints must be logged in the Customer Complaint Register immediately. Acknowledgment should be given within 24 hours, and resolution should occur within 7 working days.

7. What is the dress code for Bank of Pune employees?

Employees are expected to wear formal business attire during working hours. Male staff must wear formal shirts and trousers; female staff may wear sarees, salwar suits, or formal western wear.

8. How often must the cash be balanced?

Cash must be tallied at the branch closing every day. Any discrepancies must be immediately reported to the Branch Manager and documented.

9. How is a cheque book issued to customers?

After verifying account status and signature authenticity, a cheque book request is processed through the system, and records are updated in the cheque issuance register.

10. What should employees do in case of fire?

Follow the branch's emergency evacuation plan, use fire extinguishers only if safe, alert security, and immediately inform fire services and the Branch Manager.

11. What are the working hours for Bank of Pune call center?

The call center operates 24x7 to assist customers with queries, complaints, and requests related to banking services.

12. What documents are required for a home loan application?

Customers need to submit identity proof, address proof, income documents, property papers, sanctioned plans, and bank statements for the last six months.

13. How is an ATM card issued?

After account verification, an ATM card is issued. Customers must activate the card using the first ATM PIN received via mail or branch.

14. What is the grievance redressal mechanism?

If complaints are unresolved within seven days, customers can escalate to the Branch Manager, Zonal Manager, and finally to the Banking Ombudsman.

15. How can customers register for mobile banking?

Customers can register using the mobile banking app by authenticating their mobile number linked to their bank account.

16. What is the process for locker allotment?

Customers must submit a locker agreement, valid ID proof, and pay the security deposit and locker rent annually for locker allotment.

17. How are legal notices handled by the bank?

All legal notices must be acknowledged immediately, entered in the Legal Register, and escalated to the Legal Cell within 24 hours.

18. What are the guidelines for KYC updates?

Customers must update KYC every two years (high-risk), eight years (medium-risk), and ten years (low-risk) accounts by submitting updated identity and address proof.

19. What is the procedure for salary account opening?

Salary accounts can be opened for employees of corporates partnered with Bank of Pune. Required documents include ID proof, address proof, and employer certification.

20. What to do in case of ATM disputes?

Customers must submit a written complaint within seven days of the transaction. The branch must resolve disputes within 15 working days.

21. What are the penalties for premature withdrawal of FDs?

Premature withdrawal attracts a 1% penalty on the applicable interest rate. Specific penalty terms are communicated at the time of deposit.

22. What are Bank of Pune's norms for staff leave?

Staff can avail of Privilege Leave, Casual Leave, and Sick Leave as per bank policies. Prior approval must be obtained for planned leaves.

23. How are transfer policies managed for employees?

Transfers are governed by service requirements and are mandatory after a defined tenure at a branch to ensure transparency and experience diversity.

24. What documents are needed for car loan processing?

Income proof, employment proof, driving license, vehicle quotation, and down payment proof are required for processing a car loan application.

25. What are the SOPs for netbanking password reset?

Customers must verify identity at the branch or use OTP-based authentication to reset internet banking passwords securely.

26. How is service tax/GST handled in bank charges?

Service charges levied by the bank attract applicable GST. Customers receive a GST-compliant invoice with each service charge.

27. How are cash deposits above ₹50,000 handled?

PAN Card copy must be provided for cash deposits exceeding ₹50,000, and mandatory reporting to the Income Tax Department is done as per norms.

28. What is the credit card issuance process?

Eligibility checks based on CIBIL score, income, and KYC documents are conducted before approving and issuing a Bank of Pune credit card.

29. What is the SOP for lost debit cards?

Customers must immediately inform the branch or call center to block the card. A new card is issued upon request after proper verification.

30. What are the branch opening procedures?

Branch opening includes system boot-up, cash vault opening under dual custody, morning cash verification, and updating security logs.

31. How are audit findings managed?

All audit observations must be replied to within 15 days. Action Taken Reports (ATR) must be submitted promptly to the Audit Department.

32. What documents are needed for an SME loan?

Business proof, GST returns, income tax filings, audited financials, and KYC documents are needed to process SME loan applications.

33. How are fixed deposits pre-closures handled?

Customers must submit a written request at the branch. The applicable pre-closure interest rate will be applied, and any penalty will be deducted.

34. What is the customer privacy protection policy?

Customer information must never be disclosed without explicit written consent. Breach of customer confidentiality leads to strict disciplinary action.

35. What are the security protocols for handling branch cash?

Cash movement must always involve dual custody and use cash registers with daily reconciliation to prevent discrepancies.

36. How are overdraft requests processed?

Overdrafts are granted after a detailed creditworthiness check, collateral assessment, and proper sanctioning authority approval.

37. What is the policy on mobile number updating?

Customers must visit the branch in person with ID proof to update their registered mobile number linked to their account.

38. How are fraud cases reported?

Any suspected fraudulent activity must be immediately escalated to the Branch Manager and Regional Office without delay.

39. What is the process for issuing demand drafts?

Customers submit DD requests with details and pay applicable charges. Staff must verify KYC before processing DD issuance.

40. What are the standard promotion policies for staff?

Promotions are based on performance, tenure, internal exams, and HR guidelines. Special fast-track programs are available for top performers.

41. What is the procedure for customer grievance escalation?

If the branch fails to resolve within 7 days, customers can escalate to the Zonal Manager or lodge a complaint with the Banking Ombudsman.

42. How is gold loan processing done?

Customers must submit gold ornaments for purity verification. Loans are sanctioned against collateral value and customer eligibility.

43. What are the retirement benefits for Bank of Pune staff?

Staff are eligible for Provident Fund, Gratuity, Pension, and Leave Encashment as per HR policies on retirement.

44. What is the responsibility during end-of-day branch closure?

Staff must verify system closure, lock cash vaults, secure premises, handover security to guards, and update the end-of-day reports.

45. How can customers activate international transactions on cards?

Customers must submit a signed consent form or activate through internet banking/mobile banking to enable international usage.

46. How is leave encashment handled?

Eligible leaves at the time of retirement or resignation are encashed as per the bank's HR policy and included in final settlement.

47. What is the role of the internal audit department?

Internal audits review operational compliance, KYC adherence, cash handling, documentation, and regulatory compliance at branch levels.

48. What to do if a locker key is lost?

Customers must immediately inform the branch. The bank arranges for locker drilling with the customer present at their own cost.

49. What is the pre-payment penalty on personal loans?

Pre-payment within 12 months attracts a 3% penalty on outstanding principal. No penalty after one year of disbursement.

50. How can senior citizens get priority service?

Senior citizens must be attended to on priority without waiting in queues. Dedicated counters and assistance are provided as per guidelines.