

Bank of Pune - Employee SOP Handbook (50 Q&A)

Example for all answers: Ramesh Verma, a customer, visits Bank of Pune for service.

Q: What are the Bank's customer operating hours?

A: Bank of Pune operates from 10:00 AM to 4:00 PM, Monday to Friday, and 10:00 AM to 2:00 PM on Saturdays (except 2nd & 4th Saturdays).

Q: When should staff report to the branch?

A: Staff must report at least 30 minutes before branch opening to complete system checks and cash verification.

Q: Who is responsible for branch security codes and keys?

A: The Branch Manager and designated Officer-in-Charge hold the branch keys and codes securely.

Q: What is the first task after entering the branch?

A: Verify cash balance, check systems, review security alarms, and ensure all is safe before opening for customers.

Q: How to handle suspicious activities at the branch?

A: Immediately inform the Branch Manager and alert security without alarming the customer. Record incident details carefully.

Q: What documents are needed to open a savings account?

A: Aadhaar Card, PAN Card, and a recent photograph are mandatory for a savings account.

Q: What is KYC and why is it important?

A: KYC (Know Your Customer) ensures we verify identity and prevent financial crimes. KYC compliance is mandatory for all customers.

Q: How to verify customer identity physically?

A: Match the customer's face with photo ID and check original documents before proceeding with services.

Q: How quickly should a new account be opened?

A: Account opening must be completed on the same day or maximum within 2 working days if all documents are proper.

Q: How to register a nominee during account opening?

A: Collect nominee details such as name, relationship, and address during account opening and update in the system.

Q: How to issue a debit card to a customer?

A: Issue during account opening or through a separate debit card request form. Cards are dispatched to the customer's address.

Q: How to block a lost ATM card immediately?

A: Block via internet banking, mobile banking, or by calling the customer helpline immediately.

Q: What is the process to generate a new ATM PIN?

A: Customers can set a Green PIN through ATM or mobile app by verifying with OTP.

Q: How are ATM complaints logged and resolved?

A: Complaint is registered, assigned a ticket number, and resolved within 5 working days.

Q: What to do if ATM cash is not dispensed but account is debited?

A: Register a complaint immediately; reversal will be done within 7 working days.

Q: What documents are required for a personal loan?

A: Salary slips, Aadhaar, PAN, bank statements of last 6 months, and photographs.

Q: How is a CIBIL score checked?

A: Pulled from CIBIL database during loan application process to evaluate creditworthiness.

Q: How long does home loan disbursement take?

A: Loan disbursement usually takes 7-10 working days after full document submission.

Q: How to close a loan early?

A: Submit a foreclosure request, pay any applicable charges, and obtain closure certificate.

Q: How to handle rejected loan applications?

A: Politely inform customer with valid reason and suggest alternatives if possible.

Q: Who handles cash vault operations?

A: Two joint custodians - usually Branch Manager and Cash Officer.

Q: What is a teller's daily cash limit?

A: Usually Rs.2 lakh to Rs.5 lakh, depending on branch policy and volume.

Q: How to identify fake currency notes?

A: Check watermark, security thread, and color-shifting ink; inform supervisor if fake detected.

Q: What record must be maintained for cash transactions?

A: Daily Cash Register must record all deposits, withdrawals, and closing balance.

Q: What is the cash deposit process?

A: Customer fills deposit slip, submits cash, teller verifies and issues receipt.

Q: How quickly should a customer be greeted?

A: Within 1 minute of entering the branch to make them feel welcome.

Q: How to handle customer complaints?

A: Listen patiently, note down complaint, offer solution or escalate if required.

Q: What to do if service demanded is unauthorized?

A: Politely decline and explain that the request is beyond bank policy.

Q: How to handle differently-abled customers?

A: Offer priority service, seating, and physical assistance if needed.

Q: How to handle unavailable services at a branch?

A: Guide customer to nearest branch offering the service or suggest alternate channels.

Q: What are common banking risks?

A: Fraud, theft, money laundering, system failures, or operational mistakes.

Q: How to report a suspicious transaction?

A: Fill Suspicious Transaction Report (STR) and send to Compliance Department confidentially.

Q: What is AML compliance?

A: Follow Anti-Money Laundering rules by verifying transactions and reporting unusual activities.

Q: How often must KYC be updated?

A: Every 2 years for high-risk, 8 years for low-risk customers.

Q: How to report internal fraud?

A: Immediately inform Branch Manager and file a confidential report.

Q: How to assist a customer in mobile banking registration?

A: Help download the app, register with account details, set MPIN.

Q: How to reset an internet banking password?

A: Reset online using OTP or visit branch with ID proof.

Q: What is the daily UPI transfer limit?

A: Rs.1 lakh per customer per day as per bank and RBI guidelines.

Q: How to lodge online fund transfer complaints?

A: Register through app/branch; complaint is resolved within 3 working days.

Q: What is the process to onboard customers to the bank app?

A: Verify mobile number, link account, create login ID and password.

Q: What is the dress code for staff?

A: Formal wear with official ID badge during working hours.

Q: How to apply for leave?

A: Apply online through HRMS portal with prior approval from Branch Manager.

Q: What happens with repeated late arrivals?

A: Warning issued first; repeated cases may lead to salary deductions.

Q: What is the procedure for internal transfers?

A: Transfer order issued by HR; employee must join new branch within given time.

Q: What is the conduct rule with customers?

A: Be professional, polite, maintain confidentiality of customer data always.

Q: What is the daily closing checklist?

A: Cash counting, system log-off, locking vaults, and security checks.

Q: How is daily cash balancing done?

A: Tally physical cash with system balance, record discrepancies if any.

Q: How to logout from bank systems safely?

A: Logout from all banking applications and ensure systems are shut down.

Q: How to report downtime issues?

A: Call IT Helpdesk and raise a service ticket immediately.

Q: Who signs off the day-end report?

A: Branch Manager and Operations Head sign after verifying all figures.