

Caselet No1 Dr.P.Periasamy

A customer has a savings bank account in a private bank, he has this account for about 15 years, in the year 2020, what happened was, when he pays the EMI, one week before the due date, the banker deducts some money and they will not let the customer to pay the EMI in time, and charge additional ECS charges as well.

The customer has written to them twice or thrice, but there were no response, this practice is till continuing even now.

Then the customer tried to pay the due just in time, even then the same practice continues, and it has affected him a lot.

For example, if he has to pay the EMI as Rs.18000/- per month to another banker through his banker, his banker will not allow him to pay the full EMI in time, and he would have to face all the consequences at a latter point of time. This good practice of the banker still continues.

Requirements:

1. If you are in this customer's position what would you do to the banker?
2. As a banker, what would you advice the customer?
3. How to resolve this issue with the banker
4. Do you see some fault with the customer here? If yes? How would you convince the customer as a banker?