

## *How to prevent loss of money, while handling cash?*

### **1. Start your work as per rules and close your work as per rules**

Be punctual. Start your work at the right time and close the counters immediately after business hours strictly. Do not stretch yourself beyond a limit.

### **2. Once seated at the counters, never think of anything else**

This is very important. Do not think of the previous day events or personal commitments for the day. Similarly, do not worry about something that is not in your control.

### **3. Request one of your colleagues to regulate the queue**

If there are a number of people standing before you, request your colleagues to regulate the queue. This can be done by issuing paper tokens to people who have come for depositing cash and issuing metal tokens to people who want to withdraw cash. This requires the initiative and support of your manager.

### **4. With the help of your manager and other colleagues, ensure display of necessary boards and notices at many places inside and outside the bank premises**

This is another important area. If the notices and boards are prominently displayed in English and local language, your job is half done. No need to explain everything to everyone, including the educated ones. People tend to help themselves.

### **5. It is very important that all the forms are made available in regional language too**

All the forms and necessary stationery kept inside the bank must be in regional language, besides Hindi and English. If it is done, people will not unnecessarily trouble you for clarification of their doubts or seeking help in filling those forms.

### **6. Do not try to attempt to serve too many persons at a time**

Even if you are approached by several persons at a time, ask them to come one by one. Your willingness to serve as many people as possible simultaneously shall not affect your pace and concentration. It may result in your losing money ultimately.

### **7. Do not oblige your manager and other colleagues frequently**

Do not encourage your colleagues – be it manager also – to disturb you frequently both for receipts and payments, skipping the queue in front of you. This will divert your attention. Request them to use their privilege as staff or superior sparingly.

### **8. Try to handle as few denominations as possible**

This is another important advice. Do not handle too many denominations at a time. To the extent possible, restrict them. While you can do nothing about what denomination the depositor may tender, you yourself can decide the denomination for the payments you make.

### **9. In case of doubt, there is nothing wrong in counting the cash twice**

There is nothing wrong to count twice, if you have any doubt. With the counting machine in place, it hardly takes a minute or two more. Nevertheless, this shall not become a habit or obsession.

### **10. Do not make payments with the cash received just now**

Do not make payments with the cash received just now. Usually, this is the mistake committed by most of the inexperienced cashiers. And this is the most dangerous practice.

### **11. Do not oblige people who want to exchange higher denomination notes (which continue to be legal tender) for lower denomination notes**

Obliging such requests will not only delay your other transactions, but also distract your attention. If an important customer comes up with such request, ask him politely to wait until lunch hour or the end of business hours.

**12. Do not engage in long conversation or argument with anybody**

Those who argue or complain may be directed to an officer or the manager. Similarly, long conversation with customers shall be avoided, while you are sitting at the cash counters.

**13. Do not leave the counters in between for any other work**

Do not leave your seat unless it is very urgent and unavoidable. Postpone your other jobs till the lunch hour or the end of business hours.

**14. Do not make phone calls or attend to phone calls**

Making phone calls or attending to inward calls while you are in cash section is highly risky and must be avoided.

**15. Never lose your temper**

Do not lose your temper, even if provoked by a customer or any other person. Respond to such people briefly and request them to approach an officer or the manager for further action.

**16. Whenever you find time, make the loose notes into sections**

Make the loose notes into sections, whenever you find some time gap. This will ensure you save plenty of time and will enable you to tally the cash in time.

**17. While you club small bunches, be more careful**

While clubbing small bunches of cash lying in your draw, exercise caution and be more vigilant. Especially when you mix up currency notes remitted by different parties, this extra caution is required.

**18. Relax for a minute for every 30 minutes, without others noticing it**

To relieve yourself from the tension, relax yourself for a minute every 30 minutes. For this, you may do your job a little slowly, without getting noticed by others. This requires cleverness and practice.

**19. When you are hungry, do not sit at the counters even during lunch hour**

When you feel hungry, do not continue your work. This is the time everyone tends to lose patience and shows his/her annoyance on the customer. Sometimes, indulging in self-pitying and self-consolation, people end up committing mistakes, thus compounding their woes and problems. Knowing this human weakness, some people may deliberately approach you during lunch hour. Learn the tact of making them wait till you finish your lunch. Moreover, when you are eating, forget everything else and eat calmly and quietly.

**20. Sleep well during nights**

Many empirical studies show that deprivation of sleep for minimum number of hours a day leads to behavioural disorders. One among them is turning cynical and petulant. So, sleep well every day, so as to wake up afresh the next morning. This will make your day pleasant and keep you also cool, composed and efficient.

**21. May God bless you**