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Impossible Customer

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The story aims to dispel the notion that an employee often discriminates against some of his visitors and to focus on how to show tact and patience with difficult customers.

Mr Praddyumna was having a meeting with his field workers. A guard armed with a gun stood on duty at the gate of his chamber with instructions not to let anyone in. In the meantime a customer emerged, his face red with anger. But as he tried to enter the room, the guard prevented him.

“Get out of my way!” shouted the customer. “I’ve got to see the manager and right now.”

“But you can’t enter the room until the meeting is over!” the guard responded somewhat forcefully.

“Mind you, you’re speaking to Zamil Ahmad. Don’t be fooled into thinking this beard has become white!”

“But, chachcha [uncle], try to understand me,” entreated the guard. “They are holding a meeting inside. Wait till it is finished – I’d be glad to help you until then.”

“You arrogant gnome, you will help me! You’d better step aside and let me go in!”

“Please sir, it’s a matter of my livelihood.”

“Don’t be stupid, do you think you can stop anybody from meeting a public servant?” he growled and pushing the guard to one side, he went in, grouching about how he had been treated by one of the clerks.

Everyone turned to look at him with a bewildered look on their faces. Mr Praddyumna too could not work him out. Anyway, he asked one of the field personnel to leave his chair for him. Then he asked the old man politely if he would be so kind as to take the seat. But, to his surprise, he refused.

“Chachcha, do you want me to stand up, too?” said the manager.

“What will you do then?” rejoined the customer.

“Oh,” he explained, “how can you expect me to keep sitting in my chair when my father’s peer is standing?”

The old man cooled down a little and also took the vacated chair. But he was still not happy.

“Mr Manager, that son of a thakur [a Hindu] discriminates against me and does not want to deal with me,” grumbled the old man, pulling his policy bond out of his wallet and handing it to him. “Just take a look at it and see how long I have been paying the premiums. Strictly speaking, I have nurtured a hope of receiving this claim for twenty five years now. Now, when it has matured, you’ll delay the settlement?”

Mr Praddyumna took a glance at the bond and asked, “What did he say to you?”

“He asks for my passbook. I wonder what the passbook has to do with that. Well, I’ve no problem in submitting that, but I’m sure there is no need for it. Can you tell me whether a passbook is ever required for writing a cheque, or say if it were, should he have accepted any such application without it, if you don’t mind me asking? Believe you me, he accepted other similar applications before my very eyes and rejected mine. Why did he do so? Am I an interloper here?”

The manager nodded thoughtfully, returning the bond to the old man. He pushed the bell, and a little while later an office boy emerged.

“Raju, you take chachcha to Ashfaq Ahemad’s desk,” he instructed, “and tell him that I want him to settle his maturity claim as early as today.”

The office boy led the old man to the clerk’s desk and conveyed what the manager had asked him to.

Mr Ashfaq looked up at the old man and said “Assalamu Alaikum”.

“Wa Alaikum Assalam,” replied the old man cheerfully.

Since the clerk was already engaged dealing with a difficult customer, he asked him to sit on a chair and to hang on for a few minutes.

“I have great respect for you, sir, believe you me,” Ashfaq continued, turning to Mr Ramanuja, who was sitting on the other side of the desk. “I don’t consider you to be a mere policy holder; I consider you to be my honoured customer and above all my good old uncle. Can you still imagine me treating you unfairly and delaying your payment deliberately?”

“But I don’t see why I should produce a cancelled cheque or my passbook,” retorted Mr Ramanuja. “My policy has matured and I have the policy bond and also the discharge form duly signed and witnessed. Now you will either hand an account payee cheque over to me or mail it to my registered communication address. It’s not for the first time that I have come to receive a maturity payment, you know.”

“But, uncle, times have changed. The financial services industry is changing fast with the advent of the new digital technology. Now we don’t make payments by cheque; instead, we use the National Electronic Fund Transfer system that facilitates us to transfer funds from our bank branch to a customer’s account in which he wants to receive his payment. Since to operate this system we need certain information from the beneficiaries, we ask them to fill in a NEFT Mandate Form telling us the name and the Indian Financial System Code of his bank branch and his account number, and also to submit a cancelled cheque or his passbook to substantiate the information on it. Good old chacha [uncle], don’t be quick to take offence, it doesn’t become you.”

“However, you cannot deny that you have accepted claim forms from other people without asking for their passbooks or any other kind of form.”

“Oh yes, they have already registered their bank account details. You know, one can submit the NEFT form supported by other corroborative evidences any time during the policy term.”

“Then why didn’t you inform me of the changes in advance?”

“Oh, Uncle! The discharge form that you have was sent to you months in advance. Now look at the note at the bottom of it. The new requirements are mentioned there. I think you didn’t pay attention to it.”

Mr Zamil Ahmad was listening to the conversation between Ashfaq Ahmed and Ramanuja carefully. “It means I misjudged – Man Pratap did not want to put me off,” he said to himself.

Then he looked at Ramanuja. “Ashfaq bears you no ill will, brother,” he said. “I was also prejudiced against Man Pratap Singh as you are against him. There’s no doubt now that the system has changed. We should bring back our passbooks.”

“Chachcha, do you have the same problem too?” asked Ashfaq.

“Exactly!” Zamil Ahmed said, nodding. “Now I know it’s no good being impatient with anyone.”

Ashfaq looked pleased to make the old men convinced. He pulled the bell and a tea boy appeared. “Vicky, go and fetch us a cup of tea.”

“Good tea or bad tea, sir?” Vicky said playfully.

“Oh yes, I should have called you Vicky Smart and not Vicky only,” laughed Ashfaq.

“I won’t be a minute, with fresh and hot, sir,” the boy said with a theatrical bow and retired.

Ashfaq turned to look at the old men again. “Innocent fathers! I’m really sorry to trouble you,” he said tenderly, “but you have to observe the new formalities, though it’ll save you the bother of paying the cheques into your accounts. Anyway, you may leave your documents with me here. I’ll wait until you return with your passbooks or cancelled cheques. You’ll then be surprised to see how quickly – almost with a click of mouse – your claims are settled.”

A few moments later the tea boy returned with a tray. All the three sipped their tea pleurably. After that the two policy holders got up, thanked the clerk and went out, talking to each other amiably.