

IT ENABLED SERVICES

CALL CENTER SERVICES

A CALL CENTER for bank is required to provide an effective enquiry-response service to bank's existing and prospective customers. The scope of enquires includes bank's new and existing products, interest rates, branch / ATM locations, status enquiry of previous requests, etc. The call centre is expected to be in a position to provide expert responses with accurate information.

The various functions that a Call Center can provide are broadly listed below.

Basic Banking Transactions: The call centre responds to inbound calls from existing customers, Answer enquiries on account balance, transactions, maturity, record requests for cheque book, account statements, etc., and forward the requests to the designated office(s) of the Bank.

Marketing functions: The call centre provides Tele-Marketing facility for the products and services of the bank. It makes out-bound calls to existing customers for up-selling and cross-selling of bank's products or source data on prospective customers from the market then call them under various campaigns launched by the Bank from time-to-time. This helps in generating leads, contacting hot leads for fixing the appointments for relationship executives, etc.

The customer queries can be classified as under.

- ❖ Transaction Enquiry – Balance enquiry, statement view, cheques collected
- ❖ Transaction Request – Request for cheque book, term deposit, demand draft
- ❖ Products and Services – Various Schemes, Interest rates, EMIs, maturity values,

The outbound (Dialing) module can also provide for the collection reminder and follow up service.

Enquires

- ❖ Deposits – product information
- ❖ Loans – product information
- ❖ Electronic funds Transfer – Product Information
- ❖ Credit / debit Card – Product information
- ❖ Depository Product Information
- ❖ Insurance / Mutual Funds Product Information
- ❖ Branch / Extn. Counter / RO / CO / HO / ATM Location – enquiry
- ❖ Charges / Commission enquiry

Complaints: Complaint regarding ATM

Client : Canara Bank