

## THE SOP SAYS YOU CAN SO YOU MUST

My wife and I have been asked to do the impossible by HDFC Bank twice in last few months. The first incident was difficult to comprehend. The second defies logic!

My wife decided to close an account of a small firm she was running. After a lot of niggling bureaucratic hassles, she finally managed to get the procedures completed by getting the Branch Manager to personally oversee the process. She gets the final papers along with a cheque is in the name of the firm that has just been closed! It takes time for the manager to see what the problem is and then he tries to wiggle out by saying, "I can't do anything this is the procedure"!! It took a lot of persuasion to get the money paid out meaningfully by the bank.

In the second incident, my wife and I were joint signatories to a Demat Account. A transaction was stopped saying, "signatures don't match". We were surprised since we had been through a whole rigmarole of having my wife signature revalidated. After considerable questioning and badgering, out comes a stack of papers. The earlier procedure was inconclusive. So both of us are asked to redo the procedure. The form says, "old signature"!! Again the executive pushing the paper can't see the irony of what's being asked. We argue, "I am validating the new signature because I have grown older and my hand is not as steady as it used to be. How on earth can I reproduce the old signature! And if I could why would I want a new signature validated?" The young kid pushing paper can't understand. The old set of papers turned up since the executive suddenly realized that he had goofed badly and lost his nerve. The earlier revalidation was not completed because the old signatures that my wife was forced to do against all protests were not tallying!! The Bank just kept mum about it for weeks and then wanted us to repeat the same thing!

Am I missing some thing here? Am I an oldie who does not understand the word impossible! Or is it the highly polished (by incompetent in my view) executives who are right? Are Standard Operating Procedures so dumbly designed? Are Standard Operating Procedures a convenient peg to hang inefficiencies on?