

Policy on General Management of Branches

Background

Reserve Bank of India (RBI) vide their Master Circular on Customer Service has advised Banks that their system should be oriented towards providing better customer service and they should periodically study their systems and its impact on customer service. For this purpose, RBI has mandated Banks to implement a Board approved policy on “**General Management of Branches**”.

This Policy aims at providing a general framework and broad guidelines for general management at branches aimed at improving customer services at branches. As a Bank, we cater to the needs of all categories of customers by offering products best suited to them and ensure that customers can access their accounts with ease.

The scope of this policy is detailed below:

1. Providing Superior Branch Infrastructure facilities to customers

- The furnishing and interior of the Customer Waiting Area to be done with elegance, functional utility and economy depending upon the size, location and customer profile of the Branch.
- The Bank shall provide infrastructure facilities at branches by bestowing particular attention to providing adequate space, proper furniture, drinking water facilities, with specific emphasis on senior citizens, disabled persons, pregnant women / women with small children, etc.
- Necessary and proper seating arrangement in the Customer Waiting Area will be provided.

2. Providing separate counters for enquiry & assistance

- The staff members manning points of interface with the customers are expected to be fully conversant with the products and services they handle so as to be able to answer any query from customers in a professional manner.
- May I help You/Yes for You’ Counter shall be provided at all our metro and urban branches.
- Branch Incumbents will allocate the work in the branches in such a way that no customer facing counter is closed during the business hours.

3. Displaying indicator boards & Posters

- The Bank shall display indicator boards at the “May I Help You/Yes for You” counter/s in English, Hindi as well as in the concerned regional language and also guide customers to seek regional language assistance from the branch officials.
- Business posters at semi-urban and rural branches of the bank will also be in the concerned regional languages as per business, product requirements.
- All external and internal communications and promotional materials including posters, brochures and pamphlets are to comply with our brand standards. All external

communications are to be approved by our Marketing & Corporate Communications Team, Head Office.

- A uniform Comprehensive Notice Board is displayed at all the branches displaying various key aspects, i.e. interest rates, service charges, minimum balance requirement, product information, time norms for various banking transactions, Grievance Redressal Mechanism etc., and the same is to be updated regularly whenever there is a change in respect of the information already displayed.

4. Providing Information Booklets in Trilingual to customers

- The customers seeking assistance in regional language on Bank schemes/products etc. may be directed to the branch officials / “Yes for You” counter/s.
- Critical information on customer service will be maintained in the Customer Comprehensive Information Guide (CCIG) at our branches and our branches will also have a Comprehensive Notice Board with updated information in Bilingual/Trilingual.
- Customers will be provided booklets at the time of account opening containing details of services and facilities in English language. These will also be made available at our branches. Bilingual/trilingual versions of the same will be part of our CCIG at each of our branches. The CCIG will be readily accessible to any customer visiting the branch

5. Use of Hindi & Regional Languages in transacting Business with customers

- Important and identified stationery items will be printed in Hindi and English (bilingually) and where necessary, trilingual, i.e. in Regional Language, Hindi and English.
- Cheques drawn, endorsed and signed in Hindi will be accepted for payment without observance of any additional formality.
- The Bank shall deploy officials who can speak in Hindi and regional languages while transacting with customers.
- Wherever required, Bank may send communications to customers in Hindi or regional languages

6. Improving Security System in Branches

- The existing security system at the branches shall be reviewed on an annual basis and necessary improvements shall be carried out.
- Adequate arrangement of Security Guards will be made at the branches
- CCTV cameras will be installed in the branches & ATMs
- Notice confirming that site is under electronic surveillance will be displayed at branches
- Critical areas of the branch will have restricted access ensuring authorized entry only
- Intruder alarms will be installed to mitigate risk of criminal trespass, both during banking hours and nonbanking hours

7. Wearing of identity cards by employees

- Permanent and temporary staff will be provided with Identification cards to facilitate easy identification of employees.
- All branch staff will wear their identification cards during working hours.
- Name plates will also be placed for customer facing employees.

8. Posting of lobby Manager to ensure proper management of customer service at branches

- The Bank shall post Lobby Managers depending on the branch size, location and customer foot falls to ensure employees' response to customers and for helping out customers with their transactions.

9. Regular Training to staff members on Customer Service

- Bank's Training Policy shall cover all aspects of Training to the employees in line with customer service orientation.
- The Bank shall adopt various ways of training / delivery as deemed relevant to the target audience including the nature of training provided.
- Trainings may be imparted using Power Point Presentations/ classroom training/ e - learning module. For example Role Plays, Visuals, quiz, Games, concalls, video conferencing etc.

10. Visit of Senior Officials to Branches

- Senior Officials from Corporate/Head Office / Regional Offices / Controlling Offices shall visit branches at periodical intervals for on the spot study of the quality of service rendered by the branches.
- Branches will maintain a Visitor's Book to record the visits of Senior Officials from the Central office or other offices.
- The Visitor's Book will be kept under the supervision of the Branch Business Leader/ Deputy Branch Business Leader.

11. Rewarding best branches for customer service

- The Bank shall evaluate the performance of the branches on customer service, periodically, and reward the best branches / service staff.
- Various aspects of customer service such as adherence of time norms for transactions, infrastructure facilities, display of information, staff attitude, redressal of complaints etc. will be taken into account in determining best branches.

12. Customer Service Audit & Customer Surveys

- The Bank shall conduct periodical Customer Service Audits / Surveys to evaluate level of customer satisfaction.

13. Holding Customer relation programs & Customer Service Meetings

- Bank would set up Customer Service Committees at branches level comprising of employees and customers. Such meetings shall be conducted on monthly/ quarterly basis depending upon the customer base of the branch.
- The objective of Customer Service Committee Meetings would be to look into the quality of customer service rendered and critically examine the feedback/suggestions for improvement in customer service.
- The branches would invite its members and customers for the meetings and ensure the quorum for these meetings is maintained.

14. Grievance Redressal framework

- We will display the name of the branch official who customers can reach in case of a grievance.
- The name and contact details of the Banking Ombudsman will also be displayed. Grievance Redressal framework will be prominently placed in the Customer Comprehensive Information Guide (CCIG) and displayed at ATMs.
- Perforated Complaint Registers will be available for customers to register complaints and drop boxes will be placed at strategic locations, to enable customers give their complaints or feedbacks after banking hours as well.

15. Establishing a new Product & Service Approval Process

- The Bank shall establish a New Product and Process/Services Approval Process through PPAC (Product & Process Approval Committee)

16. Periodic Job Rotation

- The Bank shall ensure that there is a periodic change of desk and entrustment of elementary supervisory jobs.

17. Monitoring of Customer Service

- A Central Service Team will monitor the customer service performance of the branches across various regions & clusters. This team will also ensure that the branches adhere to Regulatory Guidelines on customer service.

18. Compliance to various Codes on Customer Service

- The Bank is committed to the compliance of the provisions and guidelines of the various Codes on Customer Service besides the instruction of RBI on the subject.
- Some of the important instructions, guidelines being complied with are mentioned below:
 - a. Banking Codes and Standards Board of India (BCSBI)

- b. Goiporia Committee on Customer Service
- c. Banker's Fair Practices Code
- d. Citizen's Charter
- e. Comprehensive Deposit Policy etc.

19. Other Regulatory Guidelines

- The Bank will comply with other regulatory guidelines on customer service such as:
 - a. Display of notice on conduct Customer's Service Committee Meetings at branches
 - b. Financial inclusion
 - c. No restriction on deposit of cash across the counter
 - d. Extended business hours if required
 - e. Operating guidelines on provision of transaction service to sick / old and incapacitated person who are unable to physically be present at the branch
 - f. Provision of cheque drop boxes with display of notice that the customer may deposit the cheque across the counter and obtain acknowledgment etc.

19. Force majeure

The bank shall not be liable on account of non-compliance if some unforeseen event (including but not limited to civil commotion, sabotage, lockout, strike or other labour disturbances, accident, fires, natural disasters or other "Acts of God" war, damage to the Bank's facilities or absence of the usual means of communication or all types of transportation etc.) beyond the control of the bank prevents it from performing its obligations within the specified service delivery parameters.

The policy will be reviewed annually and necessary updation will be made based on the requirements identified from time to time.