



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.
- We shall prioritize service requests for senior citizens and differently abled customers.
- 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.

2. Displaying indicator boards & Posters

- All external and internal communications and promotional materials including posters, brochures and pamphlets are to comply with our brand standards and shall be duly approved.
- 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, Grievance Redressal Mechanism etc., and the same is to be updated regularly whenever there is a change in respect of the information already displayed.

3. Providing information in Hindi and regional languages to customers

- The customers seeking assistance in regional language on Bank schemes/products etc. may be directed to the branch officials .

- Critical information on customer service will be maintained in the Customer Information file 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. Translations of these booklets shall be made available verbally or written on request at our branches.

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

- 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.

5. Improving Security System in Branches

- The existing security system at the branches shall be reviewed on periodically 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.
- 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.

6. Identity cards for employees

- Branch staff will be provided with Identification cards to facilitate easy identification of employees.

7. Regular Training to staff members on Customer Service

- All our customer facing staff are suitably trained and experienced in customer service in a banking environment.

8. Visit of Senior Officials to Branches

- Senior Officials from Corporate/Head Office / Regional Offices / Controlling Offices shall visit branches at other locations 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.

9. Holding Customer relation programs & Customer Service Meetings

- Bank would set up Customer Service Committee consisting of Branch Manager and Branch operations Manager at branches.

- 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.

10. 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 Information file at branches.
- Perforated Complaint Registers will be available for customers to register complaints and drop boxes will be placed branches to enable customers give their complaints or feedbacks.

11. Establishing a new Product & Service Approval Process

- The Bank has established a New Product and Process/Services Approval Process.

12. Monitoring of Customer Service

- Customer service is monitored by Head of Branch operations and Head customer service.

13. 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. RBI Customer service circular
 - c. Banker's Fair Practices Code
 - d. Citizen's Charter
 - e. Comprehensive Deposit Policy etc.

14. Other Regulatory Guidelines

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

15. 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 periodically and necessary updation will be made based on the requirements identified from time to time.
