

## **Policy for General Management of Branches**

### **1.Introduction:**

As a service organisation, customer service and customer satisfaction should be the prime concern of any Bank. With the change in profile of customers, their expectations are also changing. This policy aims at bank's ongoing efforts to meet the expectations of the customers and make the bank's systems are oriented towards providing better customer service.

### **2.Objectives of the Policy:**

- a)Providing infrastructure facilities by the branches to customers.
- b)Providing separate counters for Enquiry and Assistance to customers.
- c)Displaying information boards and posters.
- d)Posting roving official to ensure employees' response to cutomers.
- e)Providing information booklets in trilingual to customers.
- f)Use of Hindi and regional languages in transacting business by banks with customers.
- g)Improving security system in branches.
- h)Wearing of identity cards by the employees.
- i)Periodical job rotation.
- j) Training of staff on customer service.
- k)Visit of senior officials to the branches.
- l)Rewarding best branches from customer service angle.
- m)Customer service audit, customer surveys.
- n)Periodical customer service meets.
- o)Establishing a New Product and Services Approval Process.
- p)Appointing Quality Assurance Officers for ensuring the customer service is maintained to the expected level.

### **3.The Policy for General Management of the Branches deals:**

#### **a)Providing infrastructure facilities by branches to customers:**

Arrangements in the branch premises shall be adequate to make the customers feel comfortable while transacting the business. Availability of following basic facilities is to be ensured with specific emphasis on pensioners, senior citizens ,disabled persons, etc,

- a. Good Ventilation
- b. Lighting
- c. Seating facilities.
- d. Drinking water
- e. Space for parking the vehicles

Further, premises should be maintained clean and tidy.

**b)Providing separate enquiry and assistance counter for customers:**

All the branches shall be having 'May I Help You" counter to assist the customers. Branches which are categorized as very large branches and above will have a separate " May I Help You" counters. In other branches "May I Help You" counter will be combined with the counter located at the entry point. This will provide necessary assistance to the customers in dealing with their banking requirements.

**c)Displaying the information at the branches:**

The information at the branches should be displayed in trilingual format viz, in Regional Language, Hindi and English. The business posters at the Semi urban and Rural branches should be in the concerned Regional Languages.

**d)Posting of roving official to ensure employees response to customers:**

Customer Relations Officer shall be posted in all the branches categorized as very large and above. In small and medium branches an officer with other duties will be assigned the role of "Customer Relations Officer". They will ensure that the customers are provided necessary assistance in transacting the business and oversee the employees response to customers.

**e) Providing information booklets in trilingual to customers:**

The customers shall be provided necessary information in the form of booklet containing details of services and facilities available at the bank. The book will be kept at the "May I Help You" counter for the customers to know the details. Necessary updations will be made in the booklet whenever there is a change in the information.

**f)Use of Hindi and Regional Language :**

While communicating with the customers, Hindi and Regional Language along with English shall be used. For effective communication with the customers, the language known to them shall be used at all levels.

**g)Reviewing and Improving existing security system:**

The existing security system at the branches shall be reviewed on annual basis and necessary improvements to be carried out. The security system should cover not only the bank's assets, but also to create a confidence for the staff and public with relation to their banking operations. Posting of security guards, installation of CCTVs etc. at all branches shall instill a confidence amongst the employees and customers. This will enable monitoring the movements of the customers and to avoid entering of unwanted elements into the branch.

**h) Wearing of Photo Identity Cards by the employees:**

The customers while transacting the business at the branches should know employees identity. In order to facilitate this, wearing of employee Identity card by all the employees shall be made mandatory. Non wearing of Identity Card shall be construed as minor misconduct on the part of employee and appropriate disciplinary action shall be initiated. Compliance in this regard will be ensured by the Regional Head concerned.

**i) Staff knowledge:**

Each one of the employee shall be given fair opportunity to acquire the practical banking knowledge in all the areas to enable them to give better service to the customers. Under the “**Single Window**” concept at the branches, the staff members are expected to meet the customers requirements including cash payment at a single point. Likewise the supervisory staff shall have a exposure to various avenues of banking operations for effective customer service.

**j) Training to Staff:**

Training to the staff shall be customer service oriented. Each training programme shall have session on customer service. All the staff members shall be trained to handle the customers more effectively. Innovative methods of training such as job card , video conferencing and other methods shall be adopted by using latest technology.

**k) Visit by Senior Officials from the controlling offices:**

Regional Manager (or) Second Line Official in Regional Office (or) Head of Business Segment shall visit al the branches once in a quarter and asses the quality of customer service rendered by the branches. Also, Executives at Central office shall visit the branches periodically to the branches for onsite study of level of customer service at the branches. Necessary remedial measures will be initiated on the deficiencies found.

**l) Rewarding Best Branches:**

Based on the level of customer service provided in the branches, awards and shields will be presented to the branches which excel in the customer service. 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.

**m) Customer Service Surveys:**

Customer service surveys will be conducted periodically to get the feedback from the customers to assess the level of customer service and the expectations in order to improve the service better.

**n) Customer Relations Programme:**

Customers' fortnight will be observed every year during the month of November to interact with different segments of customers and identifying action points for improving customer service. Also, participation and interaction of customers through Branch Level Customer Service Committee and Standing Committee on Customer Service will be ensured to get the feedback on customer service.

**o) New Product and Services Approval Process:**

New Products and Services will be introduced through a well established Approval Process after due approval by the Board especially on issues which compromise the rights of the common person.

**p) Quality Assurance on Customer Service:**

Quality of customer service will be monitored through various means such as visiting official report, customers feedback and customer service surveys etc.

**4. 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 updations will be made based on the requirements.