

**POLICY ON GENERAL MANAGEMENT OF BRANCHES - 2018**

**INDEX**

<b>1</b>	<b>Introduction</b>
<b>2</b>	<b>Infrastructure Facilities</b>
<b>3</b>	<b>“May I Help You” Counter</b>
<b>4</b>	<b>Indicator Boards</b>
<b>5</b>	<b>Business Posters</b>
<b>6</b>	<b>Roving Officers</b>
<b>7</b>	<b>Booklets on Services and Facilities</b>
<b>8</b>	<b>Language</b>
<b>9</b>	<b>Security System in branches</b>
<b>10</b>	<b>Identification Badge</b>
<b>11</b>	<b>Periodic Change of Desk</b>
<b>12</b>	<b>Training</b>
<b>13</b>	<b>Visit by Senior Officials</b>
<b>14</b>	<b>Rewarding the Best branches</b>
<b>15</b>	<b>Customer service audit, customer surveys</b>
<b>16</b>	<b>Customer Relation Programmes</b>
<b>17</b>	<b>New Product and Services Approval Process</b>
<b>18</b>	<b>Quality Assurance Officers</b>
<b>19</b>	<b>Force Majeure</b>
<b>20</b>	<b>Acts beyond the control of the Bank</b>

## **1. Introduction**

Customer service has great significance in the banking industry. The banking system in India today has perhaps the largest outreach for delivery of financial services and is also serving as an important conduit for delivery of financial services. The coverage has been expanding day by day, and while handling the soaring demands and expectations of the customers, it is necessary for the Bank to keep up the quality and content of dispensing of customer service.

Banks' systems should be oriented towards providing better customer service and a periodical study of the systems and their impact on customer service is necessary and in this direction Reserve Bank of India has instructed all the member banks to have a Board approved policy for general management of the branches.

Hence this policy is formulated and the policy document covers, (i) Infrastructure facilities, information etc, provided to the customers, (ii) Security Systems and (iii) Monitoring, Training & Rewarding to staff members.

The Bank is committed to ensure adequate banking services to the common person and in our efforts for excellence, we analyze the current level of service, review the progress periodically, enhance the timeliness and quality, rationalize the processes taking into account technological developments and suggest the branches accordingly to facilitate change on an ongoing basis through instructions/guidelines and ascertain proper implementation of the same.

## **2. Infrastructure Facilities**

Bank shall provide the required infrastructure facilities at all the branches. To ensure the comfort of the customers, adequate space and proper furniture shall be provided in the branches. Clean drinking water facility to the customers shall be provided in the branch premises. Pensioners, Senior Citizens, Disabled persons etc., shall be attended on priority and shall be made comfortable while carrying out banking transactions.

Ramps shall be provided wherever feasible at the entrance of the branch. Magnifying lens shall be provided to persons with low vision to enable them to carry on their banking transactions smoothly.

### **3. “May I Help You” Counter**

All branches, except very small branches should have “Enquiry” or “May I Help You” counters either exclusively or combined with other duties, located near the entry point of the banking hall.

### **4. Indicator Boards**

Indicator boards in English, Hindi as well as in the concerned regional language shall be displayed at all the counters.

### **5. Business Posters**

Business posters shall be provided in the concerned regional language, at all semi-urban and rural branches.

### **6. Roving Officers**

Assistant Branch Manager / Second Line Officer of the branch shall act as the roving officer to ensure employees’ response to customers and for helping out customers in their transactions.

### **7. Booklets on Services and Facilities**

Customers shall be provided with booklets, consisting of all the details of services and facilities available at the bank, in Hindi, English and the concerned regional language.

### **8. Language**

Hindi and the regional languages shall also be used for customer business transactions and communications.

### **9. Security System in branches**

The existing security system shall be reviewed periodically and necessary improvements shall be made.

### **10. Identification Badge**

Employees shall wear the employee identification badge supplied by the Bank, displaying photo and name thereon.

## **11. Periodic Change of Desk**

Periodic change of desk and entrustment of elementary supervisory jobs shall be carried out.

## **12. Training**

Staff members at the delivery point shall be trained in line with customer service orientation and in technical areas. Innovative ways of training / delivery ranging from job cards to roving faculty to video conferencing shall be provided with an objective to improve customer service and satisfaction. (Bank shall conduct various training programmes and the comprehensive curriculum of the Bank's staff training college shall cover all the aspects of customer service and also the technical areas. Bank shall adopt innovative ways of training programmes and revise the same periodically for improvement).

## **13. Visit by Senior Officials**

Senior officials from controlling offices and Head Office shall visit the branches at periodical intervals for on the spot study of the quality of service rendered by the branches.

## **14. Rewarding the Best branches**

While awarding the MD's Club Membership and Best Branch Awards, due weightage shall be given for the level of customer service rendered to the customer.

## **15. Customer service audit, customer surveys**

Bank shall actively participate/join in various industry level surveys and shall analyze the reports for improvement.

## **16. Customer Relation Programmes**

Customer relation programmes and periodical customer meets shall be arranged so as to interact with different cross sections of customers for identifying action points to upgrade the customer service.

## **17. New Product and Services Approval Process**

Bank shall be implementing the new Products and Services only after going through a process wherein New Product Approval Committee shall study the same and ensure that the same is not compromising the rights of the common person.

## **18. Quality Assurance Officers**

Branch Head will be the Quality Assurance Officer of the branch for ensuring that the intent of the policy is translated into the content and its eventual translation into proper procedures.

## **19. Force Majeure**

The bank shall not be responsible for interruption in services in case of natural disasters or other “Acts of God” etc. beyond the control of the bank preventing it from performing its obligations within the specified service delivery parameters.

## **20. Acts beyond the control of the Bank**

The bank shall not be responsible for interruption in services in case of unforeseen event including but not limited to civil commotion, sabotage, lockout, strike or other labour disturbances, accident, fires, war, damage to the bank’s facilities or of its correspondent bank(s), absence of usual means of communication or all types of transportation, etc beyond the control of the bank preventing it from performing its obligations within the specified service delivery parameters.

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