

POLICY ON GENERAL MANAGEMENT OF BRANCHES - 2023-24

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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. Branch expansion & Ancillary Services:

Branch expansion will be taken up every year by placing note before the Board/ Appropriate Committee. Further ancillary services such as ATM/E-lobby services, Digi Branches, Digi Centres etc., will be opened wherever required to provide hassle free services to the customers.

Digi branch enables bank to provide Omni channel experience to customer with digital products. These include Self-service Kiosk for account opening & card issuance, Bulk Note Acceptor (BNA) for cash deposit and ATM machines for cash withdrawal and ATM PIN generation. The Branch shall have Bank's Staff to guide the customer and to verify KYC details.

3. 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.

4. "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.

5. Indicator Boards

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

6. Business Posters

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

7. 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.

8. Placing of Regular Inspection Reports before "Inspection Monitoring Action Plan Committee":

As per the direction of the Audit Committee of the Board (ACB), Inspection Monitoring Action Plan committee was formed on 14.10.2016. The committee is formed for the purpose of improving the rating of the Branches, Where the rating has been downgraded to Medium or High Risk or those Branches which could not

improve their rating from the previous rating of Medium/High. The committee shall discuss following aspects of the Branches.

- A. Reasons for under performance of the Branch and down gradation with remedial measures.
- B. Any changes/improvement from the position date of Inspection to the date of IMAPC meeting of the concerned branches to be furnished and discussed.
- C. Branch Banking & Digital Channels (BBDC), will be responsible for implementation of action plans suggested by the Committee.

9. 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.

10. Language

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

11. Security System in branches

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

12. Identification Badge

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

13. Periodic Change of Desk

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

14. 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).

15. 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.

16. 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.

17. Customer service audit, customer surveys

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

18. 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.

19. 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.

20. 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.

21. 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.

22. 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.

23. Policy Review and Revision

This policy will be reviewed annually and is subject to revision based on the extant guidelines of RBI from time to time.
