

POLICY FOR GENERAL MANAGEMENT OF BRANCHES

The Master Circular on Customer Service issued by RBI bearing No.MC DBOD.NO.Leg BC 22/09.07.006 /2013-14 dated July 01, 2013 advises Banks to frame policy guidelines for general management of branches. The policy aims at providing customers basic facilities for hassle free banking services at the branches. The policy guidelines would further enable our branches to serve better its clients and ensure healthy growth in business.

The policy for general management of branches is detailed here below:

- a) The Bank shall endeavor to provide infrastructure facilities to branches by bestowing particular attention to providing adequate space, proper furniture, drinking water facilities, with specific emphasis on pensioners, senior citizens, disabled persons, etc.
- b) The Bank shall provide entirely separate enquiry counters at their large / bigger branches in addition to a regular reception counter.
- c) The Bank shall display indicator boards at all the counters in English, Hindi as well as in the concerned regional language. Business posters at semi-urban and rural branches of banks should also be in the concerned regional languages.
- d) The Bank shall post roving officials to ensure employees' response to customers and for helping out customers in putting in their transactions.
- e) The Bank shall provide customers with booklets consisting of all details of service and facilities available at the bank in Hindi, English and the concerned regional languages.
- f) The Bank shall encourage for the use of Hindi and regional languages in transacting business by branches with customers, including communications to customers.
- g) The Bank shall review and improve upon the existing security system in branches so as to instill confidence amongst the employees and the public.
- h) The Bank shall make a policy for wearing on person an identification badge displaying photo and name thereon by the employees.
- i) The Bank shall give instructions for the periodic change of desk and entrustment of elementary supervisory jobs.
- j) The Bank shall train staff in line with customer service orientation, train in Technical areas of banking to the staff at delivery point, adopt

innovative ways of training / delivery ranging from job cards to roving faculty to video conferencing.

- k) The Bank shall post senior officials from controlling offices and Head Office to visit branches at periodical intervals for on the spot study of the quality of service rendered by the branches.
- l) The Bank shall reward the Best branches from customer service point of view by annual awards / running shields.
- m) The Bank shall conduct Customer service audit, customer surveys.
- n) The Bank shall hold customer relation programmes and periodical meetings to interact with different cross sections of customers for identifying action points to upgrade the customer service with customers.
- o) The Bank shall clearly establish a New Product and Services Approval Process which should require approval by the Board especially on issues which compromise the rights of the Common Person.
- p) The bank shall appoint Quality Assurance Officers who will ensure that the intent of policy is translated into the content and its eventual translation into proper procedures.
