

ANNEXURE

Policy for General Management of the branches.

- 1. Objective of the Policy:** This Policy for General Management of the Branches is a reflection of our ongoing efforts to provide better service to our customers and set higher standards for performance. This Policy is based on principles of transparency and fairness in the treatment of customers. Our Bank's systems are oriented towards providing better customer service. A customer normally expects:

- that banking needs are well taken care of and to be offered the latest banking avenues.
- the schemes launched by the Bank to be innovative, competitive and are a 'Value for Money'
- to be well received and provided with proper infrastructure facilities.
- to be properly guided and doubts if any are cleared in the local language
- the ambience of the branch is kept clean and well organized
- that an atmosphere of warmth and understanding prevails

- 2. Scope of the Policy: This policy covers the following aspects:**

- a) Providing infrastructure facilities by branches to customers.
- b) Providing separate 'May I Help You' counters
- c) Displaying indicator boards and posters
- d) Floor Managers to help customers in putting their transactions.
- e) Providing details of service and facilities
- f) Use of Hindi and regional languages in transacting business
- g) Security system in branches
- h) Wearing of identity cards by the employees.
- i) Periodic job rotation amongst the staff
- j) Training to staff
- k) Visit of senior officials to branches.
- l) Rewarding best branches from customer service point of view.
- m) Customer service audit, customer surveys.
- n) Periodical Customer Service Committee Meets.
- o) Establishing a New Product and Services Approval Process
- p) Analysis of the features of the products and procedures before implementation.

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

- a) **Providing infrastructure facilities by branches to customers:** It is our endeavor to provide adequate space for customers to enable them to complete their banking needs. Branches within the available space have to plan the lay out such that seating arrangements are provided to all the customers including pensioners, senior citizen and physically challenged persons. Branches will have to provide a separate line for senior citizen and physically challenged persons in front of every counter. All the branches to provide hygienic drinking water facility to the needy customers without any discrimination at par with the Bank staff.

Dealing staff are to be more sensitive to the needs of senior citizen and physically challenged persons for portraying human touch at all times.

- b) **Providing entirely separate enquiry counters:** Exceptionally large and Very large branches to have “Enquiry” or “May I Help You” counters exclusively. Except small branches, remaining branches to have “May I Help You” counters combined with other duties located near the entry point of the banking hall.
- c) **Displaying indicator boards at all the counters in trilingual at all Branches and business posters at semi-urban and rural branches in the regional languages concerned:** To ensure banking facilities percolate to the vast sections of the population, branches have to display indicator board at all the counters in trilingual (English, Hindi and the regional languages concerned) and display business posters at semi-urban and rural branches in the regional languages concerned.
- d) **Floor Assistant/Manager to help customers:** Any staff member (preferably a clerical staff member who is a member of the Marketing Committee) has to act as the Floor Assistant/Manager for taking care of the inquiries and requirements of the customers. Floor Assistant/ Manager is expected to give a patient hearing to the customers and help out the customers in putting in their transactions.
- e) **Providing customers with booklets consisting of all details of services and facilities available at the bank in Hindi, English and regional languages concerned:** As our dealings with the customers rest on ethical principles of integrity and transparency, Bank’s brochures/booklets should contain the details of products and services in Hindi, English and regional languages concerned.
- f) **Use of Hindi and regional languages in transacting business:** In today’s highly competitive environment, ‘customer ecstasy’ can be achieved with effective communication in a language known to the customer. All the staff members have to use English or Hindi or regional language while transacting business with customers including communications to customers.
- g) **Review of the security system in the branches:** Customers expect the security system in their Bank branches is adequate to enable them to complete their financial transaction with confidence. Security Officers from Circle Offices concerned should visit the branches at least once in six months to verify the security aspects and give suggestions for improvement. Bank staff should be more vigilant during business hours and increase the surveillance in case of need. Installation of CCTVs in the branches will instill confidence amongst the staff and the public.
- h) **Wearing identification badge with photo and name there on by the employees:** Customers expect that they should know to whom they are talking to or dealing. As such, wearing of identity card by the staff members is compulsory while on duty. Non-wearing of Identity card shall be construed as minor misconduct.

- i) **Periodic change of desk/ Job rotation:** Job rotation will give an opportunity for the staff to become well versed with the work in other sections and will enable them to perform duties efficiently anywhere to the satisfaction of customers and the higher officials. Job rotation is effected to staff at Head Office/ Administrative Offices/branches. Job rotation for clerical staff, other than those jobs attracting special allowance, is effected once in every six months, except in the case of Loans/ Advances department and Foreign Exchange department where the job rotation is effected, after completion of a minimum period of 12 months in Metropolitan/ Large city branches.
- j) **Training to staff:** Training to staff has to be a continuous process and everybody in the Bank is given the opportunity to enhance their knowledge and sharpen their professional skills. Training Centres have to include a session on customer service as an integral part of all the training programmes. Training in technical areas of banking are also to be given to eligible identified staff and Bank has to adopt innovative ways of training/delivery ranging from job cards to roving faculty to video conferencing.
- k) **Visit by senior officials from Circle Offices & Head Office:** Circle Heads will visit all the branches in their Circles once in half year and senior officials from Head Office will visit the branches at irregular intervals to assess the level of customer service.
- l) **Rewarding the branches on the basis of customer service:** Branches are rewarded on Annual performance on various business parameters. To recognize the branches which excel in extending customer service in each Circle, one branch can be considered as best branch based on the compliances in the parameters mentioned in the designed questionnaire for this purpose. Branches will be assessed by two different officers at half yearly intervals deputed from Circle Office.
- m) **Customer Service Audit and Customer surveys:** Bank will conduct periodical surveys to get feed back from customers and their expectations from the Bank to assess the overall level of customer service of our Bank across the country.
- n) **Customer relation programmes and Customer service committee meetings:** Branches/ Circle Offices have to conduct monthly customer service committee meetings and send compliance to Circle Offices/ Head Office as per the existing guidelines.
- o) **Board Approval for establishing a New Product and Services Approval Process:** Board approval has to be taken for any New Product and Services Approval process, especially on issues which compromises the rights of the Common Person.
- p) **To ensure the intent of the policy is translated into the content and its translation into proper procedures:** The questionnaire (Annexure III) covers all the aspects referred in this policy. As such, the inspecting/visiting officials will oversee the implementation of the Policy. Branches who have not complied will

be advised to rectify the deficiency and submit compliance to Circle Offices / Head Office.

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, accident, fire, natural disasters or other "Acts of God", war, damage to the bank's facilities or absence of usual means of communication or all types of transportation, etc.) beyond the control of the Bank which may prevent it from performing its obligations with the specified delivery parameters.
