

POLICY FOR GENERAL MANAGEMENT OF BRANCHES

(Approved by Board of Directors on September 14, 2021)

Reserve Bank of India (RBI) vide their Master Circular on Customer Service dated July 01, 2014 has advised Banks that their system should be oriented towards providing better customer service and they should periodically study their systems and their impact on customer service. For this purpose, RBI has mandated Banks to implement a Board approved policy on "General Management of Branches".

This Policy aims at providing a general framework and broad guidelines for general management at branches aimed at improving customer services at branches. The scope of this policy is detailed below:

1. PROVIDING INFRASTRUCTURE FACILITIES BY BRANCHES TO CUSTOMERS

- The furnishing and interior of the Customer Waiting Area to be done with elegance, functional utility and economy depending upon the size, location and customer profile of the Branch.
- The Bank shall provide infrastructure facilities at branches by bestowing particular attention to providing adequate space, proper furniture, drinking water facilities, with specific emphasis on senior citizens, disabled persons, pregnant women / women with small children, etc.
- Necessary and proper seating arrangement in the Customer Waiting Area will be provided.

2. PROVIDING SEPARATE COUNTERS FOR ENQUIRY AND ASSISTANCE

- The staff members manning points of interface with the customers are expected to be fully conversant with the products and services they handle so as to be able to answer any query from customers in a professional manner.
- 'May I help You' Counter will be extended at all our metro and urban branches.
- Branch Incumbents will allocate the work in the branches in such a way that no customer facing counter is closed during the business hours.

3. DISPLAYING INDICATOR BOARDS & POSTERS

- The Bank shall display indicator boards at the "May I Help You" counter/s in English, Hindi as well as in the concerned regional language and also guide customers to seek regional language assistance from the branch officials.
- Business posters at semi-urban and rural branches of the bank will also be in the concerned regional languages as per business, product requirements.
- All external and internal communications and promotional materials including posters, brochures and pamphlets are to comply with our brand standards. All external communications are to be approved by our Marketing Team, Head Office.
- A uniform Comprehensive Notice Board is displayed at all the branches displaying various key aspects, i.e. interest rates, service charges, minimum balance requirement,

product information, time norms for various banking transactions, Grievance Redressal Mechanism etc., and the same is to be updated regularly whenever there is a change in respect of the information already displayed

4. PROVIDING INFORMATION BOOKLETS IN TRILINGUAL TO CUSTOMERS

- Sign boards, counter boards, name boards and other boards, placards, hoardings (for publicity of Bank schemes/products) etc. may be displayed in Hindi, English and concerned regional languages as per business, product requirements.
- The customers seeking assistance in regional language on Bank schemes/products etc. may be directed to the branch officials / “May I help you” counter/s.
- Bank may also display communication in regional language guiding customer(s) to seek clarification in regional language from the branch official(s) / “May I Help” You counter.
- Bank shall provide customers with booklets consisting of details of services and facilities available at the Bank in Hindi, English and concerned regional languages as per business and product requirements; including information about digital resources / DIY options on these.

5. USE OF HINDI & REGIONAL LANGUAGES IN TRANSACTING BUSINESS WITH CUSTOMERS

- Important and identified stationery items will be printed in Hindi and English (bilingually) and where necessary, trilingual, i.e. in Regional Language, Hindi and English.
- Cheques drawn, endorsed and signed in Hindi will be accepted for payment without observance of any additional formality.
- The Bank shall deploy officials who can speak in Hindi and regional languages while transacting with customers.
- Wherever required, Bank may send communications to customers in Hindi or regional languages

6. IMPROVING SECURITY SYSTEM IN BRANCHES

- Bank shall periodically review and as and when necessary improve upon the existing security systems and health & safety precautions in branches so as to instil confidence amongst the employees and the public.

7. DECORUM TO BE MAINTAINED AT THE BRANCH

- The customers while transacting business at the branches should know employees' identity.
- All employees of the Bank shall wear on person the employee identity card displaying photo and name thereon, at all points in time within the premises of the Bank and while on duty.
- Branch employees to adhere to dress code as per the guidelines released on a regular basis in this regards.

8. POSTING ROVING OFFICIALS TO ENSURE EMPLOYEES' RESPONSE TO CUSTOMER

- The Bank shall post Lobby Managers depending on the branch size, location and customer foot falls to ensure employees' response to customers and for helping out customers with their transactions.
- However, "May I Help You" counters or designated officials will also be made available at all our branches for the same.
- Lobby managers to ensure efficient management of customers and routing them to designated servicing counters as per their needs.

9. TRAINING OF STAFF ON CUSTOMER SERVICE

- Complaints occur very often due to lack of knowledge and awareness of the products and services.
- Bank's Training Policy shall cover all aspects of Training to the employees in line with customer service orientation.
- The Bank shall train its staff in line with customer service orientation and also provide training in technical areas of banking to the staff at delivery points.
- The Bank shall adopt various ways of training / delivery as deemed relevant to the target audience including the nature of training provided.
- Trainings may be imparted using Power Point Presentations, Black Boards, Examples, Role Plays, Visuals, Practical's, Games, concalls, video conferencing etc.

10. VISIT OF SENIOR OFFICIALS TO BRANCHES

- Senior Officials from Corporate/Head Office / Regional Offices / Controlling Offices shall visit branches at periodical intervals for on the spot study of the quality of service rendered by the branches.

11. REWARDING BEST BRANCHES FOR CUSTOMER SERVICE

- The Bank shall evaluate the performance of the branches on customer service, periodically, and reward the best branches / service staff.

12. CUSTOMER SERVICE AUDIT & CUSTOMER SURVEYS

- The Bank may conduct periodical Customer Service Audits / Surveys to evaluate level of customer satisfaction.

13. HOLDING CUSTOMER RELATION PROGRAMMES & CUSTOMER SERVICE MEETINGS

- Bank would set up Customer Service Committees at branches level comprising of employees and customers and conduct meetings at pre-defined frequencies to come up with suggestions for improvement in customer service.
- The objective of Customer Service Committee Meetings would be to look into the quality of customer service rendered and critically examine the feedback/suggestions for improvement in customer service.
- These committees would meet once in a month where staff and invited customers interact freely on service related issues.
- The branches would invite its members and customers for the meetings and ensure the quorum for these meetings is maintained.

14. ESTABLISHING A NEW PRODUCT & SERVICES APPROVAL PROCESS

- The Bank shall 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.

15. PERIODIC JOB ROTATION

- The Bank shall ensure that there is a periodic change of desk and entrustment of elementary supervisory jobs.

16. COMPLIANCE TO VARIOUS CODES ON CUSTOMER SERVICE

- The Bank is committed to the compliance of the provisions and guidelines of the various Codes on Customer Service besides the instruction of RBI on the subject.
- Some of the important instructions, guidelines being complied with are mentioned below:
 - Banking Codes and Standards Board of India (BCSBI)
 - Goiporia Committee on Customer Service
 - Banker's Fair Practices Code
 - Citizen's Charter
 - Comprehensive Deposit Policy etc.

17. NOTICE TO CUSTOMERS MERGER / CLOSURE / SHIFTING

- Customers of the Banking Outlet, which is being merged/closed/shifted are informed 30 days in advance vide e-mail / SMS so as to avoid inconvenience. The Bank shall also display information in branch notice board 30 days before merger / shifting/ closure.
- In any event such as merger / closure / shifting of branch warranting physical relocation of the lockers, the Bank shall give public notice in two newspapers (including one local daily in vernacular language) in this regard and the customers shall be intimated at least two months in advance along with options for them to change or close the facility

18. OTHER REGULATORY GUIDELINES

- The Bank will comply with other regulatory guidelines on customer service such as:
 - Display of notice on conduct Customer's Service Committee Meetings at branches
 - Financial inclusion
 - No restriction on deposit of cash across the counter
 - Extended business hours if required
 - Operating guidelines on provision of transaction service to sick / old and incapacitated person who are unable to physically be present at the branch
 - Provision of cheque drop boxes with display of notice that the customer may deposit the cheque across the counter and obtain acknowledgment etc.
- The overall aim of this policy is to align the efforts of the Bank towards providing better customer service and in ensuring that the impact of the efforts of the Bank are periodically monitored and laid down systems are assessed for understanding their impact on the customers, to see if they are meeting the overall requirements of customer service to meet the vision of the Bank in this regard.

19. Apart from providing Banking Services through Branches, the Bank will have E-Lobbies offered at various centres to cater to its customers growing need for Banking 24 X 7. These Centre will provide:

- Cash/ Withdrawal
- Cheque Deposit
- Personal Identification Number (PIN) changes
- Cash Deposit Machine
- Requisition for cheque books
- Statement of accounts
- Balance enquiry and
- Pass Book Updating
- Inter account transfer - restricted to accounts of the same customer at same Centre or different centres.
- Utility payment like Electricity bill, Telephone bill etc.
- Product Information
- Internet Kiosks for Net Banking