

POLICY FOR GENERAL MANAGEMENT OF BRANCHES

“A customer is the most important visitor on our premises. He is not dependent on us. We are dependent on him. He is not an interruption in our work. He is the purpose of it. He is not an outsider in our business. He is part of it. We are not doing him a favour by serving him. He is doing us a favour by giving us an opportunity to do so.” – Mahatma Gandhi

The Bank’s policy on customer Service is inspired by the above precious words of Mahatma Gandhi. As a service organization, customer service and customer satisfaction should be the prime concern of the bank. With the ever changing profile of the customers, and their expectations growing day by day Bankers will have to go on fine tuning their customer service and sharpen the marketing skills. Hence it is necessary to have a general guideline for branches so as to ensure delivery of quality customer service. This policy aims to supplement bank’s ongoing efforts to meet customer expectations satisfactorily and also to provide better customer service to different categories of its clientele.

The key elements of quality customer service are enumerated below: -

- 1. Courtesy:** Every visitor at the branch, be it a customer or a casual visitor expects a certain degree of courteous behavior by the bank staff towards them. Therefore, first and foremost, every visitor to the branch shall be received with utmost courtesy by the staff of the branch. Rather than he /she moving to different counters, the person sitting at the “May I Help” counter should enquire about their requirements and give him/her the necessary guidance. No visitor to the branch should feel that he is not being properly attended to by the branch staff. The branch head is duty bound to ensure this simple but most valuable step towards better customer relationship.
- 2. Communication:** While communicating with customers on behalf of the bank either orally or otherwise, employees shall make it a point to identify themselves. They shall also try to follow the 3 Cs of good communication skill ie Correctness, Conciseness and Consideration. Communication should be simple and direct and dealings polite and courteous.
- 3. Efficiency and Timeliness:** The staff of the bank shall attend to the needs of the customers promptly and efficiently, ensuring that the time frames laid down by the bank for different services are adhered to meticulously. A satisfied customer is the best advertisement for the bank.
- 4. Products:** The bank will strive to be a financial supermarket to the customer so that he can find solutions to all his banking needs under one roof. Staff at all levels should be proficient about the various products/services of the bank. It is the duty of the staff members to educate the customers about the positive aspects of its products and availability of different services offered by the Bank.
- 5. Cleanliness:** It should be ensured that the branch premises are always kept neat and clean .All obsolete items are disposed off as per standing instructions. It should also be ensured that the Bank’s Name Board as well as that of both onsite as well as offsite ATMs are kept neat and clean. Faulty electric tubes, bulbs, fans, Air conditioners at the branch as well as ATMs are to be repaired or replaced as required from time to time.

This policy also aims at bringing up the principles of transparency and fairness in the treatment of customers and broadly covers the following: -

- a) **Infrastructure facilities:** It is our endeavour to provide adequate space for customers to enable them to complete their banking needs. Availability of following basic facilities like good ventilation, lighting, seating facilities, drinking water and space for parking the vehicles is to be ensured giving due importance of providing such facilities to pensioners, senior citizens, disabled persons, etc.
- b) **Providing separate counters for enquiry and assistance to customers:** All the branches shall have 'May I Help You' counter to assist the customers and it should be ensured that the person attending to this counter is good at communication and polite in dealings.
- c) **Displaying information boards and posters:** The information at the branches should be displayed in trilingual format viz, in Regional Language, Hindi and English. The business posters at the Semi Urban and Rural branches should be in the concerned Regional Languages. It should be ensured that all matters that are statutorily required to be informed to the customers are exhibited in the branch premises so as to avoid unnecessary comments by the inspecting officials.
- d) **Customer Relations Officer:** Customer Relations officer or the Branch Operations Manager will be posted in all the branches in Metro and Urban centers. In small and medium branches an officer with other duties will be assigned the additional role of "Customer Relations Officer". They will ensure that the customers are provided necessary assistance in transacting the business and oversee the employee's response to customers.
- e) **Providing information booklets in trilingual to customers:** The customers will be provided necessary information in the form of booklet in Hindi, English and Regional Language containing details of services and facilities available at the bank and the books will be kept at the "May I Help You" counter and also other counters as well.
- f) **Use of Hindi and Regional Language:** While communicating with the customers, English or Regional Language along with Hindi shall be used. For effective communication with the customers, the language known to them shall be used as far as possible at all levels.
- g) **Improving security system in branches:** The existing security system will be reviewed on annual basis and necessary improvements to be carried out. This will cover not only the bank's assets but also to create a confidence for the staff and public with relation to their banking operations. Posting of Security guards, installation of CCTVs, etc. at sensitive branches will be considered to increase the confidence amongst the employees and customers and to avoid intrusion of unwanted persons into the branch.
- h) **Wearing of photo identity cards by the employees:** Wearing of employee identity cards by all the employees will be made mandatory to facilitate the customers to know the identity of the employee while transacting the business and non-wearing of identity cards will be considered as a misconduct on the part of employees and appropriate action will be initiated. Compliance in this regard will be ensured by the concerned Branch Heads first and foremost and the respective Regional Head.
- i) **Periodical job rotation:** Employees will be given fair opportunity to acquire the practical banking knowledge in all the areas of banking by periodical rotation of their duties so as to enable them to give better service to the customers. It will be done once in six months in big branches where staff strength is more than 10 and in other branches once in a year.

- j) **Training to Staff:** Staff members at the delivery point will be trained in line with customer service orientation and in technical areas. Innovative ways of training / delivery ranging from job cards to video conferencing will be provided with an objective to improve customer service and satisfaction. Under the “Single Window” concept at the branches the staff members are expected to meet the customer’s requirements including cash payment at a single point.
- k) **Visit by Senior officials from the controlling offices:** Zonal Heads or Regional Heads will visit all the branches once in six months and assess the quality of customer service rendered by the branches. Executives at Central office will also visit the branches periodically for onsite study of level of customer service and necessary remedial measures required if any.
- l) **Rewarding best branches:** Various aspects of customer service such as adherence of time norms for transactions, infrastructure facilities, display of information, staff attitude, redressal of complaints, etc. will be taken into account while determining best branches.
- m) **Customer Service Surveys:** It will be conducted periodically, preferably every quarter by the branches to get the feedback from the customers to assess the level of customer service and the expectations so as to improve the quality of services offered.
- n) **Complaint Register / Complaint Box:** Branches are to maintain a register showing details of each incoming complaint that is raised by customers / general public as well as maintain a complaint box at a conspicuous location at the branch. Each of such complaints is to be taken up by the Customer Committee Meeting held periodically at the branch for speedy redressal. Matters that branches are unable to resolve at their level are to be taken up with the next level of authority and followed up for its final resolution.
- o) **Customer Relations Programme:** Branches will organize monthly/ quarterly customer interaction programme with different segments of customers and identifying action points for improving customer service. Participation and interaction of customers through monthly branch level Customer Service Committee will ensure receiving feedback on customer service.
- p) **Product and Service Approval Process:** New products and services will be introduced through a well-established Approval Process. Product and Process Approval Committee (PPAC) will study and ensure that the new products bring more business and widen the customer base of the bank.
- q) **Quality Assurance on Customer Service:** 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. They will be monitored through various means such as visiting higher officials report, customer’s feedback and customer service surveys etc.

Force Majeure: The bank will not be liable on account of non compliance on account of some unforeseen events (including but not limited to civil commotion, sabotage, lockout, strike or other labour disturbances, accident, fires, natural disasters or other “Acts of God”, war, damage to the Bank’s facilities or absence of the usual means of communication or all types of transportation, etc) beyond the control of the bank.
