POLICY ON GENERAL MANAGEMENT OF BRANCHES / BANKING UNITS

1. The policy on General Management of Branches / Banking Units lays out the infrastructure and staff management guidelines for the Bank's branches and banking units. Specifically, the document covers the following aspects –

   1.1. Providing infrastructure facilities by branches / banking units to customers

   1.2. Providing separate 'May I Help You' counters at branches

   1.3. Displaying indicator boards and posters at branches / banking units

   1.4. Employees helping customers in transactions

   1.5. Providing details of service and facilities

   1.6. Use of Hindi and regional languages in transacting business

   1.7. Security system in branches and banking units

   1.8. Wearing of identity cards by the employees

   1.9. Periodic job rotation amongst the staff

   1.10. Training to staff

   1.11. Visit of senior officials to branches and banking units

   1.12. Rewarding best branches and banking units from customer service point of view

   1.13. Customer service audit, customer surveys

   1.14. Periodical Customer Service Committee Meets

   1.15. Establishing a New Product and Services Approval Process

   1.16. Implementation of the Policy

2. **Providing infrastructure facilities by branches / banking units to customers:** It shall be the constant endeavor of the Bank to provide adequate space for customers to enable them to complete their banking needs. Branches and Banking Units, within their available space, shall plan the layout such that seating arrangements are provided to all the customers especially pensioners, senior citizens and differently abled persons. Branches shall provide a separate line for senior citizens and differently abled persons. All the branches and Banking Units shall provide drinking water facility to the customers. Dealing staff shall be more sensitive to the needs of senior citizens and differently abled persons for portraying human touch at all times.

3. **Providing separate enquiry counters at branches:** Metro and large Urban branches shall have exclusive "Enquiry" or "May I Help You" counters. In other Urban branches, May I Help You" counters combined with other duties will be located near the entry point of the bank branch.

4. **Displaying indicator boards at all the counters in bilingual/trilingual at all branches and business posters at semi-urban, rural branches and in banking units in the regional languages concerned:** It shall be ensured that banking facilities percolate to the vast sections of the population and so branches shall display indicator board at all the counters in bilingual/trilingual and business posters shall be displayed at semi-urban, rural branches and in banking units in the regional languages concerned.

5. **Employees shall help customers in their transactions:** All staff members shall be prepared to take up the responsibility of taking care of the inquiries and requirements of the customers. Any branch / banking Unit employee is expected to give a patient hearing to the customers and help the customers in putting in their transactions.

6. **Providing customers with booklets** consisting of all details of services and facilities available at the bank in Hindi, English and regional languages concerned: As all dealings with the customers rest on ethical principles of fairness, empathy and transparency, the Bank's brochures / booklets shall contain the details of products and services in Hindi, English and regional languages concerned.

7. **Use of Hindi and regional languages in transacting business:** In today's highly competitive environment, customer satisfaction can be achieved with effective communication in a language known to the customer. All the employees shall use English or Hindi or regional language while transacting business with customers including communications to customers.

8. **Review of the security system in the branches and banking units:** Customers expect the security system in their Bank branches and banking units to be adequate to enable them to complete their financial transaction with confidence. Senior Officers from Head Office and concerned Zonal Offices shall visit the branches at least once in six months to verify the security aspects and give suggestions for improvement. Bank employees shall be more vigilant during business hours and increase the surveillance in case of need. Installation of CCTVs and security alarms in the branches shall instill confidence amongst the employees and the customers / public.

9. **Wearing identification badge with photo and name there on by the employees:** Customers expect that they know to whom they are talking to or dealing with. As such, all customer-facing Bank employees shall compulsorily wear identity cards while on duty.

10. **Periodic change of desk/ Job rotation:** Job rotation shall give an opportunity for the employees to become well versed with the work in other sections and shall enable them to perform duties efficiently anywhere to the satisfaction of customers and the higher officials. Internal job rotation policy as part of HR Policy for Branch and banking unit employees shall be in place.

11. **Training to staff:** Training to staff shall be a continuous process and all employees of the Bank shall be given the opportunity to enhance their knowledge and sharpen their professional skills. Training Centers shall include a session on customer service as an integral part of all the training programs. Regular training in technical areas of banking shall also be given to the customer-facing employees in branches and banking units.

12. **Visit by senior officials to branches and banking units:** Senior officials of appropriate levels shall visit all the branches and a selection of banking units periodically. For example, Cluster Heads shall regularly visit all the branches in their clusters, at least once in a quarter.

13. **Rewarding best branches on the basis of customer service:** Branches shall be rewarded based on annual performance on various business parameters. To recognize the branches which excel in extending customer service, one branch in each cluster shall be selected as best branch in customer service for that cluster.

14. **Customer Service Audit and Customer surveys:** The Bank shall conduct periodical surveys to get feedback from customers and their expectations from the Bank to assess the overall level of customer service of the bank across the country.

15. **Customer service committee meetings:** Branches / Banking Units shall conduct monthly customer service committee meetings and send compliance to respective Cluster Offices / appropriate superior authorities. Cluster Heads shall participate in branch customer meetings at different branches by rotation.

16. The branch level customer service shall comprise BH and/or ABH and four customer of the branch out of which 2 members mandatorily shall be a senior citizen and a lady customer. The minutes of the proceedings will be submitted to the zonal office

17. A Standing Committee on customer service shall be constituted and to be chaired by MD & CEO. However, no such committee is proposed at zonal office level.

18. Customer service committee of the Board shall oversee and review the initiatives of the Standing Committee on Customer Service who shall drive the implementation process and provide relevant feedback to the Board Committee on customer service.

19. **Implementation of the policy:** Inspecting / visiting officials shall submit a branch / banking unit visit report to ensure that the intent of this policy is translated into proper

procedures. These officials shall oversee the implementation of the policy and ensure compliance.

20. **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 within the specified delivery parameters.