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<th>Policy for General Management of Branches</th>
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# General Management of Branches

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1. **Background**

Customer service has great significance in the banking industry. The banking system in India today has perhaps the largest outreach for delivery of financial services and is also serving as an important conduit for delivery of financial services.

Reserve Bank, as the regulator of the banking sector, has been actively engaged from the very beginning in the review, examination and evaluation of customer service in banks.

For this purpose, RBI has mandated Banks to have a Board approved policy on “General Management of Branches”.

2. **Scope of the Policy:**

This Policy aims at providing a general framework and broad guidelines for management of branches aimed at improving customer services on various aspects mentioned in the policy. Policy will be applicable to all bank branches providing various services to the customers.

3. **Regulatory Requirements:**

Reserve Bank of India (RBI) vide Master Circular on Customer Service dated July 01, 2015 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.

To ensure the same, RBI has mandated Banks to have a Board approved policy on “General Management of Branches”.

4. **Policy Framework:**

   a. **Providing Infrastructure facilities to customers**
      - The Bank shall provide infrastructure facilities at branches by bestowing particular attention to providing adequate space, proper furniture, drinking water facilities, catering needs of senior citizens, disabled persons etc.

   b. **Providing separate counters for enquiry and assistance**
      - “May I help You” Counter shall be provided at all branches.
      - The Bank staff providing services to customers to be fully aware of the various products and services offered by the Bank so that they are able to answer any query from customers in a professional manner.
      - Branch teams to ensure proper allotment of work in the branches so that no customer facing counter is closed during the business hours.
c. Displaying indicator Boards and Posters
   • The Bank shall display indicator on the counter/s such as “May I Help You” / “Teller” 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.
   • The Bank will display critical information, at all the branches pertaining to 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.

d. Posting of Bank official to ensure proper management of customer service at branches
   • Depending on the branch size, location and customer foot falls, the Bank to post Deputy Branch Manager / Banker Authorizer / Branch Ops Service manager / Associate Customer service manager to ensure proper response to customers and for helping out customers with their transactions.

e. Providing Information Booklets in Trilingual to customers
   • The Bank shall ensure the details regarding various services and facilities offered by branch are available in the physical file at the branch in Hindi, English and concerned regional languages.
   • The customers seeking assistance in regional language on the Bank schemes/products etc. may be directed to the branch officials / “May I help you” counter/s.
   • 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.

f. Use of Hindi and 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, will be made available on demand.
   • Cheques drawn 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, the Bank may send communications to customers in Hindi or regional languages

g. Improving Security System in Branches
   • The Bank will follow all regulatory guidelines while deploying security controls in its branches.
   • Adequate preventive, detection, and investigative measures will be implemented like intrusion detection, CCTV systems, e-surveillance.
   • The Bank will adopt a risk-based approach while deploying the risk mitigation control
resources in its branches.

h. **Wearing of identity cards by employees**
   - All employees of the Bank shall wear employee identity card displaying photo and name thereon, at all points in time within the premises of the Bank and while on duty.

i. **Periodic Job Rotation**
   - The Bank shall ensure that there is a periodic change of desk and entrustment of elementary supervisory jobs as per existing HR policy “Job Rotation Guidelines”

j. **Regular Training to staff members on Customer Service**
   - Training shall cover all aspects of training to the employees in line with customer service orientation.
   - 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/ classroom training/ e - learning module / virtual training.

k. **Visit of Senior Officials to Branches**
   - Senior Officials from Regional Offices / Controlling Offices shall visit branches at least once in six months for on the spot study of the quality of service rendered by the branches.

l. **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.
   - 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 in determining best branches.

m. **Customer Service Audit and Customer Surveys**
   - The Bank shall conduct periodical Customer Service Audits / Surveys to evaluate level of customer satisfaction.

n. **Holding Customer relation programs and Customer Service Meetings**
   - The Bank would set up Customer Service Committees at branches level comprising of employees and customers with different cross sections like senior citizen and women amongst others as defined basis RBI circular. Such meetings shall be conducted on monthly basis depending upon the customer base of the branch.
   - 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.
o. Establishing a new Product and Service Approval Process
   - The Bank shall establish a New Product Approval Process through PAC (Product Approval Committee).

p. Appointing Quality Assurance Officers who will ensure that the intent of policy is translated into the content and its eventual translation into proper procedures
   - Cluster Heads and Regional Branch Control Managers to monitor the customer service performance of the branches across various regions and clusters.

5. Review of the Policy:

The board shall review and amend this policy, pursuant to any amendments in applicable regulation or on an annual basis.