

POLICY FOR GENERAL MANAGEMENT OF BRANCHES

1. Introduction:

In compliance of RBI directives, Policy of General Management of Branches has been framed to have general guidelines for ensuring delivery of standard level of customer service by branches of the Bank. As a service organization, customer service and customer satisfaction should be the prime concern of any Bank. This policy aims at bank's ongoing efforts to meet the expectations of the customers and make the bank's systems are oriented towards providing better customer service.

2. Objectives of the Policy:

- a. Providing infrastructure facilities by the branches to customers.
- b. Providing separate counters for Enquiry and Assistance to customers.
- c. Displaying information boards and posters.
- d. Posting roving official to ensure employees' response to customers.
- e. Providing information booklets in bilingual to customers.
- f. Use of regional language in transacting business by banks with customers.
- g. Improving security system in branches.
- h. Wearing of identity cards by the employees.
- i. Periodical job rotation.
- j. Training of staff on customer service.
- k. Visit of senior officials to the branches.
- l. Rewarding best branches from customer service angle.
- m. Customer service audit, customer surveys.
- n. Periodical customer service meets.
- o. Establishing a New Product and Services Approval Process.
- p. Appointing Quality Assurance Officers for ensuring the customer service is maintained to the expected level.

3. The Policy for General Management of the Branches deals

a) Providing infrastructure facilities by branches to customers:

Arrangements in the branch premises shall be adequate to make the customers feel comfortable while transacting the business. Availability of following basic facilities is to be ensured with specific emphasis on pensioners, senior citizens, disabled persons, etc,

- i) Good Ventilation
- ii) Lighting
- iii) Seating facilities.
- iv) Drinking water
- v) Space for parking the vehicles wherever possible

Further, premises should be maintained clean and tidy.

b) Providing separate enquiry and assistance counter for customers:

All the branches shall be having ‘May I Help You’ counters to assist the customers. Branches which are categorized as scale-IV and above will have a separate ‘May I Help You’ counters. In other branches ‘May I Help You’ counter will be combined with the counter located at the entry point. This will provide necessary assistance to the customers in dealing with their banking requirements.

c) Displaying the information at the branches:

The information at the branches should be displayed in bilingual format viz, in Regional Language (Telugu) and English.

d) Posting of roving official to ensure employees response to customers:

Customer Relations Officer shall be posted in all the branches categorized as Scale IV and above. In other branches an officer with other duties will be assigned the role of ‘Customer Relations Officer’. They will ensure that the customers are provided necessary assistance in transacting the business and oversee the employees response to customers.

e) Providing information booklets in bilingual to customers:

All sign boards, counter boards, name boards and other boards, placards, hoardings (for publicity of Bank schemes/products) etc. to be displayed in Telugu and English.

f) Use of Regional language (Telugu) in transacting business by banks with customers:

While communicating with the customers, Regional Language (Telugu) along with English shall be used. For effective communication with the customers, the language known to them shall be used at all levels.

All stationery items will be got printed in Telugu and English (bilingually).

All communications received in Telugu will invariably be replied to in Telugu.

Cheques drawn, endorsed and signed in Telugu will be accepted for payment without observance of any additional formality.

g) Improving security system in branches:

The existing security system at the branches shall be reviewed on annual basis and necessary improvements to be carried out. The security system should cover not only the bank’s assets, but also to create a confidence for the staff and public with relation to their banking operations. Installation of CCTVs etc. at all branches shall instill a confidence amongst the employees and customers. This will enable monitoring the movements of the customers and to avoid entering of unwanted elements into the branch.

h) Wearing of identity cards by the employees:

The customers while transacting business at the branches, should know employees' identity. In order to facilitate this, wearing of employee identity card by all the employees shall be made mandatory.

i) Periodical job rotation:

Ordinarily, the duties of clerical staff should be rotated at regular intervals. Preferably bi monthly and for checking staff duties, is to be interchanged at frequent intervals, at the discretion of the Branch Manager depending upon the staff strength at the branch and exigencies.

j) Training of staff on customer service:

Training to the staff shall be customer service oriented. Each training programme shall have session on customer service. All the staff members shall be trained to handle the customers more effectively. Innovative methods of training such as job card and other methods shall be adopted by using latest technology.

k) Visit of senior officials to the branches:

Regional Manager (or) Second Line Official in Regional Office shall visit all the branches once in a quarter and assess the quality of customer service rendered by the branches. Also, Senior Officials at Head office shall visit the branches periodically to the branches for onsite study of level of customer service at the branches. Necessary remedial measures will be initiated on the deficiencies found.

l) Rewarding Best Branches:

Based on the level of customer service provided in the branches, awards and shields will be presented to the branches which excel in the customer service. 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 Surveys:

Customer service surveys will be conducted periodically to get the feedback from the customers to assess the level of customer service and the expectations in order to improve the service better.

n) Customer Relations Programme:

Customers' fortnight will be observed every year during the month of November to interact with different segments of customers and identifying action points for improving customer service. Also, participation and interaction of customers through Branch Level Customer Service Committee and Standing Committee on Customer Service will be ensured to get the feedback on customer service.

o) New Product and Services Approval Process:

New Products and Services will be introduced through a well established Approval Process after due approval by the Board especially on issues which compromise the rights of the common person.

p) Quality Assurance on Customer Service:

Quality of customer service will be monitored through various means such as visiting official report, customers feedback and customer service surveys etc.

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, 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 prevents it from performing its obligations within the specified service delivery parameters.

The policy will be reviewed annually and necessary updation will be made based on the requirements.