

2016-17



[POLICY FOR GENERAL MANAGEMENT OF THE BRANCHES]

Version 5.0

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Planning Department

Policy for General Management of the Branches 2016

1. Objective of the Policy: This Policy for General Management of the Branches is a reflection of our ongoing efforts to provide better service to our customers and set higher standards for performance. This Policy is based on principles of transparency and fairness in the treatment of customers. Our Bank's systems are oriented towards providing better customer service. A customer normally expects:

- That banking needs are well taken care of and to be offered the latest banking avenues.
- the schemes launched by the Bank to be innovative, competitive and are a 'Value for Money'
- To be well received and provided with proper infrastructure facilities.
- To be properly guided and doubts, if any, are cleared in the local language.
- the ambience of the branch is kept clean and well organized
- that an atmosphere of warmth and understanding prevails

2. Scope of the Policy: This policy covers the following aspects:

- a. Providing infrastructure facilities by branches to customers.
- b. Providing separate 'May I Help You' counters
- c. Displaying indicator boards and posters
- d. Floor Managers to help customers in putting their transactions.
- e. Providing details of services and facilities
- f. Use of Hindi and regional languages in transacting business
- g. Security system in branches
- h. Wearing of identity cards **and Label Pins** by the employees.
- i. Periodic job rotation amongst the staff
- j. Training to staff
- k. Visit of senior officials to branches.
- l. Customer service audit, customer surveys.
- m. Rewarding the branches on the basis of customer service
- n. Periodical Customer Service Committee Meets.
- o. Establishing a New Product and Services Approval Process
- p. Quality Assurance on customer service
- q. Providing Ramps/Handrails at ATMs and Branches **and Braille Pads at ATMs and Taking ATMs**

- r. Introduction of Single window System in large Branches
- s. Complaint Resolution
- t. ATM Uptime Standard
- u. CBS Uptime
- v. Issuance of Cheque Book/Pass Book (time norms)
- w. Delivery of Debit Card/ATM Card (time norms)
- x. Ease of Internet/Mobile Banking
- y. Rendering courteous services to Senior Citizens by providing direct access to Branch Head including providing separate counter in Metro /Urban Branches.
- z. Uptime of CCTV/Alarm Bells/Token Display
- aa. Involvement in Marketing of New Products/Third Party Products

3. The Policy for General Management of the Branches deals:

a) Providing infrastructure facilities by branches to customers:

It is our endeavor to provide adequate space for customers to enable them to complete their banking needs. Branches within the available space have to plan the lay out such that seating arrangements are provided to all the customers including pensioners, senior citizens and physically challenged persons. Branches will have to provide a separate line for senior citizens and physically challenged persons in front of every counter. All the branches shall have to provide hygienic drinking water facility to the needy customers without any discrimination at par with the Bank staff. Dealing staff are to be more sensitive to the needs of senior citizens and physically challenged persons for portraying human touch at all times.

b) Providing entirely separate enquiry counters:

Exceptionally large and Very large branches shall have “Enquiry” or “May I Help You” counters exclusively. Except small branches, remaining branches to have “May I Help You” counters combined with other duties located near the entry point of the banking hall.

c) Displaying indicator boards at all the counters in trilingual at all Branches and business posters/Display of Interest Rate on Deposits at semi-urban and rural branches in the regional languages concerned:

To ensure banking facilities percolate to the vast sections of the population, branches have to display indicator board at all the counters in trilingual (English, Hindi and the regional languages concerned) and display business posters/Display of Interest Rate on Deposits at semi-urban and rural branches in the regional languages concerned.

d) Floor Assistant / Manager / Customer Relationship Manager to help customers:

Any staff member (preferably a clerical staff member who is a member of the Marketing Committee) has to act as the Floor Assistant/Manager for taking care of the inquiries and requirements of the customers. Floor Assistant/Manager are expected to give a patient hearing to the customers and help out the customers in putting in their transactions. Customer Relationship Manager in large branches have to take care of customers needs and guide them appropriately in completing the intended purpose for which they visit the branch.

e) Providing customers with booklets consisting of all details of services and facilities available at the bank in Hindi, English and regional languages concerned:

As our dealings with the customers rest on ethical principles of integrity and transparency, Bank's brochures/booklets should contain the details of products and services in Hindi, English and regional languages concerned. *We provide Citizen Charter and BCSBI Codes Booklet to the customers and we shall strictly abide to those codes to render complaint free customer service.*

f) Use of Hindi and regional languages in transacting business:

In today's highly competitive environment, 'customer ecstasy' can be achieved with effective communication in a language known to the customer. All the staff members have to use English or Hindi or regional language while transacting business with customers including communications to customers.

g) Review of the security system in the branches:

Customers expect the security system in their Bank branches is adequate to enable them to complete their financial transaction with confidence. Officers from Regional Offices concerned should visit the branches at least once in six months to verify the security aspects and give suggestions for improvement. Bank staff should be more vigilant during business hours and increase the surveillance in case of need. Installation of CCTVs in the branches will instill confidence amongst the staff and the public.

h) Wearing identification badge with photo and label pin and name there on by the employees:

Customers expect that they should know to whom they are talking to or dealing with. As such, wearing of identity card and **label pin** by the staff members is compulsory while on duty.

i) Periodic change of desk/ Job rotation:

Job rotation will give an opportunity for the staff to become well versed with the work in other sections and will enable them to perform duties efficiently anywhere to the satisfaction of customers and the higher officials. Job rotation is effected to staff at Head Office/ Administrative Offices/Branches.

j) Training to staff:

Training to staff has to be a continuous process and everybody in the Bank is given the opportunity to enhance their knowledge and sharpen their professional skills. Training Centres have to include a session on customer service as an integral part of all the training programs. Training in Technical areas of banking to the staff at delivery points will be provided. Innovative methods of training such as job card, video conferencing and other methods shall be adopted by using latest technology.

k) Visit by senior officials from Regional Offices & Head Office:

Regional Heads will visit all the branches in their Region once in half year and senior officials from Head Office will visit the branches at irregular intervals to assess the level of customer service. ***RO Officials will make incognito visits to Branches once in half year at least to the 10% of Branches to assess the quality of customer service rendered by our branches including acceptance of soiled notes/exchange of cut notes and providing coins and new notes.***

l) Customer Service Audit and Customer surveys:

Bank will conduct periodical surveys to get feed back from customers and their expectations from the Bank to assess the overall level of customer service of our Bank across the country.

m) Rewarding the branches on the basis of Customer Service:

Branches are rewarded on Annual Performance on various business parameters. To recognize the branches which excel in extending customer service in each Region, one branch in each category Viz. Metro, Urban, Semi-Urban & Rural can be considered as best branch based on the assessment on various parameters by the Customer Service Cell, Head Office. The best branch shall be awarded with rolling shield and the staff members of the branch shall be rewarded with mementoes.

n) Customer relation programs and Customer service committee meetings:

Branches have to conduct monthly customer service committee meetings, ***maintain attendance Register and Minutes duly signed by bank officials including clients*** and send compliance to Regional Offices/Head Office as per the existing guidelines.

o) Board Approval for establishing a New Product and Services Approval Process:

Board approval has to be taken for any New Product and Services Approval process, on issues which compromises 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. Apart from that a quality assurance officer will be designated for every region. His task is to ensure that the intent of policy is translated into the content and its eventual translation into proper procedures.

q) Providing Ramps/Handrails at ATMs and Branches and *Braille Pads at ATMs and Taking ATMs*

We provide all existing ATMs wherever possible / future ATMs with ramps with hand rails so that wheel chair users / persons with disabilities/Senior Citizens can easily access them and also make arrangements in such a way that the height of the ATM does not create an impediment in its use by a wheelchair user. Similarly we provide ramps with hand rails at the entrance of the bank branches so that the persons with disabilities / wheel chair users /Senior Citizens can enter the bank branches and conduct business without much difficulty. ***We provide all existing ATMs wherever possible / future ATMs with Braille Pads at ATMs and Taking ATMs so that visually impaired customers can easily use our ATMs.***

r) Introduction of Single window System in large Branches

We introduce single window system of banking service in large branches in a phased manner. The single window system will facilitate delivery of all banking services at a single counter, that is, all customer needs are attended to at a single point of delivery. For example, in banking there are various dealings like withdrawing cash from a savings account, current account, purchase of drafts or pay orders, making fixed deposits, etc. Currently, for each type of transaction, a customer has to approach different staff at different counters. After introduction of Single Window, all the facilities can be availed of at one counter or window.

s) Complaint Resolution

The Bank shall provide a responsive, fair, expeditious and customer-centric query/ complaint management procedures to all external customers. The Bank shall ensure visibility and accessibility of complaint handling process to all complainants, provide access to grievance redressal policy to customer, handle complaints professionally & in a transparent manner, Provide Prompt & Responsive Complaint Resolution to the Customer, ensure confidentiality of complainants information unless required for addressing the complaint, ensure clear accountability for resolution and reporting of complaints, ensure adherence to all relevant Regulatory & Statutory requirements as mandated by RBI and as mentioned in the Grievance redressal policy and continually improve its processes & systems by taking inputs from customers, employees and other interested parties.

t.) ATM Uptime Standard

ATM is a high-end item that is required to have a long life span with very little downtime. To get the long life span and needed uptime, we will ensure proper maintenance. Our Customer deserves the best branch experience possible. We will keep only well sorted currency when loading ATM to prevent potential problem that could cause jams. We will offer higher denomination currency such as Rs.100, Rs. 500 and Rs. 1000 in our ATMs. We will ensure timely replenishment of cassettes before low or out of cash status.

u) Core Banking Solutions (CBS) Uptime

CBS enables "Anytime and anywhere banking". The current Service Level criteria (SLRs) are given below:

Service Level Standard for CBS

Type of Applications	Service Level Standard
CBS application deployed at data centre	99.99%(24*7*365)
CBS application deployed at Banking CPC & HOs	99% (Business Hours)
CBS application deployed at Metro/Urban/Semi-urban Branches	99% (Business Hours)
CBS application deployed at Rural Branches	98% (Business Hours)

We will keep CBS up and running 24/7, 365 days of the year.

v) Issuance of Cheque Book/Pass Book (time norms)

Currently we are issuing Personalized Cheque Book to all our Customers with pre-printed customer name and account number. It will take **1 week** to issue cheque book to the customer after submitting written request in the prescribed form.

We are issuing Pass Book free of cost to account holders. We will issue pass book within **4 days** of account opening.

w)Delivery of Debit Card/ATM Card (time norms)

Currently we are issuing Personalized **Debit Card/ATM Card** to all our Customers with pre-printed customer name. It will take **1 week** to issue Card to the customer after submitting written request in the prescribed form. In case of Instant ATM Card, we will issue card on the same date of account opening at the branch

x)Ease of Internet/Mobile Banking

Internet Banking: We are committed to make banking easier for customers. Our new and improved Net Banking platform will offer new features and enhancements such as a single view of all your Banking relationships, improved Bill Pay service, superior RTGS/NEFT facility, Instant/ scheduled transactions, instant booking of Fixed Deposits/Recurring Deposits, and much more... With our Net Banking Customer ID and Password, customer can bank from any location. Save considerable time and effort with this convenient facility. Be at ease while using Net Banking platform. It offers secure logins and transactions. Best password practices, automatic lock-ins following three failed login attempts, and virtual keyboard option are some of the security features that make online banking safer.

TMB Mobile Banking uses a comprehensive mobile banking platform that will enable customers to manage their own accounts with incredible ease from wherever they have mobile connectivity. The product will give customers greater ease of use and a higher degree of convenience through an intuitive and design rich interface.

y)Rendering courteous services to Senior Citizens by providing direct access to Branch Head including providing separate counter in Metro /Urban Branches.

We will render courteous services to Senior Citizens by providing privilege of direct access to Branch Head including providing separate counter in Metro /Urban Branches. All our branches provide "No Queue" facility to our Senior Citizen customers.

Renewal of accounts of Senior Citizens: Once the age of the Senior Citizens is verified for accepting deposits under the scheme. Branch shall not seek proof of age for renewal of the deposit or while taking subsequent deposits from him/her.

z) Uptime of CCTV/Alarm Bells/Token Display

Likely threats of physical security breaches mean we cannot afford to risk downtime of building security and automation systems, including CCTV systems/Alarm Bells. After all, a security system is only providing protection when it is up and running – so downtime is never an option. We will keep **CCTV/Alarm Bells** up and running 24/7, 365 days of the year.

Token Display: A common scenario bank branch is people standing in long queues. In order to save people from the trouble of standing in long queues, we have Token Display System facilitating Tokens management and provides information to the waiting person along with announcement of token nos. in vernacular language. The clients are thus effectively as well as efficiently served without the need of standing in a queue. We will keep Token Display up and running during Business Hours.

aa) Involvement in Marketing of New Products/Third Party Products

We will treat our customers fairly while marketing of New Products/Third Party Products. The sales process should be transparent with full disclosure as to the details of the product. The selling should be need based and mapped to the customer profile.

Only qualified/trained staff will market insurance products and we will do specific due diligence on the needs and capabilities of the customer and take care to match the suitability and appropriateness of the products to the requirements/profile of the customer.

We will explain detailed terms and conditions of the insurance policy and charges to customers and inform customers about the availability of similar products from other service providers

Premium for the policy will be debited to customer accounts with the written mandate of the customer.

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, 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 with the specified delivery parameters.
