



# DHANLAXMI BANK

## POLICY ON GENERAL MANAGEMENT OF BRANCHES

**Version: 2022**

**DOCUMENT DETAIL**

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**DOCUMENT CHANGE CONTROL**

| Sr.No | Name               | Designation               | Purpose             |
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| 1     | Mr. Chandran L     | Deputy General Manager    | Review and Sign off |
| 2     | Mr. Raghunath R    | Assistant General Manager | Review              |
| 3     | Ms. Shalin Markose | Assistant Manager         | Author (Revision)   |

|  |                                 |                                      |                  |            |          |
|--|---------------------------------|--------------------------------------|------------------|------------|----------|
| Policy on General Management of Branches | Business Development & Planning | Head Business Development & Planning | Department Heads | MD & CEO   | Board    |
|  | <b>R/A</b>                      | <b>A</b>                             | <b>C</b>         | <b>C/I</b> | <b>I</b> |

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### **1. Objective of the Policy**

As a service organization, customer service and satisfaction are the prime concern of any Bank. In this regard branches are the only channel capable of delivering all forms of services and facilitating all manner of business. With the change in profile of customers, their expectations have also undergone a change. So it is imperative to maintain uniformity in customer experience & manage customer expectation at all levels. Hence it is necessary to have a general guideline for branches to ensure delivery of standard level of customer service. This policy aims to supplement bank's ongoing efforts to meet customer expectations and make sure that bank's systems, are oriented towards providing better customer service.

This Policy is based on principles of transparency and fairness in the treatment of customers and broadly covers:

1. Infrastructure facilities, Mandatory Information etc provided to the customers
2. Security Systems & Implementation
3. Monitoring, Training & Rewarding

### **2. Scope of the Policy**

This policy covers the following aspects

- A. Providing infrastructure facilities by the branches to customers
- B. Providing separate counters for Enquiry and Assistance to customers
- C. Indicator Boards
- D. Displaying information boards and posters
- E. Posting roving official to ensure employees' response to customers
- F. Providing information booklets in trilingual to customers
- G. Use of Hindi and regional languages in transacting business by banks with customers
- H. Improving security system in branches
- I. Wearing of identity cards by the employees
- J. Periodical job rotation
- K. Training of staff on customer service
- L. Visit of senior officials to the branches
- M. Rewarding best branches from customer service angle
- N. Customer service audit, customer surveys
- O. Complaint Register / Complaint Box
- P. Periodical customer service meets
- Q. Product and Services Approval Process
- R. Appointing Quality Assurance Officers for ensuring the customer service is maintained to the expected level
- S. Force Majeure
- T. Acts Beyond the Control of the Bank
- U. Revision

## **2. A. Infrastructure Facilities**

It is our endeavor to provide adequate space for customers to enable them to complete their banking needs. Seating arrangements will be provided to all customers including pensioners, senior citizen and physically challenged persons, within the available space in the Branch. Branches will provide a separate line for senior citizen and physically challenged persons in front of every counter.

All branches will provide hygienic drinking water facility to the needy customers without any discrimination at par with the Bank staff. Dealing staff will be more sensitive to the needs of senior citizen and physically Challenged persons for portraying human touch at all the times. Availability of proper Ventilation, Lighting will be ensured for the convenience of the customers. Further, the premises will be made neat and tidy.

## **2. B. Providing Separate enquiry and assistance counter**

All Branches in metros and all Commercial Branches in urban centres will have separate “Enquiry” or “May I Help You” counters exclusively. Remaining branches will have “May I Help You” counters combined with other duties located near the entry point of the banking hall.

## **2. C. Indicator Boards**

Indicator Boards in English, Hindi as well as in the concerned regional language shall be displayed at all the counters.

## **2. D. Displaying the information at the branches**

The information at the branches will be displayed in trilingual format viz, in Regional Language, Hindi and English. The business posters at the Semi urban and Rural branches will be in the concerned Regional Languages.

## **2. E. Posting of roving official to ensure employees response to customers**

Customer Relations Officer or the Assistant Branch Manager will be posted in all the branches in metros and urban centres. In small and medium 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 employee’s response to customers.

**2. F. 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. The book will be kept at the “May I Help You” counter for the customers to know the details. Necessary updations will be made in the booklet whenever there is a change in the information.

**2.G. Use of Hindi and Regional Language**

While communicating with the customers, Hindi and Regional Language along with English will be used. For effective communication with the customers, the language known to them will be used at all levels.

**2.H. Reviewing and Improving existing security system:**

The existing security system at the branches will be reviewed on annual basis and necessary improvements to be carried out. The security system 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. This will enable monitoring the movements of the customers and to avoid entering of unwanted elements into the branch.

**2.I. Wearing of Photo Identity Cards by the employees:**

Wearing of employee Identity card by all the employees will be made mandatory to facilitate the customers to know the identity of the employee while transacting the business. Non-wearing of Identity Card will be construed as minor misconduct on the part of employee and appropriate disciplinary action will be initiated. Compliance in this regard will be ensured by the Regional Head concerned.

**2.J. Periodical Job Rotation:**

Each one of the employee will be given fair opportunity to acquire the practical banking knowledge in all the areas to enable them to give better service to the customers. Job Rotation 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 to 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 the customers and higher officials.

**2. K. 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 roving faculty to video conferencing will be provided with an objective to improve customer service and satisfaction.

**2. L. Visit by Officials from RBI and Senior Officials from the controlling offices:**

With a view to improving the quality of customer service rendered by the Bank, Incognito visits by RBI Officials are conducted at various branches to make independent assessment of the level of customer service rendered by the Bank.

Regional Heads will visit all the branches once in a quarter and assess the quality of customer service rendered by the branches. Also, Executives at Central office will visit the branches periodically for onsite study of level of customer service at the branches. Necessary remedial measures will be initiated on the deficiencies found.

**2.M. 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.

**2.N. Customer Service Surveys:**

Customer service surveys 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 in order to improve the service better.

**2.O. Complaint Register / Complaint Box:**

Branches have to maintain a register showing details of each 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.

**2.P. Customer Relations Programme**

Branches will organise monthly/quarterly customer interaction programme with different segments of customers and identifying action points for improving customer service. Also, participation and interaction of customers through monthly Branch Level Customer Service Committee and Standing Committee on Customer Service will ensure to get the feedback on customer service. Customer education will be done on the aspects viz. Know Your Customer (KYC), BCSBI and MSE Codes in the monthly meetings of the Customer Service Committee meetings held at branches.

**2.Q. Product and Services 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 product is not compromising the rights of the common person. The Bank will make maximum use of technology in all areas of service provided to the customers.

**2.R. 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. The said will be monitored through various means such as visiting official report, customers feedback and customer service surveys etc.

**3. Force Majeure**

The bank will 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 updations will be made based on the requirements.

**4. Acts beyond the control of the Bank**

The bank shall not be responsible for interruption in services in case of unforeseen event including but not limited to civil commotion, sabotage, lockout, strike or other labour disturbances, accident, fires, war, damage to the bank's facilities or of its correspondent bank(s), absence of usual means of communication or all types of transportation, etc beyond the control



of the bank preventing it from performing its obligations within the specified service delivery parameters.

### **5. Policy Revision**

This policy is subject to revision based on the extant RBI, IBA and internal guidelines from time to time. Review of the policy will be carried out on an annual basis.

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