

Policy
on
GENERAL MANAGEMENT OF BRANCHES

(Applicable to all branches and back offices having customer interactions in India)

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(Instructions issued by RBI vide Master Circular no. RBI/2015-16/59 dated 01.07.2015 on Customer Service in Banks are covered. No updation exists)

STATE BANK OF INDIA
CORPORATE CENTRE
BRNWM DEPARTMENT
MUMBAI

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Policy Guidelines:

Broadly, a customer can be defined as a user or a potential user of Bank services. So defined, a 'Customer' may include:

- a person or entity that maintains an account and/or has a business relationship with the Bank
- one on whose behalf the account is maintained (i.e. the beneficial owner)
- beneficiaries of transactions conducted by professional intermediaries, such as Stockbrokers, Chartered Accountants, Solicitors, etc., as permitted under the law, and
- any person or entity connected with a financial transaction which can pose significant reputational or other risks to the Bank, say, a wire transfer or issue of a high value demand draft as a single transaction

As a customer plays the pivotal role in the Banking industry, customer service has great significance and, therefore, it is of paramount importance for us. Keeping in view the vast network of branches spread over the entire country with millions of customers, the Bank's systems are required to be oriented towards providing better customer service. Accordingly, it is prerequisite for the Bank to periodically study its systems and their impact on customer service.

Objective: Following is the objective of the Branch Management Policy:

- (i) To ensure availability of customer amenities to meet customer expectations & improve customer service
- (ii) Compliance of regulatory guidelines issued by RBI vide Master Circular No: RBI/2015-16/59 dated 01.07.2015 on Customer Service in Banks.

Therefore, our Bank is putting in place this Board approved "Policy for General Management of the Branches" which includes the following aspects: -

a) Infrastructure:

As a policy, all Branches of our Bank shall provide infrastructure facilities at branches, so that customers feel comfortable while transacting business, by bestowing special attention towards:

- adequate space for the customers
- proper furniture
- drinking water and washroom facilities
- space for parking, wherever feasible

- Ramps at Branches/ATMs, wherever feasible.
- Step ladder with railing in the locker room to access the lockers at a height. Step ladder provided should be without wheels and wherever step ladder is having wheels, provision of brake arrangement for enhanced safety should be made.

with specific emphasis on pensioners, senior citizens, Divyangjans etc.

Bank shall display information about working hours / weekly holiday outside the branch premises.

All Branches shall pay attention towards maintenance of hygiene by regular up-keep, cleanliness of Branch Premises (including sanitization of washrooms) to provide convenience to the customers.

b) Enquiry Counter

In compliance of RBI guidelines vide Circular No: DBR No. Leg.BC.21/09.07.006/2015-16 dated 07.07.2015, bank shall provide “Enquiry” or “May I Help You” counter at all branches except small branches. In small 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) Indicator Board

Indicator boards shall be displayed at all the counters in the concerned regional language, Hindi and English. Business posters at semi-urban and rural branches shall also be in the concerned regional languages.

d) Roving Officials

Grahak Mitra shall be made available at branches with high footfall for guiding customers in carrying out their day-to-day transactions. At other branches, employee with other duties to be assigned the role of “Grahak Mitra”. They will ensure that the customers are provided necessary assistance in transacting the business and oversee the employee’s response to customers. The Branch Manager or any other senior officer will periodically visit the banking hall and keep an eye on developments; and interact with few customers to get feedback about delivery of services.

e) Language of Booklets / Pamphlets etc

Booklets in relevant regional languages, Hindi and English, consisting of all details of services and facilities available at the Branch shall be provided to customers. The order of the language shall be regional language, Hindi and English as per GOI guidelines. Compendium of Customer Information shall be placed in a prominent place in the Banking Hall, easily accessible to the customers. All printed material used by retail customers including account opening forms, pay-in-slips, passbooks, etc., should be made available in trilingual form i.e., English, Hindi and the Regional Language, concerned.

f) Language of Communication / Transactions

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

g) Security System



h) Identity Card and Dress Code

As a policy, Bank expects that all employees shall wear on person an identity card displaying photo and name thereon. Compliance in this regard will be ensured by the Branch Manager. Bank has a dress code for subordinate staff and for small group of officers holding specialist posts like Security Officers, Liaison Officers. Though the Bank does not impose a dress code for others, all staff members are expected to follow certain decent dress code while representing the Bank in the office premises or attending seminars, meetings, training courses etc.

All the employees of JVs/ Outsourced Agencies to wear distinct ID Cards of the respective organization while on duty and this should form the part of the vendor agreement.

i) Staff job rotation and Vacation Policy

Bank shall ensure that there is a periodic change in allotment of desk and responsibilities to all employees as per latest instructions of the bank. A well laid-down policy stipulating period of stay for different categories of employees at the Branch and Centre, in compliance with RBI and CVC guidelines is in place and followed meticulously.

Bank shall ensure that all employees posted in sensitive positions or areas of operation are sent compulsorily on leave for not less than 10 working days in a single spell, without prior intimation to these employees during a financial year in compliance with RBI guidelines and our Bank's revised "Vacation Policy" for the FY 2022-23.

Branch Manager should report to the Controller if any staff is posted in the branch for more than the Period specified.

j) Training of Staff

Training shall be imparted to all staff members in line with customer service orientation. The employees shall undertake mandatory training in the areas like KYC, AML& CFT, Role Based requirements etc. Training in Technical areas of Banking shall be provided to the staff as required. In addition to the existing training avenues like e-learning, classroom training, askSBI helpline etc., innovative ways of training / delivery ranging from byte sized content, video-based learning, podcasts and dedicated portal for self-nomination to classroom training are being adopted.

k) Visit of Branches by Senior Officials

Senior officials from Controlling Offices and LHO shall conduct structured visits of the branches as per Bank's norms at periodical intervals for on-the-spot study of the quality of service rendered by the branches, record their observations / findings in the visit register / CVS and necessary remedial measures will be initiated on the deficiencies, observed, if any. In addition to structured visits, Incognito visits also to be carried out for better understanding of quality of services at branches.

l) Reward and Recognition

Bank shall felicitate three best performing branches in each Circle covering all population groups, for "Excellence in Customer Service" by the Chairman. The Branches shall be selected based on the parameters prescribed by Bank for improving customer service.

m) Customer Service Audit

Customer service surveys shall 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. Customer Service Department at LHO shall monitor the performance of the branches relating to customer service under their control and Customer Service Department at Corporate Centre shall monitor overall activity. The Inspection and Audit Department shall also conduct audit of Customer Service during their Risk Focused Internal Audit exercise of the branches.

n) Customer Relation Programme

Customer Relation Programmes and periodical meetings with customers shall be held to interact with different cross sections of customers for identifying areas which need improvement, so that overall customer service is improved.

Similarly, Customer Service Meetings shall be conducted at periodical intervals to review the quality of customer service being rendered at the branches and devise ways to improve the services rendered by Branch staff members. During such meetings, Branch may invite customers, and at least one should be a senior citizen.

Customer Day is observed on 10th and 20th of every month between 3 PM to 5 PM. In case of holidays on these dates, the meeting may be conducted on the following working day. Branch Officials will make themselves available for a minimum of two hours for customers to attend to their grievances and to listen to their suggestions. Bank will give wide publicity regarding the same.

o) Approval of New Products and Services

New Products and Services shall be introduced through a well-established approval process specially to ensure that rights of customers are not compromised.

p) Compliance of Regulatory guidelines and Quality Assurance

Bank and Branch are committed to the compliance of various provisions and guidelines of various codes on Customer Service besides the instructions of RBI on the subject. Some of the important guidelines are as under:

- Code of “Banks Commitments to Customers”, which sets minimum standards of banking practice and benchmarks in customer service for Banks to follow, shall be made available to customers on request.

- Similarly, Citizen’s charter of State Bank of India containing key information on various facilities / services provided to customers in the branches of SBI, shall also be made available to customers on request.
- Bank shall display notice for creating awareness amongst the customers about Social Engineering Frauds.
- Display of Notice Board containing the information that SBI, and Joint Venture & SBI Subsidiaries are separate legal entities and products of Joint Venture & Subsidiaries are not a product of SBI.
- Display of notice on conduct of “Customer Relation Programme” meetings at Branches.
- Financial Inclusion.
- Provision of Drop Box/Cheque Deposit Kiosk (CDK)with display of notice that customer may deposit the cheque across the counter and obtain acknowledgment etc, if he/she desires. Branches to display, above the cheque drop box/Cheque Deposit Kiosk that the cut off time up to which instruments dropped in the box will be taken for same day clearing.
- Display of Comprehensive Notice Board as per bank’s instructions at prominent place in Banking Hall with the date of updation duly filled in.
- Facility for exchange of soiled and mutilated notes shall be made available at all branches, and message displayed in comprehensive notice board.
- Facility for accepting / exchanging coins of all denominations shall be made available at all branches, and message displayed in comprehensive notice board.
- Display of Notice Board at the branches for creation of awareness regarding the Positive Pay System (PPS).
- Display of separate signage board containing name, addresses, official e-mail IDs and official landline telephone numbers of FAA/CPIO and CAPIO (RTI).
- **Display of information regarding Local Level Committees set up under the National Trust for the Welfare of Persons with Autism, Cerebral Palsy, Mental Retardation and Multiple Disabilities Act, 1999:** Branches should ensure that their branches display in a conspicuous place (i) essential details about the facilities under the enactment (Mental Disabilities Act); (ii) the fact that the parties can approach the Local Level Committees, for the purpose of issuance of the certificate and that the certificate issued under the Mental Disabilities Act is acceptable; and (iii) the details of the Local Level

Committees in that area. The information shall be displayed in the English, Hindi and local language.

- Display of important contact numbers, such as Police Station, Fire Brigade Centre, Hospitals, etc. in the premises of Branches. All employees of the branch should have these important numbers with them for use in case of any emergency.

For all practical purposes, the Branch Heads shall play a role of Quality Assurance Officer for ensuring the best possible customer service to all the customers and implementation of this Branch Management Policy in true spirit at the Branch.

q) Contact Centre:

Bank's Contact Centre is now available through new, easy-to-remember toll free numbers **1800 1234 & 1800 2100**; apart from the existing toll-free numbers 1800 425 3800 & 1800 11 22 11 and through 080-26599990 (chargeable number).

Following banking services are available through the Contact Centre Interactive Voice Response System (IVRS) and its Agents, 24*7.

Services	Available on
ATM Card Blocking, Internet Banking Blocking and UPI Blocking	RMN (Registered Mobile number) & Non-RMN
Account Balance/Last 5 Transactions	RMN
Deposit Account Details, Transaction Enquiry and Account Statement	RMN
Loan Account Details, Transaction & EMI Schedule Enquiry	RMN
ATM Card Green PIN Generation & ATM Card Reissuance (post-blocking)	RMN
ATM Card Dispatch Status information	RMN & Non-RMN
ATM Card Switch On/Off & Limit Set/Modify	RMN
Prepaid Card Related information	RMN & Non-RMN
Cheque Book Issuance	RMN
Cheque Book Dispatch Status information	RMN & Non-RMN
TDS details & Deposit Interest Certificate by email	RMN & Non-RMN
Home Loan & Education Loan Interest Certificate by email	RMN
Deposit & Loans Products Features	RMN & Non-RMN
Interest Rates information at IVR & through SMS	RMN & Non-RMN
Pension Related Information	RMN & Non-RMN
YONO Related Queries	RMN & Non-RMN

INB Related Queries	RMN & Non-RMN
BHIM UPI Related Queries	RMN & Non-RMN
Complaint Registration & Status	RMN & Non-RMN
Unauthorised Transactions Reporting – Debit Card/INB/UPI	RMN & Non-RMN
Income Tax Refund Order information	RMN & Non-RMN
Goods & Services Tax information	RMN & Non-RMN
FASTAG information	RMN & Non-RMN

- All the above services are available on calling from the mobile number registered with the Bank (RMN). Certain services are also available on calling from a non-registered number (Non-RMN)
- For reporting of unauthorized transactions, dedicated helpline number 1800 1111 09 is available 24*7.
- Besides, the Contact Centre also has 19 international toll-free numbers (ITFNs) for the Bank’s NRI customers spread across the globe, in addition to a toll number (080-26599990) which is accessible from all landlines and mobile phones of India and abroad
- Contact Centre assistance is also available through email id: contactcentre@sbi.co.in

r) Grievances Redressal

Bank shall keep Complaint Book for recording of complaints by walk-in customers and provide acknowledgment to them. Branch shall also have Complaint/suggestion Box in Banking Hall and it will be prominently visible to customers in compliance with RBI regulations.

Bank Branch shall display the name and contact details of Branch Manager, Controller and Banking Ombudsman etc. on the Comprehensive Notice Board at Branch. Toll Free numbers for lodging ATM transaction related complaints shall also be displayed at ATM sites.

Bank shall provide multiple avenues to customers for lodging grievances in addition to Branch, like Contact Centre Toll free numbers*, Customer Request and Complaint Form on Bank’s website etc. These grievances shall flow to the centralized CRM-CMS for resolution / redressal. Cybercrime HELP LINE no. 1930 also to be displayed for reporting of unauthorized electronic debit transactions.

* Complaints can also be registered by customers through the Contact Centre Toll Free numbers: 1800 1234, 1800 2100, 1800 11 2211, 1800 425 3800. These numbers can also be used to track the status of complaints lodged with the Bank.

s) Adherence to licensing conditions

Branch and Bank shall follow regulatory guidelines and conduct business as per the norms prescribed by Regulators as well as Banking Regulation Act.

t) Uniformity in Record Management

All Branches of the Bank shall retain the various books and vouchers pertaining to the customers' transactions for specified period of time as per laid out policy of the Bank. Bank may retain the record at the branch itself or at a centralized place, where more number of branches are in the close vicinity.

u) Branch Setup

Branches shall have uniform set up as regards Branch Heads, Joint Custodians, Branch Signage, Notice Boards, stationary, registers, policies etc. The Bank shall also pursue towards achieving uniform layout across the Bank.

v) Business Continuity and Operational Resilience (BC&OR) Plan:

In case of emergency situations where the Branch is found to be non-functional on a banking day, customers can get details of alternate nearby branch for the purpose of business continuity from contact centre. The contact numbers are given in para q & r above.

w) Doorstep Banking

All services presently covered under Doorstep Banking will be made available to Divyangjans customers. The first three (3) under Doorstep Banking will be provided free of cost per month to Divyangjans customers at all branches.

On best efforts basis:

The Bank shall not be liable on account of noncompliance if some unforeseen event (including but not limited to civil commotion, sabotage, lockout, strike or other labour disturbances, accident, fires, natural disasters, COVID /Pandemic 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.

Review of the Policy

The Policy will be reviewed once in a year. Any other instructions under the Policy, required to be issued urgently, between two review dates, can be incorporated with

the permission of MD (RB&O). However, the same shall be put up to the Board for approval in the next review.