

**Policy on**

**GENERAL MANAGEMENT OF BRANCHES**

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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, disabled persons, etc.

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

All Branches shall pay attention towards general up-keep, cleanliness and maintenance of Branch Premises (including washroom maintenance) 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 Bank 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.

#### **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**

The existing Security System and Security Arrangements at the Branches shall be reviewed on annual basis as per Online Security Audit (OLSA) format by Security Officers along-with Risk Assessment Matrix (RAM). In addition to, Security Officer during his annual surprise visit to Currency Chest must specifically comment upon 24 value statements provided in Security module of CCOonline portal as these are included in portal as per revised guidelines of RBI. The Security guidelines shall cover not only the Bank's assets, currency chests etc, but will also create a secured environment for both the staff and public in relation to their banking operations.

#### **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.

#### **i) Staff rotation and Vacation Policy**

Bank shall ensure that there is a periodic change in allotment of desk and responsibilities to all employees. 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 days in compliance with RBI guidelines.

#### **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 at delivery points. Innovative ways of training / delivery ranging from e-learning, availability of Circulars, helpline, institutional training, online course quiz and tests etc. 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.

#### **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 10<sup>th</sup> and 20<sup>th</sup> 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:

- BCSBI's 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 on conduct of "Customer Relation Programme" meetings at Branches.

- Financial Inclusion.
- Provision of Drop Box 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 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).

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 Toll Free numbers 1800 1234, 1800 2100, 1800 11 2211, 1800 425 3800 shall be available, 24\*7\*365 basis, for customers' queries / requests and complaints, in multiple languages.

Contact Centre shall provide various services / information, through IVRS (Interactive Voice Response System) and Contact Centre Agent, to eligible customers after due authentication, as per regulatory norms. Some of the Contact Centre services are based on RMN (Registered Mobile Number).

The services shall include balance in account, last five transactions, interest rates on retail deposits and advances, generation of Green PIN, blocking of Debit Card and request for re-issuance of Debit Card after its blocking, dispatch status of Debit Card and Cheque book, manage Debit Card usage (i.e. switch-on/off channel and



modifying transaction limits), reporting of unauthorised transactions along with blocking of Internet Banking / UPI or Debit Card, SBI YONO & Internet Banking hand-holding, Pension related information, Deposit and Loan products information.

#### **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.

\* 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 (r) above.

**Force majeure:**

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 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 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 meeting.