

**POLICY ON GENERAL MANAGEMENT OF BRANCHES****Introduction:**

The Reserve Bank of India, vide the Master Circular on Customer Service in Banks - DBOD No. Leg BC75/09.07.005/2008-09 and the subsequent instructions released by them, the latest being DBR.No.Leg.BC.21/09.07.006/2015-16 dated 1<sup>st</sup> July 2015 has directed Banks to have a Board approved policy for General Management of the Branches.

**Key Aspects:**

DCB Bank's systems shall be oriented towards providing better customer service and the Bank periodically studies their systems and its impact on customer service.

The Bank shall:

1. Provide adequate space, proper furniture, drinking water facilities, with specific emphasis on pensioners, senior citizens, disabled persons, etc
2. Provide a separate enquiry counter at the large/ bigger branches in addition to a regular reception counter, which will be taken care of by all the frontline desks at the branches
3. Display indicator boards at all the counters in English, Hindi as well as in the concerned regional language. Business posters shall be displayed at semi-urban and rural branches in the concerned regional languages
4. Post roving officials to ensure employees' response to customers is in agreement to the laid down process and help out customers in putting in their transactions
5. Provide customers with booklets consisting of details of service and facilities available at the Bank in Hindi, English and the concerned regional languages
6. Shall use Hindi and regional languages for transacting business and communicating with customers
7. Enhance its security systems from time to time and be made up to date, so as to instill confidence in both employees and customers for the Bank
8. Ensure all staff at branches will wear an identification badge mentioning name of staff with their photograph
9. Adopt a staff rotation policy
10. Mandatory leave policy adopted at branches for staff handling cash
11. Train its staff and orient them towards customer service. Technical training to be imparted through various methods like – defining job cards, roving faculty, video conferencing, etc
12. Implement visits at regular intervals by senior officials from controlling offices/ head office to check the service rendered by staff at branches

- 13. Annually reward the 'Best Branch in Customer Service'
- 14. Implement customer service audit/surveys
- 15. Hold periodic meetings with customers like the monthly customer service committee meetings to identify action points to upgrade customer services at the branch
- 16. Define the process of approving/ launching new products and services, wherein the Board necessarily has to approve the products/ services pertaining to issues which compromise the rights of the Common Person
- 17. Appoint Quality Assurance Officers who would ensure that the Policy is adhered to in letter and spirit and guide the Bank to excel in rendering customer service
- 18. Mandatory information to customers in case of shifting/ closure of any branch
- 19. Mandatory information to customers in case of changes/ introduction of charges/ commission levied

**Review of the Policy:**

The Policy will be reviewed once in three years or if there is a change, whichever is earlier

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