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Policy on General Management of Branches

THE NAINITAL BANK LIMITED

Regd. Office: G.B. Pant Road, Nainital.
Uttarakhand

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1. Preamble

Customer service plays a pivotal role in the banking industry. As our bank is expanding its coverage by opening new branches the quality and content of dispensation of customer service has come under tremendous pressure mainly owing to the increased demands and expectations of the customers. Our increasing network of branches, variety of products and services offered, the varied institutional framework – all these add to the enormity and complexity of banking operations giving rise to complaints for deficiencies in services. This is evidenced by a series of studies conducted by various committees such as the Talwar Committee, Goiporia Committee, Tarapore Committee, etc., to bring in improvement in performance and procedure involved in the dispensation of hassle-free customer service. This policy addresses the systems for management of branches which in turn will help to improve the customer service.

2. Objective

The Objective of the policy is to provide a framework and broad guidelines for general management of branches aimed for improving customer services at branches.

3. Scope

The policy addresses the review, examination and evaluation of system & processes which help in providing better customer service in branches.

4. Policy

This Policy envisages guidelines issued by RBI through its Master Circular on Customer Service in Banks and also define how the systems should be oriented towards providing better customer services.

The policy covers aspects which aims at improving the general management of branch and which in turn will help to improve services offered to the customers. Accordingly, it is prerequisite for the Bank to periodically study its systems and their impact on customer service. 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, wherever feasible with specific emphasis on pensioners, senior citizens, disabled persons, etc.

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- Branches shall display information about working hours/weekly holiday in front of the branch.
- 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. The sign of “May I Help You” must be clearly visible in the counter.

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 shall be assigned the role of “Grahak Mitra” by the branch manager. 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) 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 which shall be regional language, Hindi and English as per GOI guidelines.

f) Language of Communication / Transacting Business

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

All Branches shall be equipped with security alarm. The existing Security System and Security Arrangements at the Branches shall be reviewed on annual basis. The Security guidelines shall cover not only the Bank’s assets; currency chests etc., but 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 identity card provided by the Bank. Compliance

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in this regard will be ensured by the Branch Manager. Bank has a dress code for subordinate staff and for Security Guards. Though the Bank does not impose a dress code for others, all staff members are expected to follow certain decent dress code as communicated through various circulars while representing the Bank in the office premises or visits, attending seminars, meetings, training courses etc.

i) Rotation of Staff Duties

Branch Head shall ensure that there is a periodic change in allotment of desk and responsibilities to all Staff.

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 Regional Offices and Head Office 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 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 Region covering all population groups, for "Excellence in Customer Service" by the MD & CEO. 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. Operation and Services Department at Head Office shall monitor the performance of the branches relating to customer service. The Inspection and Audit Department shall also conduct audit of Customer Service during their Risk Based Internal Audit.

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 every month (third Thursday of Friday), when the 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 gives wide publicity regarding the same.

o) Approval of New Products and Services

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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:

- Citizen's charter of Bank containing key information on various facilities / services provided to customers in the branches and shall also be made available to customers on request.
- 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 with updated details at prominent place in Banking Hall.
- Facility of exchange of cut / mutilated notes shall be made available at all branches.

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 number shall be available 24*7*365 basis for registering queries.

Contact Centre shall provide various services / information based on RMN (Registered Mobile Number) to eligible customers after due authentication, as per regulatory norms.

The services shall include balance in account, last five transactions, interest rates on deposits and advances.

r) Grievances Redressal

Branches shall keep Complaint Book/ Register 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 number 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 through phone numbers and Grievance Redressal/Feedback provided on Bank's website etc. These grievances shall flow to the centralized Complaint cell for resolution / redressal.

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Complaints can also be registered by customers through the Phone number provided in website

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.

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.

t) Branch Setup:

Branches shall have uniform set up as regards Branch Heads, Joint Custodians, Branch Signage, Notice Boards, stationary, registers, policies etc.

u) Banking Facility to Senior citizen and Differently abled persons

- The "Enquiry" or "May I Help You" counter shall provide priority to senior citizen and people who are differently abled including visually impaired persons.
- Branches shall not insist on physical presence of any customer including senior citizen and differently abled persons for getting cheque books.
- Branches may issue cheque books, on requisition by different modes such as through registered email, Registered Mobile numbers, WhatsApp.
- Bank is currently converting the fully KYC –Complaint account to "Senior Citizen accounts" automatically in its CBS.
- Branches shall provide 15G/H form to Senior citizens and differently abled person once in a year preferably in April and enable to submit the same in stipulated period of time. At the request of such customer, branch officials may provide door step services for collection of Form 15G/H.
- Wherever thumb or toe impression of the sick/old/incapacitated account holder is obtained, it should be identified by two independent witnesses known to the bank, one of whom should be a responsible bank official and this facility is also extended to visually impaired customers also.

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.

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5. Applicability

The policy is effective from May 01, 2025

6. Periodicity of Review of Policy

The policy will be valid up to March 31, 2026 Any directive/ guidelines issued by RBI in this regard shall automatically be part of this policy, during the period of this policy.