



# DHANLAXMI BANK

## POLICY ON GENERAL MANAGEMENT OF BRANCHES

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## **1. Introduction**

As a service organization, customer service and customer satisfaction should be the prime concern of the bank. With the ever-changing profile of the customers, and their expectations growing day by day Bankers will have to go on fine tuning their customer service and sharpen the marketing skills. Hence it is necessary to have a general guideline for branches so as to ensure delivery of quality customer service.

Master Directions of RBI on Customer Services stipulated that the Banks should have a Board approved policy for general management of the branches which may include the various aspects stipulated in the RBI Master Directions. This Policy have been framed in accordance with the above directions of RBI.

## **2. 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

## **3. 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

### **3.1 Infrastructure Facilities**

It is our endeavor to provide adequate space for customers to enable them to complete their banking needs. Branches shall provide suitable infrastructure facilities such as seating arrangements, drinking water, ramps, handrails, proper lighting and toilets for senior citizens and differently-abled persons, as mandated by RBI. Dedicated counters or priority service shall be available in all branches for such customers.

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.

### **3.2 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.

### **3.3 Indicator Boards**

Branches shall display mandatory information in trilingual format (English, Hindi and Regional Language) on a Comprehensive Notice Board at a prominent place. The display shall include interest rates on deposits, service charges, product information, complaint redressal details, contact information of the Banking Ombudsman, and names of key officers (Branch Manager, Nodal Officer, Internal Ombudsman)

### **3.4 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.

### **3.5 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.

**3.6 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. The customers seeking assistance in regional language on the Bank schemes/products etc. may be directed to the branch officials / “May I help you” counter/s.

**3.7 Communication Language**

Branches shall mandatorily display all mandatory information (Comprehensive Notice Board, service charges, citizen charter, etc.) and customer communications in trilingual format – Regional Language, Hindi, and English. This requirement shall be complied with across all branches including rural, semi-urban, urban and metro centers. Business posters and promotional material in semi-urban and rural branches shall be in the concerned Regional Language, in addition to Hindi and English. Customer-facing staff shall be trained and instructed to use Regional Language, Hindi, or English, as per the customer’s preference, in all interactions.

**3.8 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.

**3.9 Wearing of Photo Identity Cards by the employees:**

All branch employees shall wear Photo Identity Cards while on duty. Branches shall install CCTV systems at key locations, retain recordings for the minimum period prescribed, and review branch security arrangements annually in line with RBI instructions on branch/ATM security.

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.

**3.10 Periodical Job Rotation:**

Each one of the employees 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.

**3.11 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.

**3.12 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 periodically 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.

**3.13 Rewarding Best Branches:**

Based on the level of customer service provided in the branches, rewards and recognitions 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.

**3.14 Customer Service Surveys:**

Customer service surveys will 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 better. Branches shall conduct customer service committee periodically. Minutes of the Branch level Customer service committee meetings may be scrutinized by the respective Regional Offices, and action taken by the Regional Offices on the same may be informed/recorded at Head Office.

**3.15 Complaint Register / Complaint Box:**

Branches shall maintain a Complaint Register (physical and electronic) and place a Complaint Box in a prominent area. The register shall record details of complaints received, acknowledgements issued, and resolution timelines. Complaint details and escalation channels shall be displayed as per RBI's instructions, including the right to approach the Internal Ombudsman and Banking Ombudsman.

Each of such complaints is to be taken up by the Customer Committee Meeting held periodically at the branch for speedy redressal. The 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.

**3.16 Customer Relations Programme**

Branches shall conduct Branch Level Customer Service Committee (BLCSC) meetings at least once every month with participation from customers (including one senior citizen as mandatory member). Feedback and actionable points shall be recorded and escalated to the Standing Committee on Customer Service at Bank level.

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.

**3.17 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.

### **3.18 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 same will be monitored through various means such as visiting official report, customers feedback and customer service surveys etc.

## **4. 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.

## **5. Policy Validity**

The policy would be valid for a period of 1 year from the date of approval of the Board before which the same should be reviewed. Any modification / review of the policy, irrespective of the reasons / nature of such modification / review, should be done only with the approval of the Board. No authority is authorised to grant extension of the validity period of the policy.

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