

**POLICY FOR GENERAL MANAGEMENT OF BRANCHES FOR THE FY 2019-20**

**INTRODUCTION**

In compliance of RBI directives, Policy of General Management of Branches has been framed to have general guidelines for ensuring delivery of standard level of customer service by branches of the Bank and to strengthen Bank's ongoing efforts to provide better customer service. This Policy document covers the following aspects:

**1. PROVIDING INFRASTRUCTURE FACILITIES BY BRANCHES TO CUSTOMERS**

Our Bank has well defined policy and is having Branch Ambience Improvement Committee (BAIC) for monitoring action points for cleanliness of branch premises and good ambience for giving good and personalized customer service. As per the above Policy:

- 1.1 The furnishing and interior of the Customer Waiting Area to be done with elegance, functional utility and economy depending upon the size, location and customer profile of the Branch.
- 1.2 Branch premises be made accessible to Disabled/Senior Citizens/Pensioners. If the branch premises have steps at the entrance, ramp will be provided at the entrance for the convenience of persons on the wheel chair.
- 1.3 Attention to be paid to providing adequate space, proper furniture and other facilities to disabled/senior citizens/pensioners.
- 1.4 Necessary and proper seating arrangement in the Customer Waiting Area will be provided.
- 1.5 Energy efficient LED fixtures, ACS, Fans to be installed at the time of renovation of the branches with the prior approval of their controlling office.
- 1.6 Electrical Safety Audit be carried out as per bank's guidelines and necessary steps be taken up with the approval of their controlling office to ensure the fire safety of the Branch.

**2. PROVIDING SEPARATE COUNTERS FOR ENQUIRY AND ASSISTANCE**

2.1 The staff members manning points of interface with the customers are expected to be fully conversant with the products and services they handle so as to be able to answer any query from customers in a professional manner. 'May I help You' Counter will be extended at all branches having staff strength of 10 or more.

2.2 With a view to maintain continuity of customer service in the branches, branches where there are more than one service window / counter, at least one window to remain open during business hours.

2.3 To improve awareness amongst staff members about Bank products & schemes for enhancing their knowledge and skill to provide better customer service, a monthly Theme Based Meeting is organized at branch level on Pan India basis, for which theme along with a write up on the same is provided by Head Office to all the branches.

2.4 With a view to ensure that senior citizens are put to ease when they visit the Bank branches, separate counters should function for serving senior citizens in the branches. Wherever number of senior citizens visiting the branch is not sufficient and/or due to space constraints separate counters for senior citizens cannot be set up, it is to be ensured that system of separate queue for senior citizens is arranged along with the normal counter and they will be attended on priority.

### **3. DISPLAYING INDICATOR BOARDS & POSTERS**

3.1 The name/designation/boards of the offices/official of the banks, as also the name-boards of the Departments/Divisions etc. be displayed bilingually in the offices in Regions 'A' and 'B'. In non-Hindi speaking areas, it is to be displayed trilingual, i.e. Regional Language, Hindi and English.

3.2 All external and internal communications and promotional materials including posters, brochures and pamphlets are to comply with our brand standards. All external communications are to be approved by our Public Relations & Publicity Division, Head Office.

3.3 A uniform Comprehensive Notice Board is displayed at all the branches displaying various key aspects, i.e. interest rates, service charges, minimum balance requirement, product information, time norms for various banking transactions, Grievance Redressal Mechanism etc., and the same is to be updated regularly whenever there is a change in respect of the information already displayed.

3.4 Our Bank has designed "PNB Customer Guide". One copy of this Booklet will be available for easy accessibility to the customers at the 'May I Help You' Counter and also with the Incumbent In-charge in Small/ Medium/ Large branches and with Second Man in VLBs/ ELBs.

#### **4. POSTING ROVING OFFICIALS TO ENSURE EMPLOYEES' RESPONSE TO CUSTOMERS**

In all branches an officer with other duties will be assigned the role of "Customer Relation Officer", who will ensure that the customers are provided necessary assistance in transacting the business and oversee the employees' response to customers.

#### **5. PROVIDING INFORMATION BOOKLETS IN TRILINGUAL TO CUSTOMERS**

All sign boards, counter boards, name boards and other boards, placards, hoardings (for publicity of Bank schemes/products) etc. to be displayed in Hindi and English in Hindi speaking areas.

#### **6. USE OF HINDI & REGIONAL LANGUAGES IN TRANSACTING BUSINESS WITH CUSTOMERS**

6.1 All stationery items will be got printed in Hindi and English (bilingually) and where necessary, trilingual, i.e. in Regional Language, Hindi and English.

6.2 All communications received in Hindi from any region and in any region will invariably be replied to in Hindi.

6.3 Cheques drawn, endorsed and signed in Hindi will be accepted for payment without observance of any additional formality.

6.4 Seals and rubber stamps will be prepared in bilingual form.

6.5 Codes and Manuals, Annual Reports etc. will be published in bilingual form.

#### **7. IMPROVING SECURITY SYSTEM IN BRANCHES**

7.1 Bank has a comprehensive Security Manual which is available on the banks portal at Knowledge Repository. All incumbents and staff shall make themselves conversant with it.

7.1 Security duties of Staff and Branch incumbents have been laid down in Security Division Circular 08/2016 dated 26 July 2016 which is also available on the banks portal at E-Circulars, All should be conversant with it.

7.2 All staff of the bank should be conversant with security gadgets installed in the branch including viewing CCTV recorded footage and also on usage of fire extinguishers.

- 7.3 All cash cabins should have automatic locking system.
- 7.4 Bank's Security Officers visit all the High Risk Branches once in 6 months and other low/normal risk branches once in a year to check the arrangement and guide the staff or whenever an untoward incident takes place. Staff should take advantage of his/her visit to clarify any doubts.
- 7.5 While closing the branch/entity, it must be ensured that electricity is switched off of entire premises except of security gadgets. If not already installed, electric panel be installed in terms of GSAD Circular No 19/2016 dated 31 Oct 2016 as amended time to time.
- 7.6 Incumbents to ensure that security & fire mock drills are conducted at least once in 6 months and record is maintained. Communication system of distress alarm in case of emergency with the nearest police station must be worked out.
- 7.7 The status of working of Security gadgets is mandatorily to be entered in the CBS system in the branches before day end. By default the working status for all the systems is 'Y'. In case any gadget malfunctions the status should be changed to 'N'. The same is going to be monitored at Circle office and Zonal office level.

## **8. WEARING OF IDENTITY CARDS BY EMPLOYEES**

Wearing of employee identity card by all the employees while on duty is mandatory.

## **9. PERIODICAL JOB ROTATION**

Ordinarily, the duties of clerical staff should be rotated after six months. For checking staff duties, are to be interchanged at intervals not exceeding one year. However, in case of loans/ foreign exchange duties, the above period of six months and one year may be extended at the discretion of the incumbent-in-charge and depending upon the exigencies.

## **10. TRAINING OF STAFF ON CUSTOMER SERVICE**

It should be ensured that all employees have the requisite knowledge and skill to carry out the allotted functions. In case any gaps are observed steps should be taken to impart appropriate training / skill to such employees.

Further steps should be taken to ensure that all officers are imparted training once in 18 months and workman staff once in 24 months.

The ZOs / COs may also coordinate with the concerned training centre in their jurisdiction to conduct the class room training programme or on location programmes.

Imparting soft skill training to front line staff for improving customer service shall be the focus area.

Moreover through e-learning on PNB Univ employees may update themselves on BCSBI codes etc.

10.1 All employees nominated for training are to be relieved without exception. Deviation may only be permitted with the permission of nominating authority.

10.2 A unique functionality “**Ask a Question** “ has been implemented on knowledge centre website, a communication tool between field functionaries and subject matter experts i.e. Faculties in Training Centers.

**Ask A Question** utility is accessible to all users of Knowledge Center website. Any user can post query on day to day operational issue on “Eleven” listed topics i.e. Digital Products, Retail Lending, Third Party Products, Deposit products etc. The query immediately becomes visible to identified faculties for posting the answer. The moment answer is posted; the questioner gets an SMS informing that the query has been answered. The questioner, also has to “Rate the reply” on a scale of 1 to 5, 1 being the least satisfactory and 5 being the most satisfactory answer. This rating functionality provides insight into the level of satisfaction of the users and motivates faculties to provide best answers.

## **11. VISIT OF SENIOR OFFICIALS TO BRANCHES**

Senior Officials from HO and Circle Offices will visit the branches on periodical intervals for on the spot assessment of level of Customer Service rendered by them as also the security and safety of assets and people. Their focus will be on structured visit and aim at removal of deficiencies on the spot so that such deficiencies do not recur. Further, working of security and safety gadgets, punctuality of staff, wearing of badges by them and in time functioning of branches will also be covered in the visit reports.

## **12. REWARDING BEST BRANCHES FOR CUSTOMER SERVICE**

On the basis of Customer Service, Bank :

- Rewards staff members in branches through Incentive Linked Quiz Contest on monthly basis to encourage them to acquire knowledge of Banking Products/ Schemes to improve customer service.
- Bestows Best Circle Award on half yearly basis for rendering excellent customer service.

- Cash Incentive is given to Zero Complaint Branches on annual basis under Cash Incentive Scheme of the Bank.

### **13. CUSTOMER SERVICE AUDIT & CUSTOMER SURVEYS**

13.1 During the audit of branches by Regular Auditor/ Concurrent Auditor, report on the Customer Service shall make a part of regular Audit Report / Quarterly Audit Report for submission of critical comments.

13.2 Bank observes Customer Contact Week every year which is dedicated to improvement in customer service in the Bank. During this period, Bank contacts the customers through Press Release, SMS alerts, as well as personally by executives of the Bank at various levels to get feedback from the customers on customer service. Feed Back Form is made available at Bank's public domain website [www.pnbindia.in](http://www.pnbindia.in) for customers. They can also use the specially created e-mail id [suggestion@pnb.co.in](mailto:suggestion@pnb.co.in) for sending feedback. Bank analyses the feedback for implementation and improvement in customer service.

### **14. HOLDING CUSTOMER RELATION PROGRAMMES & CUSTOMER SERVICE MEETINGS**

14.1 Customer's Day is observed on 15<sup>th</sup> of every month. On this day, Branch Manager is to meet customers between 3 pm and 5 pm without any prior appointment.

14.2 Customer Relations programs are to be conducted twice a year at Circle Office level, wherein customers from different segments are to be invited and their grievances/ suggestions are to be looked into.

Bank has Customer Service Committees in all Circle Offices/ Branches to look into the quality of customer service rendered and critically examine the feedback/suggestions for improvement in customer service. These committees meet once in a month where staff and invited customers interact freely on service related issues. Two nominated non-official members are invited in the meeting to be held on quarterly basis in the Circle Level Customer Service Committee Meeting.

A pensioner is nominated as a member of the Customer Service Committee at Branches and Circle Offices. Wherever a pensioner is not available, a senior citizen may be made a member of Customer Service Committee.

## **15. APPROVING QUALITY ASSURANCE OFFICERS FOR CUSTOMER SERVICE**

Circle Heads at Circle Offices shall be the Quality Assurance Officers for ensuring that the intent of the Policy is translated into the content and its eventual translation into proper procedures.

## **16. HUMAN RESOURCES MANAGEMENT SYSTEM (HRMS)**

The various modules of HRMS are available to functionaries for carrying out HR activities. Guidelines in this regard and navigation in various components are circulated by HRMD/HRDD, HO from time to time.

The Branch Office is required to carry out the following activities in HRMS on day to day basis or as and when initiated/completed:

- Marking of attendance through Biometric Attendance System.
- Assignment of duties through e-Duty Sheet/ office order/arrangement register.
- Submission of APAR and Assets & Liabilities Statement by officers within the stipulated time.

All establishment related activities, Relieving, Reporting of employees, Sanction of Increments, Leave, Change in Union/Association, Loan Sanction details, Changes in deduction of loan amounts from salary, Investment details for the purpose of TDS.

## **17. COMPULSORY AVAILMENT OF LEAVE**

Compulsory availment of leave by all staff members as per guidelines circulated by HRMD/ HRDD from time to time.

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