

"Policy for General Management of Branches"

Objective of the Policy

This Policy for General Management of the Branches is a reflection of our ongoing efforts to provide better service to our customers and set higher standards for performance. This Policy is based on principles of transparency and fairness in the treatment of customers. Our Bank's systems are oriented towards providing better customer service. A customer normally expects:

- That banking needs are well taken care of and he / she is offered the latest banking avenues.
- The schemes launched by the Bank are innovative, competitive and most economical with high value for money.
- He / She is well received and provided with proper infrastructure facilities.
- He / She is properly guided and doubts if any are cleared in the local language.
- The ambience of the branch is kept clean and well organized.
- That an atmosphere of warmth and understanding prevails.

(1) Providing Infrastructure Facilities by Branches to Customers:

Ambience of customer service area should be pleasing with proper seating arrangement for general customer as well as senior citizen/Divyang customer etc. with uncluttered surroundings, cleanliness, proper white washing and painting etc.

If required branches shall provide a separate line for senior citizens and physically challenged persons in front of every counter, however, these customers need not be in queue and they may approach to the counter directly.

Staff at branches will be Courteous and smartly attired as per bank approved code of customer interface. Staff should not engage into their own/personal work, i.e. mobile phone etc. while customers are awaiting in queue.

- 1.1. Basic customer amenities, i.e. Public access to clean toilets and safe drinking water with good hygiene should be ensured.
- 1.2. Branch will maintain uniform and attractive signage for customer assistance in the language as per the RBI's instructions.
- 1.3. There will be Special mention/displaying name of services being offered to Senior citizens and Divyang customers, i.e.
 - i. For Doorstep Banking service preference in service along with dedicated counters for them.
 - ii. Free cheque book issuance facility for them without visit of branches.
 - iii. Branches will inform and encourage Customers for Online facility to update the pension life certificate.
 - iv. Facility for automatic update or conversion of Bank Accounts into Senior citizen Bank account on attaining 60 year of age. The senior Citizen Customers will be given the benefit of senior citizens in terms of rate of interest on fixed deposit etc.
 - v. Visually handicapped customers may be allowed to withdraw from account through authorized persons.
 - vi. TDS exemption forms for customers will be provided proactively.
- 1.4. Branches shall invariably display Name and Contact No of Nodal Officer of the Branch handling Queries/Concerns of Divyang customers/Senior Citizen Customers, in order to enable these categories of customer to have a direct contact point for their issues/queries/concerns etc.
- 1.5. Some Common and important Practices will be followed/ensured by the branches (as customer/citizen charter)
 - i. Display of business hours.
 - ii. Attend to all customers present in the banking hall at the close of business hours and rendering of courteous service.
 - iii. Offer nomination facility to all deposit accounts (i.e. account opened in individual capacity) and all safe deposit hirers (i.e. individual hirers).
 - iv. Display interest rates for various deposit schemes from time to time.
 - v. Notify change in interest rates on advances through our website.

- vi. Display of Service Charges on issue of Demand Drafts, Pay Orders, Duplicate Drafts, Cancellation of Drafts, Collection of Documents, etc.
- vii. Display Time - Norms for various Banking Transactions.
- viii. Pay interest for delayed credit of outstation cheques, as advised by Reserve Bank of India (RBI) from time to time.
- ix. Display of availability of Locker facility at the Branch.
- x. Display of Tax Collection facility at the Branch.
- xi. Accord immediate credit in respect of outstation and local cheques upto a specified limit subject to certain conditions, as advised by RBI from time to time.
- xii. Provide complaint/suggestion box in the Branch premises.
- xiii. Display address of Zonal & Head Offices, as well as Nodal Officer dealing with customer grievances/complaints.
- xiv. Name and address of the concerned banking ombudsman.
- xv. Corruption free service to all customers.

(2) Providing entirely separate enquiry counters at larger/ bigger branches in addition to a regular reception counter:

Exceptionally large and Very large branches shall have “Reception Counters” as a point of interface with customers.

Exceptionally large and Very large branches shall have “Enquiry” or “May I Help You” counters exclusively. Remaining branches to have “May I Help You” counters (combined with other duties) located near the entry point of the banking hall.

(3) Displaying indicator boards and posters:

To ensure banking facilities percolate to the vast sections of the population, branches shall display indicator board at all the counters bilingually in the offices in the Region-A but trilingual in Region B & Region C (as Regional Language, Hindi and English respectively) and display business posters at semi-urban and rural branches also in the regional languages concerned. **(Monitoring by HO G.A. Department / HO Rajbhasha department)**

(4) Posting roving officials to ensure employee's response to customers and for helping out customers in putting in their transactions:

In all branches any official with other duties will be assigned the role for providing necessary assistance in transacting the business and oversee the employees' response to customer. He or She is expected to give a patient hearing to the customers and help them in putting in their transactions comfortably.

(5) Providing customers with booklets consisting of all details of services and facilities available at the bank in Hindi, English and regional languages concerned:

As our dealings with the customers rest on ethical principles of integrity and transparency, Bank shall endeavor to provide / make available to its customers brochures / booklets containing the details of products and services in Hindi, English and regional languages concerned.

(6) Use of Hindi and regional languages in transacting business:

In today's highly competitive environment, 'customer ecstasy' can be achieved with effective communication in a language known to the customer. All the staff members shall preferably use English or Hindi or Regional Language known to the customer while transacting business with customers including communications to customers.

Currently Bank is providing Mobile Banking, Net Banking & UPI facilities through which customers can do banking like funds transfer, payments & other non-banking services from home & using Mobile. Mobile banking services (in addition to English) are available in Hindi also. Along with that customer service oriented products, knowledge, KYC-AML compliance, password integrity maintenance, essential IT security & knowledge of essential safety measures in cyber environment are imparted in English, Hindi and regional languages.

Call centre facility is already available to customers for availing financial, non-financial services & resolving their grievances. This facility is also available in Hindi, English & Punjabi Languages.

(7) Reviewing and improving upon the existing security system in branches so as to instill confidence amongst the employees and public:

Customers expect the security system in the Bank branches is adequate to enable them to complete the financial transaction with confidence. Security Officers from Zonal Offices concerned shall visit the branches at least once in six months to verify the security aspects and give suggestions for improvement or whenever an untoward incident takes place.

Bank staff shall be more vigilant during business hours and increase the surveillance in case of need. Bank shall endeavor to install CCTVs in the branches where considered necessary to instill confidence amongst the staff and the public. **(Monitoring by HO Security Department)**

(8) Wearing of identity cards by the employees:

Customers expect that they should know to whom they are talking to or dealing. As such, wearing of identity card by the staff members is compulsory while on duty. Non-wearing of Identity card shall be construed as minor misconduct. **(Monitoring by HO HRD Department / HO Security Department)**

(9) Periodic change of desk and entrustment of elementary supervisory jobs:

Job rotation gives an opportunity for the staff to become well versed with the work in other sections and enables them to perform duties efficiently anywhere and also to enhance level of customer service:

- i. Job rotation of the staff working in Head Office / Zonal Offices / Branches shall be effected once in every six months.
- ii. Job rotation for clerical staff, other than those jobs attracting special allowance, shall be effected once in every six months.
- iii. Job rotation of the staff working in Loans/ Advances Department and Foreign Exchange department/Seat shall be effected once in every 12 months in all branches.

- iv. Job rotation of the staff/officials shall be carried out in true spirit with no exception therein, to ensure the transparency and accountability of the staff/officials and in view to safeguard the bank's interest.
- v. Zonal Managers/HODs shall ensure the compliance with above stated guidelines invariably and in time bound manner under their respective jurisdictions.
- vi. Here job rotation implies the change of role of the role holders within the department / cell/ branch.

(10) Training of staff in line with customer service orientation:

- I. Bank will necessarily ensure to impart proper and adequate training to all the new recruits in line with customer service orientation before deploying them for customer services/desk job at branches.
- II. The Bank will also ensure to provide appropriate and adequate training to all old staff (working at various roles) on regular basis and in time bound manner, in order to tune their skills with changing scenarios and expanding scope of banking, which ensure enhanced level of customer service at branches or for better efficiency at different multiple roles .
- III. Bank has already introduced PSB Digital Learning Portal for E-learning based lessons on Bank's intranet website for e-knowledge dissipation. All staff are advocated to take part in the training programs on regular basis.

(11) Visit by senior officials from Zonal Offices & Head Office:

Zonal Heads/ Zonal Executives shall visit branches in their Zones as per the existing Policy on Branch Visits by the Zonal Head/ Zonal Executive circulated vide P&D Circular No. 3432 dated 12.04.2018 and senior officials from Head Office shall also visit the branches from time to time to assess the level of customer service.

In accordance with HO P&D circular No 3502, dated. 12.09.2019, to facilitate the report submission and tracking of branch visit status on real time basis, the Branch visit report is strictly required to be submitted through online mode i.e. "**Branch Visit Portal**" on real time basis. No physical Copies of the report shall be accepted to HO P&D.

Availability of Dash Board for Branch Business Parameter be made, in view to analyze the growth of branch business at any point of time.

(12) Rewarding best branches from customer service point of view:

To recognize the branches which excel in extending customer service in each Zone, one branch would be declared as the best branch in the Zone in each financial year and a certificate may be given by respective Zonal Manager.

(13) Customer Service Audit and Customer surveys:

During the audit of branches by regular auditors/concurrent auditors, report on customer service shall make a part of regular inspection report/ quarterly inspection report for submission of critical comments.

(14) Holding Customer relation program and periodical meetings:

14.1. Customer's day is observed on 15th of every month. On this day, Branch Manager is to meet customers between 3 P.M To 5 P.M without any prior appointment.

(If the branch working timing is not suitable with this time slot as declared by SLBC or local administration, the BM may reserve a different time slot for the said purpose on the same date. This should necessarily and prominently be displayed at the branch)

14.2. Holding of Customer Service Meeting:

- I. To enhance the level of customer service, a customer service committee be formed at branches in such a manner so as the committee may necessarily represent almost every section and category of customers i.e. senior citizen, female customer, Divyang jan etc. The senior citizen customer must be made member of the committee.
- II. At branches, Meetings of the customer service committee must be held on monthly basis and proper recording of minutes be carried out thereof and be sent to Zone. Proper maintenance of records and timely reporting of minutes to Zone (by the end of the month) shall be ensured by the branches.

- III. Zones/Branches must ensure to resolve the issues or accede to the suggestions/feedback as raised in the customer service committee meeting on priority basis.
- IV. The date of the meeting must be brought into cognizance of customers in general of the branch.
- V. Monthly/Quarterly minutes of the customer service committee meeting of branches should be submitted to Zone and consolidated report of all branches of the zone should be submitted by each Zone to HO P&D.

(15) Timelines for delivery of customer services:

- I. Prompt Issuance of form 16A, filing of Form 15G/15H, Life Certificate, Jeevan Praman etc. to eligible customers.
- II. For Death Claim settlement, Branches will ensure to settle the death claims in strict compliance with the guidelines/policy governing Death Claim Settlement (in all cases) as per HO L&R Master Circular 1/2010 dated 15.02.2010 read with Law Circular 229 dated 18.11.2013.
- III. Bank will ensure to improved availability with high uptime of self service facility for passbook printing, cash deposit, cash withdrawal.

(16) General Compliance at Branches:

16.1. Facility for Exchange of Soiled/Mutilated Notes (as per HO Reconciliation Guidelines) will be provided across all branches of the bank, as per the extant guidelines of the Bank/RBI.

16.2. Availability of clean toilets in branches, and pleasing and cleaned customer service areas in branches and ATM Centres.

16.3. Enhanced availability of non-banking products and their promotions at branches, i.e. Insurances, mutual funds etc.

16.4. Proper record & maintenance of security items. Adequate stock of the security be ensured all the time at branches to avoid any customers' inconveniences.

16.5. Printing of Daily mandatory reports and perusal/cross checking thereof.

- 16.6. Proper & complete recording of all required information be ensured in all documents in legible writings with appropriate authentication/stamping of the branch official/competent authorities.
- 16.7. Display of “**Senior Citizen and Divyang customers need not be in queue, they may approach the counter directly**” at prominent places of branches.
- 16.8. Regular dispatch and record maintenance of Thanks Letter to the newly opened bank accounts and their introducers (if any).
- 16.9. Display of “**Locker facility available**” be made in the Branch.
- 16.10. Display of “**Nomination Facility available**” be made in the branch.
- 16.11. Posters should be displayed in branches informing the public regarding documents required under KYC norms for opening of an account.
- 16.12. Comprehensive notice board and its regular updation be made.
- 16.13. Timely submission of Compliance report to Zone/Head office etc.
- 16.14. Timely disposal and removal of obsolete items of furniture and fixtures, old record, computers and printers etc. from Banking Hall be done.
- 16.15. Timely renewal of lease of branch premises (including ATM)/Branch Gun (if any) should be done, and if expired adequate steps must be taken for renewal of the same.
- 16.16. Pest control in the branch be done on regular basis.
- 16.17. Record of Specimen Signature addition / deletion register be maintained.
- 16.18. Several important and mandatory registers be maintained and be updated by the branches i.e. Dak Inward register, Mistake register, Insurance register, Daily security items register, Unit visit register, NPA Recovery & OTS Account Register, Security document register, Voucher movement register. Loan application received/ rejected/ Sanctioned Register, Deceased Case settlement register, Diseased Claim Constituents Register, Safe Custody Key Movement & other Key Movement Register, staff movement register etc.
- 16.19. Frequent return of cheques should be followed up and appropriate action should be taken up.
- 16.20. Take necessary steps to monitor Overdue Fixed Deposits in view to ensure timely renewal/ reinvestment etc. at branches with especial emphasis over Bulk Deposits.

- 16.21.** Cash retention Limit of the branch should be monitored on regular basis and due emphasis be given to keep the limit as per the prescribed limit of the branch.
- 16.22.** CCTV should be installed with appropriate coverage of branch premises in the branch and outer space, (i.e. adequate coverage of Cash counter, Strong Room, Cash Vault etc., in accordance with Security compendium issued by HO Security Department). Regular inspection of these CCTV be ensured. CCTV footage of 90 days is required to be preserved by the Branches and Currency Chests.
- 16.23.** Adequate steps be taken by branch to protect the record from Fire/ Termite and Water etc. Zone-Security cell shall maintain a record of validity/expiry of the fire extinguishers installed at branches. The Zone shall ensure to replace/refill the Fire Extinguisher apparatus before its expiry date. (in accordance with Security compendium issued by HO Security Department)
- 16.24.** Zone shall also ensure that Alarms at branches are always in functional status and being tested on regular interval.
- 16.25.** Register be maintained to record all transaction for Rs. 5.00 lakh and above and these transactions are being checked to ensure that these do not fall in the category of money Laundering.
- 16.26.** All specimen signature should be scanned and updated immediately after opening of the account.
- 16.27.** Regular renewal of AMC of branch apparatus i.e. Hardware & other equipment & Insurance register of the same should be maintained.

(17) Establishing a New Product and Services Approval Process

Bank will establish a New Product, Services Approval Process & New Digital Initiatives.

- 17.1.** Board approval has to be taken for any new product and services approval process, especially on the issue which compromise the rights of the common person. Whenever any department launches new product or modifies an existing product, the same shall be first approved by a committee of all General Managers at Head Office in which the presence of Chief Compliance Officer (CCO) is mandatory. After approval of General Manager's committee with Chief Compliance

Officer, the product shall be placed before the competent authority for approval.
(All concerned Departments at HO).

17.2. Bank has set up a **Centralized Hub (Cen Marg)** to process Retail and MSME Loans expeditiously, which will help branches to focus on new business lead generation without being hectic towards processing of loan applications at their end. Further, customers have been provided unique facility to apply for their credit requirements directly through **PSBLoansin59minutes** link available at our official website (**psbindia.com**).

(18) To ensure the intent of the policy is translated into the content and its translation into proper procedures (Appointing Quality Assurance Officers for Customer Service):

The Zonal Managers will be the Quality Assurance officer for ensuring that the intent of the policy is translated into content and its eventual translation into proper procedures. Branches under their jurisdiction must comply with the instructions contained in this policy. The inspecting/ concurrent auditors will make a report in their regular audits about the same.

(19)Force Majeure:

The Bank shall not be liable on account of non-compliance, if some unforeseen event (including but not limited to civil commotion, sabotage, accident, fire, natural disasters or other “Acts of God”, war, damage to the bank’s facilities or absence of usual means of communication or all types of transportation, etc.) beyond the control of the Bank which may prevent it from performing its obligations within the specified delivery parameters.

(20)Amendment/ Modification of the Policy:

The Bank reserves the right to amend/modify this policy, as and when deemed fit and proper, as its sole discretion. This policy shall be valid till the time of its next review.
