

Rajasthan Marudhara Gramin Bank
Department of Planning and Development
Head Office Jodhpur

**POLICY FOR GENERAL MANAGEMENT OF THE
BRANCHES**



Version	5.0
Date of Implementation	13.12.2016
Frequency of Renewal	Annual
Date of Last Review	13.09.2022

Rajasthan Marudhara Gramin Bank
Policy for General Management of the Branches



General Management of the Branches

Broadly, a customer can be defined as a user or a potential user of bank services. So defined, a 'Customer' may include:

- i) a person or entity that maintains an account and/or has a business relationship with the bank;
- ii) one on whose behalf the account is maintained (i.e. the beneficial owner);
- iii) beneficiaries of transactions conducted by professional intermediaries, such as Stock Brokers, Chartered Accountants, Solicitors, etc., as permitted under the law, and
- iv) any person or entity connected with a financial transaction which can pose significant reputational or other risks to the bank, say, a wire transfer or issue of a high value demand draft as a single transaction.

As a customer plays the pivotal role in the banking industry, customer service has great significance and, therefore, it is of paramount importance for us. Keeping in view the vast network of branches spread over the entire country with millions of customers, the Bank's systems are required to be oriented towards providing better customer service. 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: -

Actionable at Branches

- i) All Branches of Bank are required to provide infrastructure facilities by bestowing particular attention towards:
 - a) adequate space for the customers,
 - b) proper furniture,
 - c) drinking water facilities,with specific emphasis on pensioners, senior citizens, disabled persons, etc.
- ii) All Branches should pay attention towards general up-keep, cleanliness and maintenance of Branch Premises (including wash room maintenance) to provide convenience to the customers.
- iii) Entirely separate enquiry counters should be provided at large / bigger branches in addition to a regular reception counter.
- iv) Indicator boards should be displayed at all the counters in English, Hindi and concerned regional language. Business posters at semi-urban and rural branches should also be in the concerned regional languages.
- v) Branch Managers and other Managers should rove around in banking area to ensure employees' response to customers and for helping out customers in putting in their transactions.
- vi) Booklets in Hindi, English and the concerned regional languages consisting of all details of services and facilities available at the bank should be provided to customers and/or



information should be provided to them by Grahak Mitras/staff.

- vii) Hindi and regional languages need to be used in transacting business by Branches/Operating Units with customers, including communications to them.
- viii) Existing security system in branches should be reviewed and improved upon so as to instil confidence amongst the employees and the public.
- ix) All employees should wear on person an identification badge displaying photo and name thereon.
- x) Desk and entrustment of elementary supervisory jobs should be periodically changed.

Actionable at Controlling Offices (RBO / HO)

- i) Regional Manager will organize periodical meetings preferably at least one in a quarter, to interact with different cross sections of customers for identifying action points to upgrade the customer service and will send a report to Department of Planning and Development.
- ii) Department of Personnel will ensure training of staff members in line with customer service orientation. Training in Technical areas of banking to be provided to the staff at delivery points. Innovative ways of training / delivery ranging from job cards to roving faculty to video conferencing should be adopted.
- iii) Senior officials from Controlling Offices and Head Office should visit branches at periodical intervals for on the spot study of the quality of service rendered by the branches.
- iv) Department of Planning & Development should arrange for Customer service audit and Customer surveys to obtain feedback on Customer Service being rendered by the Branches and to initiate suitable measures for improvement, wherever necessary.
- v) Customer relation programmes and periodical meetings with customers should be held to interact with different cross sections of customers for identifying action points to upgrade the customer service.
- vi) A New Product and Services Approval Process should be established.
- vii) Quality Assurance Officers (Auditors) should be should ensure that the intent of policy is translated into the content and its eventual translation into proper procedures.
- viii) For practical purposes, the responsibility of Quality Assurance Officers should be entrusted to the Branch Heads.

