

Chapter V

CUSTOMER SERVICE

“A customer is the most important visitor on our premises; he is not dependent on us. We are dependent on him. He is not an interruption in our work. He is the purpose of it. He is not an outsider in our business. He is part of it. We are not doing him a favor by serving him. He is doing us a favour by giving us an opportunity to do so.” – Mahatma Gandhi

The Bank’s Policy on Customer Service is inspired by the above precious words of the Mahatma and based on the following cardinal principles.

Courtesy:

The least that every visitor to a branch- be he a customer or a casual visitor- deserves is courteous behavior from the Bank’s staff. Therefore, first and foremost, every customer shall be extended all due courtesies, whether or not the Bank is in a position to meet his need/s. Every customer who comes in shall be greeted in an appropriate manner with a smile and made to feel comfortable.

All forms of non-face-to-face communication with the customer including telephonic calls and E-mail shall also be courteous. This basic minimum entitlement of every customer shall be unfailingly ensured by every staff member during his/her interactions with customers.

Communication:

While communicating with customers on behalf of the Bank either orally or otherwise, employees shall make it a point to identify themselves. They shall also try to follow the 3 Cs of good communication- Correctness, Conciseness and Considerateness. Wherever, channels like E-Mail, SMS etc. are employed for sending communication which is sensitive in nature or which has financial implications, necessary safeguards shall be observed so as not to compromise the interests of either the Bank or the customer.

Efficiency and timeliness:

The staff of the Bank shall attend to the needs of the customers promptly and efficiently, ensuring that the time norms laid down by the Bank are followed.

Products:

The Bank will strive to be a financial supermarket to the customer so that he can find solutions to all his banking needs under one roof.

Information dissemination

Awareness of branch officials and staff about code of BCSBI 2014 and MSME 2015. Training on importance of treating customer fairly and non-discriminatingly to be imparted to Branch head / branch staff once in two years.

Publicity in the Bank Branches cautioning Public against placing deposits in Dubious Schemes – RBI Notification dated 21st April 2016.

b) Enhancing awareness on Banking, unscrupulous offers etc. Messages to be incorporated along with advertisements – RBI Circular dated 26th May 2016.

c) Uniformity in displaying messages educating the Customers in the ATM/Kiosk/Enclosures of the Banks.

Display of notice board

Branches shall invariably display Comprehensive Notice Board containing information on Customer Service, Service Charges, Grievance Redressal etc. The following information shall be displayed in the Comprehensive Notice Boards.

1. Availability of Nomination facility in Deposit Accounts.
2. Key Interest Rates on deposits.
3. Minimum balance requirement of SB Accounts and penalty for non maintenance thereof.
4. KYC documents required for opening of Deposit Accounts.
5. Relaxed KYC requirement for opening of BSBD Accounts and Small Accounts.
6. Contact details of the Official in the Branch whom the Customer may approach in case of grievance.
7. The Name, Address and Contact Number of the Nodal Officers of the Region whom the Customer may approach if his grievance is not redressed at the Branch.
8. Contact details of Banking Ombudsman.
9. Details of PIO and Appellate Authority under RTI Act 2005.
10. Information that Bank's Policies, Schedule of Service Charges etc., is available in a Folder.
11. Facility of Exchange of Soiled and mutilated Notes.
12. Facility of Deposit/Exchange of Coins of all Denominations.
13. Procedure for dealing with the counterfeit notes.
14. Availability of facility for immediate credit of outstation cheques upto a particular amount.
15. Time norms for common transactions.
16. Information that Cheques and Forms filled in Hindi are accepted.
17. Information regarding observance of Customers' Day on 15th of every Month.

General Management of the Branches:

To provide excellent Customer Service, the following aspects shall be adhered to with regard to General management of the branches:

- a) Providing infrastructure facilities by branches by bestowing particular attention to providing adequate space, proper furniture (seating etc.), drinking water facilities, sufficient lighting, clean toilets, gum for pasting cut/mutilated currency notes etc., with specific emphasis on pensioners, senior citizens, disabled persons, etc.

- b) Providing entirely separate enquiry counters at their large / bigger branches in addition to a regular reception counter.
- c) Displaying indicator boards at all the counters in English, Hindi as well as in the concerned regional language. Business posters at semi-urban and rural branches of banks should also be in the concerned regional languages.
- d) Posting roving officials to ensure employees' response to customers and for helping out customers in putting in their transactions.
- e) Providing customers with Revised Code of commitment to Customers BCSBI 2014 and Code of Commitment to customers MSME 2015 booklets consisting of all code of commitment to customers in the customer area of the branches. The same is also displayed in our Bank's Website.
- f) As per IBA guidelines, Customer Rights policy was approved by Board and the same has been communicated to branches /offices. The same is also displayed in our Bank's Website.
- g) Information regarding opening of BSBD accounts as per BCSBI guidelines is displayed in the prominent place of Branches. The same is also displayed in our Bank's Website.
- h) Providing customers with booklets consisting of all details of service and facilities available at the bank in Hindi, English and the concerned regional languages.
- i) Use of Hindi and regional languages in transacting business by banks with customers, including communications to customers.
- j) Reviewing and improving upon the existing security system in branches so as to instill confidence amongst the employees and the public.
- k) Wearing on person an identification badge displaying photo and name thereon by the employees.
- l) Periodic change of desk and entrustment of elementary supervisory jobs.
- m) Training of staff in line with customer service orientation. Training in Technical areas of banking to the staff at delivery points. Adopting innovative ways of training / delivery ranging from job cards to roving faculty to video conferencing.
- n) Visit by senior officials from controlling offices and Head Office to branches at periodical intervals for on the spot study of the quality of service rendered by the branches.
- o) Rewarding the Best branches from customer service point of view by annual awards/running shield.
- p) Customer service audit, customer surveys.

q) Holding customer relation programmes and periodical meetings to interact with different cross sections of customers for identifying action points to upgrade the customer service with customers.

r) Clearly establishing a New Product and Services Approval Process which should require approval by the Board especially on issues which compromise the rights of the common person.

s) Appointing Quality Assurance Officers who will ensure that the intent of policy is translated into the content and its eventual translation into proper procedures.

t) Branches /offices are to ensure that focused attention on single product suitable to the customer i.e. "Niche Selling" is followed while extending customer service to our customers

Knowledge:

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. They shall also provide the brochures/pamphlets on these products/services to the customers to assist them in making informed decisions. Additionally, the Bank will also display information on its various products, services, procedures and charges inside the branch premises.

Going the extra mile for a customer:

All employees should make a conscious effort to assist a customer in finding what he or she needs and in resolving his problem, if there is one. If the solution to a problem does not lie with the Bank, the staff shall to the best of their knowledge and capacity, extend necessary guidance to the customer with regard to the person/authority to be approached for resolution and the manner of doing so.

Dress:

All employees of the Bank shall wear attire, which is proper and dignified, and in keeping with the professional appearance that they are expected to project.
