

**GENERAL MANAGEMENT OF
THE BANK BRANCHES POLICY
VERSION NO 11.0
2024-25**

**CUSTOMER SERVICE VERTICAL
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POLICY FOR GENERAL MANAGEMENT OF BANK BRANCHES FOR THE YEAR 2024-25

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POLICY FOR GENERAL MANAGEMENT OF BANK BRANCHES FOR THE YEAR 2024-25

1. Back Ground:

The vast network of our branches spread over Pan India with millions of customers, a complex variety of products and services offered, the varied institutional framework - all these add to the enormity and complexity of banking operations giving rise to complaints for deficiencies in services. This is evidenced by a series of studies conducted by various committees such as Talwar Committee, Goiporia Committee, Tarapore Committee, etc., to bring in improvement in performance and procedure involved in dispensation of hassle-free customer service.

Reserve Bank, as the regulator of the Banking sector, has been actively engaged from the very beginning in review, examination and evaluation of customer service in Banks. It has constantly brought into sharp focus the inadequacy in Banking services available to the common person and the need to benchmark the current level of service, review the progress periodically, enhance the timeliness and quality, rationalize the processes taking into account technological developments, and suggest appropriate incentives to facilitate change on an ongoing basis through instructions/guidelines. Therefore, General Management of Bank Branches assumes greater significance.

2. Objectives of the Policy:

Customer service has great significance in the Banking industry. The Banking system in India today has perhaps the largest outreach for delivery of financial services and is also serving as an important channel for delivery of financial services.

Following is the objective of the Branch Management Policy:

- ✓ To ensure availability of customer amenities to meet customer expectations & improve customer service
- ✓ Compliance of regulatory guidelines issued by RBI vide Master Circular No: RBI/2015-16/59 dated 01.07.2015 on Customer Service in Banks. Therefore, our Bank is putting in place this Board approved "Policy for General Management of Bank Branches" which includes the following aspects:

a) Infrastructure:

As a policy, all Branches of our Bank shall provide infrastructure facilities at branches, so that customers feel comfortable while transacting business, by bestowing special attention towards:

- adequate space for the customers
- proper furniture
- drinking water and washroom facilities
- space for parking, wherever feasible
- Ramps at Branches/ATMs, wherever feasible.
- Step ladder with railing in the locker room to access the lockers at a height. Step ladder provided should be without wheels and wherever step ladder is having wheels, provision of brake arrangement for enhanced safety should be made. with specific emphasis on pensioners, senior citizens, Divyangjans etc.

Bank shall display information about working hours / weekly holiday outside the branch premises.

All Branches shall pay attention towards maintenance of hygiene by regular up-keep, cleanliness of Branch Premises (including sanitization of washrooms) to provide convenience to the customers.

b) Enquiry Counter:

In compliance of RBI guidelines vide Circular No: DBR No. Leg.BC.21/09.07.006/2015-16 dated 07.07.2015, bank shall provide “Enquiry” or “May I Help You” counter at all branches except small branches. In small branches “May I Help You” counter will be combined with the counter located at the entry point. This will provide necessary assistance to the customers in dealing with their Banking requirements.

c) Signage and Information Board :

Signage and Information boards shall be displayed at all the counters in the concerned regional language, Hindi and English. Business posters at semiurban and rural branches shall also be in the concerned regional languages.

d) Language of Booklets / Pamphlets etc

Booklets in relevant regional languages, Hindi and English, consisting of all details of services and facilities available at the Branch shall be provided to customers. The order of the language shall be regional language, Hindi and English as per GOI guidelines. Compendium of Customer Information shall be placed in a prominent place in the Banking Hall, easily accessible to the customers. All printed material used by retail customers including account opening forms, pay-in-slips, etc., should be made available in trilingual form i.e., English, Hindi and the Regional Language, concerned.

e) Language of Communication / Transactions

While communicating with the customers, regional language and Hindi along with English shall be used. For effective communication with the customers, the language known to them shall be used at all levels.

f) Identity Card and Dress Code

As a policy, Bank expects that all employees shall wear on person an identity card displaying photo and name thereon. Compliance in this regard will be ensured by the Branch Manager. Bank has a dress code for subordinate staff and for small group of officers holding specialist posts like Security Officers, Substaff or HKP. Though the Bank does not impose a dress code for others, all staff members are expected to follow certain decent dress code while representing the Bank in the office premises or attending seminars, meetings, training courses etc. All the employees of JVs/ Outsourced Agencies to wear distinct ID Cards of the respective organization while on duty.

g) Staff job rotation and Policy on Mandatory Leave

Bank shall ensure that there is a periodic change in allotment of desk and responsibilities to all employees as per latest instructions of the bank. A well laid down policy stipulating period of stay for different categories of employees at the Branch and Centre, in compliance with RBI and CVC guidelines is in place and followed meticulously. Bank shall ensure that all employees posted in sensitive positions or areas of operation are sent compulsorily on leave for not

less than 10 working days in a single spell every calendar year maintaining an element of surprise in compliance with RBI guidelines and our Bank's revised "The Policy on Mandatory Leave" for the FY 2022-23. The concerned leave sanctioning authority shall send the staff members covered under the policy on mandatory leave in consultation with Concerned Regional Office/Circle Office.

h) Training of Staff

Training shall be imparted to all staff members in line with customer service orientation. The employees shall undertake training in the areas like KYC, AML& CFT, Role Based requirements etc. Training in Technical areas of Banking shall be provided to the staff Wherever required. In addition to the existing training avenues like e-learning, classroom training, CanDLE etc., innovative ways of training, video-based learning, podcasts are being adopted.

i) Visit of Branches by Senior Officials

As per extent guidelines every branch is subjected to quarterly visit by the overseeing executives, upon which the Executive has to submit the visit report. The prime objective behind that is to spend considerable time by interacting with branch staff/ visiting customers so as to bring in new business and to improve overall performance of the branch, quality of service rendered by the branches, record their observations / findings in the visit register / BPFR report / BVRS package and necessary remedial measures will be initiated on the deficiencies, observed, if any. In addition to structured visits, Incognito visits/ mystery shopping also to be carried out for better understanding of quality of services at branches.

j) Reward and Recognition

Bank shall felicitate three best performing branches in each Circle covering all population groups, for "Excellence in Customer Service" by the Top Management of the bank. The Branches shall be selected based on the parameters prescribed by Bank from time to time for improving customer service.

k) Customers' Meet

Customer meetings with customers shall be held to interact with different cross sections of customers for identifying areas which need improvement, so that overall customer service is improved. Similarly, Customer Service Meetings shall be conducted at periodical intervals to review the quality of customer service being rendered at the branches and devise ways to improve the services rendered by Branch staff members. During such meetings, Branch may invite customers, and at least one should be a senior citizen. On 15th of every month, Customers' Day is observed between 3:00 p.m and 5:00 p.m during which Branch Manager should be available for meeting the public/customer without prior appointment. In case of holiday on this date, the meeting may be conducted on the following working day. Bank will give wide publicity regarding the same.

l) Approval of New Products and Services

New Products and Services shall be introduced through a well-established approval process duly keeping in view that customers rights are not compromised.

m) Compliance of Regulatory guidelines and Quality Assurance

Bank is committed for compliance of various provisions, directions and guidelines issued on Customer Service, besides the instructions of RBI on the subject.

Some of the important guidelines are as under:

- Citizen's charter of Canara Bank containing key information on various facilities / services provided to customers in the branches, shall also be made available to customers on request.
- Bank shall display notice for creating awareness amongst the customers about Cyber Frauds i.e. through bank website, online media, educative videos etc.
- Display of notice on conduct of "Customers' meet" meetings at Branches.
- Financial Inclusion.

- Provision of Drop Box/Cheque Deposit Kiosk (CDK) with display of notice that customer may deposit the cheque across the counter and obtain acknowledgment etc, if he/she desires. Branches to display, above the cheque drop box/Cheque Deposit Kiosk that the cut off time up to which instruments dropped in the box will be taken for same day clearing.
- Display of Comprehensive Notice Board as per bank’s instructions at prominent place in Banking Hall with the date of updation duly filled in.
- Facility for exchange of soiled and mutilated notes shall be made available at all branches, and message displayed in comprehensive notice board.
- Facility for accepting / exchanging coins of all denominations shall be made available at all branches, and message displayed in comprehensive notice board.
- Display of Notice Board at the branches for creation of awareness regarding the Positive Pay System (PPS).

Display of important contact numbers, such as Police Station, Fire Brigade Centre, Hospitals, etc. in the premises of Branches. All employees of the branch should have these important numbers with them for use in case of any emergency.

For all practical purposes, the Branch Heads shall play a role of Quality Assurance Officer for ensuring the best possible customer service to all the customers and implementation of this Branch Management Policy in true spirit at the Branch.

n) Call Centre

Bank’s Call Centre is now available through new, easy-to-remember toll free number 1800 1030 in 17 languages and provides 36 Services. For NRI customer 080-682121,080 - 22064232 and for credit card mis selling 080 - 22064222 this dedicated line are available through the Call Centre and its Agents, 24*7.

- Customer details
- CASA Transaction Enquiry
- Last 5 Transactions

- List of Cards of customers
- Balance enquiry
- Account Statement Request Information
- Status of PAN Card and AADHAR Card
- Debit card Green pin generation
- Credit Card Hotlisting
- Credit card related queries
- Cheque related to Centralize Positive Payment
- TD balance enquiry
- TD details
- TD renewal maturity date
- RD balance enquiry
- OD/CC related information
- List of active Debit and Credit cards
- Account freezing
- Customer complaint registration (through CCR/CPGRS package)
- Product information for Government schemes-(PMJJBY/PMSBY/APY)
- Lead generation through call centre-for all loan products, CASA products, Government schemes
- Follow up on complaints
- Email statement for credit cards
- Rate of Interest-Loans
- EMI details
- Outstanding balance-Loans
- Request for Doorstep Banking Services
- Catering to NRI customers' queries-NRI products, Document required, SWIFT code information
- Internet Banking Login and Block status
- Temporary Block/Unblock debit card
- UPI blocking on IVR
- Account status enquiry (Regular, Dormant, Debit freeze etc.)

All the above services are available on calling from the mobile number registered with the Bank (RMN).

o) Grievances Redressal

Bank shall keep Complaint Book for recording of complaints by walk-in customers and provide acknowledgment to them. Branch shall also have Complaint/suggestion Box in Banking Hall and it will be prominently visible to customers in compliance with RBI regulations. Bank Branch shall display the name and contact details of Branch Manager, Controller and Banking Ombudsman etc. on the Comprehensive Notice Board at Branch. Toll Free number for lodging ATM transaction related complaints shall also be displayed at ATM sites. Bank shall provide multiple avenues to customers for lodging grievances in addition to Branch, like Call Centre Toll free number, CPGRS, ODR and Complaint Form on Bank's website etc. Cybercrime HELP LINE no. 1930 also to be displayed for reporting of unauthorized electronic debit transactions. * Complaints can also be registered by customers through the Call Centre Toll Free number: 1800 1030.

1) Internal Grievance Redressal (IGR)

Mechanism is the system and procedure available to the customers where customers are able to register, track, get resolution and reopen their grievances. The following are the channels /mode available to the customers for registering their grievances and getting the resolutions;

- i) CPGRS
- ii) Call Center (Toll Free 1800 1030) iii) ODR
- iv) E-mail (hocss1@canarabank.com)
- v) Letters
- vi) MD & CEO complaints (BOMS) vii) Social Media
- viii) Alternate channels (IB & MB)
- ix) UDIR (presently enabled for UPI transactions)

2) Alternate Grievance Redressal (AGR) mechanism

The Alternate Grievance Redressal (AGR) mechanism includes those complaint portals / channels which are not managed by the Bank viz.

- CMS portal (RBI-Banking Ombudsman)
- INGRAM
- CPGRAM

These channels are neither maintained by us nor integrated with our IGR system hence each package is handled independently & individually by us.

p) Adherence to licensing conditions

Branch and Bank shall follow regulatory guidelines and conduct business as per the norms prescribed by Regulators as well as Banking Regulation Act.

q) Uniformity in Record Management

All Branches of the Bank shall retain the various books, ledgers and vouchers pertaining to the customers' transactions for specified period of time as per laid out policy of the Bank. Bank may retain the record at the branch itself.

r) Business Continuity and Operational Resilience Plan

In case of emergency situations where the Branch is found to be nonfunctional on a banking day, customers can get details of alternate nearby branch for the purpose of business continuity from Bank's Corporate website (under locator) and /or Call Centre.

s) Doorstep Banking Services (DSB): -

Bank is providing doorstep banking services to the needy people especially senior citizen and differently abled person which shall be taking care of all Doorstep Banking Service related aspects in the Bank, and shall be contributing toward a better customer service by monitoring and ensuring prompt delivery of various Banking services offered under DSB. The services offered through doorstep banking are as follows

1) Pick Up Services:

- Cheques/Drafts/Pay orders
- New cheque book requisition slip
- IT/GST Challan
- Form 15G/15H
- Standing instructions request
- RTGS/NEFT Fund transfer request
- Nomination Form

2) Delivery Services:

- Account Statement
- Term Deposit Receipts

- TDS/Form 16 certificate
- Drafts/Pay orders □ Gift Cards

3) Other Services:

- Cash Withdrawal (Debit Card/AEPS)
- Digital Life Certificate for pensioners
- Cash Deposit

t) WhatsApp Banking

The Bank has launched WhatsApp Banking which offered through mobile number **9076030001** and presently 29 banking services offered. Following services offered through WhatsApp Banking:

SL NO.	WHATSAPP BANKING SERVICE	SL NO.	WHATSAPP BANKING SERVICE
1	Casa Balance Enquiry	16	EMI Calculator
2	Casa Mini Statement	17	Rd Calculator
3	Casa Account Transaction/Statement view through WhatsApp	18	Download Mobile Banking Application AI1
4	Casa Account Statement request through email	19	Cheque Book Request
5	View FD Summary	20	Cheque Book Status/Delivery
6	View RD Summary	21	Apply Debit Card
7	View Loan Summary	22	Block Debit Card
8	View OD Summary	23	Loan Account Statement through Email
9	Know My Account Details- Account Number, Customer Id, Email-id	24	Deposit Interest Rates
10	Show Debit Card List	25	Loan Interest Rates
11	Apply Personal Loan	26	Raise Complaint
12	Apply Home Loan	27	Canara Calendar
13	Apply Card Loan	28	Know Your Reward Points
14	Apply Gold Loan	29	Safe Locker Enquiry
15	Submission of Form 15G/15H	30	Apply Fast Tag