

# **SHRI RAJKOT DISTRICT CO-OPERATIVE BANK LTD.**

## **CUSTOMER SERVICE POLICY**

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## **1 Objective**

Customer Service is an important factor for survival for the retail banking sector. It is the responsibility of the Bank to provide best service to our customers and any kind of inefficiency is not acceptable. The quality of customer service in the Bank has to be high, meeting the legitimate aspirations of its customers to enable the Bank to maintain its image, create confidence and build a good relationship with its customers.

The policy on Customer Service is established to achieve the following:

1. To care for and provide complete satisfaction to customers.
2. To gain and sustain customer confidence by ensuring high ethical standards of service to suit all levels of our customer base.
3. To establish prudent and acceptable practices in line with the Banking law under the Negotiable Instruments Act, 1881 and Banking Regulation Act 1949 and the Banking Code Standards Board of India's (BCSBI) Code of Commitment.
4. To motivate and enhance customer relationship management skills amongst the staff of the Bank

The Policy is based on the guidelines stated in the Reserve Bank of India's Circular No. RPCD.CO.RCB.BC.No. 36 /07.51.010/2014-15 dated: 22/10/2014 on **Customer Service in State/District Central Co-operative Banks (StCBs/DCCBs)**

## **2 Introduction**

District Co-operative Banks are established primarily to fill the existing gaps in banking and credit needs in rural and semi urban areas. SHRI RAJKOT DISTRICT CO-OPERATIVE BANK LTD., over the years has been supported by well meaning customers enabling it to grow from strength to strength. The Bank aims at uplifting the standard of living of its customers and giving them opportunities to create wealth. In light of the above, it is very essential that the Bank improves the quality of its customer service in order to maintain its image, create confidence and build a good relationship with its customers.

At the same time, it is important to provide all our customers the best of services within the regulatory provisions and guidelines of the Reserve Bank of India/NABARD.

The endeavor of the Bank will be to ensure and protect the interest of the community it serves.

### **2.1 We offer our Customers:**

- Personalized Service with Professionalism & Courtesy
- Easy Access, Appearance & Layout
- Security, Price & Variety
- Competence, Efficiency & Accurate Information
- Genuine Concern, Quick Response & Reliable Follow Through

### **2.2 Customer Expectations Include:**

#### **1. Reliability**

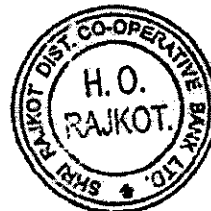
Customers expect the Bank to keep its promises, do things right and on time with an ongoing performance.

#### **2. Credibility / Accountability**

Customers expect the Bank to provide them with consistent, high quality, error free & efficient service.

#### **2. Responsiveness**

Customers expect that their concerns and problems are attended to promptly and that they are made aware of procedures, policies and systems.



#### **4. Privacy & Security**

Customers expect that their affairs are treated with utmost discretion, respecting their need for privacy at all times

#### **5. Personal Relationship**

Customers expect that the Bank provides them with knowledgeable, trained, responsible and trustworthy staff that will attend to them

#### **6. Brand / Goodwill**

Customers expect that assertions made by the Bank are genuine and that the Bank owns a sense of social responsibility.

### **3. Code of Conduct of Employees in light of Customer Service:**

All employees will adhere to the Code of Conduct Policy of the Bank and conduct themselves with professionally. They will adhere to the following acts of professionalism, honesty, integrity and behavior:

- Should maintain personal hygiene and should dress formally.
- Be on their seats at the start of business hours.
- Should have a positive attitude towards the Bank, its Management, Branch Officials, Colleagues and Customers. This will create goodwill, reduce stress and create a better work environment.
- Should keep the counters and branch premises clean.
- Should be alert & vigilant and observe office discipline. Activities like eating, giggling, joking, using slang words, talking aloud / chit-chatting on the counter in front of customers should be avoided.
- Should be able to make right decisions at the right time especially during time bound jobs, in the midst of an overload and during a crisis.
- Should treat the customer with courtesy, giving them due respect, recognition and making them feel valued.
- Should be able to win the customer's confidence.
- Should give a listening ear regardless of the request or concerns presented by the customers.
- Should attend to telephone calls promptly and avoid keeping the customer on hold for long. Messages should be taken down clearly.
- Should listen to instructions & follow them carefully.
- Should know their job well (including account opening, clearing operations, payment & settlement systems, cash management, security aspects, systems & procedures, branch accounting & reconciliation, loans & advances, demat, bancassurance, franking, lockers, forex operations, inspection & audit, maintenance of records, review of operational efficiency, marketing, etc)
- Should update themselves with the current market situations, changes in the Banking environment, and clear knowledge of the Bank's products and services so as to attend to customers accurately.

### **4 Code of Conduct of Employees in light of Confidentiality:**

All employees, as representatives of the Bank, will be in possession of sensitive and confidential information about customers and / or the Bank that must be kept secure in order to maintain the integrity of individual customer transactions and the Bank's business.

Disclosures permitted under law include information required by Government Officials, involvement in activities prejudicial to the interest of the country, flow of sizeable funds from or into foreign countries (Anti-Money Laundering) and suspicious transactions.



Even inadvertent disclosure by discussions among staff members or any other persons may do considerable harm to the reputation and credit of customers business. Staff members are advised to exercise utmost caution in following the principles of secrecy and confidentiality. Care should also be taken to carry out all transactions and operations without openly discussing confidential issues among the staff, especially where other customers are present. Secrecy should be observed even if the account is closed.

Staff members should ensure that the person enquiring the information is the account holder by confirming the customer's identity. No information is to be disclosed to husband / wife / blood relatives, if they are not the account holders. Staff should also avoid disclosure of confidential information about customer accounts over the phone to other banks / other parties who are in no way connected with the account.

If any other Bank / Third Party seek information about the Bank's customers, they should be asked to submit their request in writing with specific reasons for such an enquiry. The request should be referred to the Central Administrative Office with Branch recommendations. All other requests from parties should be turned down except to the account holder themselves on proper identification.

All members of the staff are required to sign the declaration of secrecy and confidentiality. Disclosure in violation of the declaration will jeopardize the Banks' image as well as the staff member's career and interest in the Bank. Every staff member is bound by the declaration even if they leave the services of the Bank.

#### **5- Use of Telephones:**

Staff members are advised that outgoing calls should be kept to the minimum and only for official purposes. In-coming calls should be handled with courtesy and politeness, identifying the Bank and greeting the customer appropriately, for example "NAMASKAR >Branch NAME> NAME Of the EMPLOYEE" The telephones are to be used to convey messages, clinch business deals and build up the Bank's image. Branch Managers should ensure that there is no misuse of telephones for long personal conversations at liberty and without limitation. This will enable customers to have easy access to the telephone lines. In case any complaint is received from customers with regards to their inability to get through the telephone lines of the Branch, disciplinary action will be taken against the concerned staff.

#### **6- Branch Ambience:**

In many branches, it is found that the branch premises are not maintained well both, interior or exterior. There are either, broken chairs or torn sofas, dusty name board and unkempt surroundings. Branches should ensure that the Branch premises are always kept clean, including its name board and the board displaying the business hours of the branch. Special attention is given to providing adequate space, proper furniture, clean environment, etc, in their premises to enable conduct of banking transactions smoothly and more comfortably. Care should be taken to display relevant notices and outdated notices should be discarded.

#### **7- Security Arrangements**

The Bank has installed CCTV surveillance cameras, alarm systems. Regular drill & training programmes to employees and security staff should be conducted to keep them alert and vigilant. Dual custody of keys and security stationery should always be ensured to avoid misuse.



## **8- Service at the Counters:**

### **i) Business and working hours**

All staff of the Bank should be at their seats at the commencement of business hours and attend to all the customers who are in the branch prior to the close of business hours. It has been observed that staff take their own time to open the counters and also do not attend to customers who are in the queue at the close of business hours. Branch Managers should ensure that the shutters are open at the commencement of business hours and all staff members are at their appropriate seats ready to attend to the customers. For this purpose, staff members are requested to report for duty 15 minutes prior to their working hours. Branch Managers should also ensure that Day-open procedures are undertaken before the start of business hours so as to enable smooth functioning of banking operations and no delay is caused to any customer.

### **ii) Display of time norms**

Branch Manager should ensure that time norms for specified business transactions are displayed prominently in the banking hall so that it attracts the customers' attention as well as that of the employees for adherence. Branches should ensure that all customers who enter the banking hall before the close of business hours should be attended to.

### **iii) Extension of business hours for non-cash transaction**

Staff at Branch counters may undertake the following transactions during the extended business hours (branches to indicate the timings) :

#### **(a) non-voucher generating transactions:**

- (i) issue of passbook/statement of accounts
- (ii) issue of cheque book
- (iii) delivery of term deposit receipts/drafts
- (iv) acceptance of share application form; and
- (v) acceptance of clearing cheques/bills for collection

### **iv) Uninterrupted Service:**

Branch Managers should ensure that no counter remains unattended during business hours and uninterrupted service is rendered to the customers by making adequate relief arrangements as may be necessary. Also all equipments needed for effective customer service such as computers, pass book printers, term deposit receipt printers, cash binding machine, cash counting machine, ultra violet lamp, surveillance systems, UPS, etc. are in working condition.

Branch Managers should ensure that all required stationery is available at any point of time and no inconvenience is caused to any customer due to lack of adequate stationery. Stationery would include account opening forms, pay-in-slip books, pass books, cheque books, pay order books, withdrawal slips, requisition slips, term deposit receipts, debit & credit vouchers, advices, delivery instruction books, loan applications and related security documents, etc.

Branches should also regularly check their fax machines and ensure that sufficient paper is available so as to receive messages by fax. Branches should also ensure that their telephone lines / lease lines are in working conditions and follow ups are made with the relevant authorities. Besides this as per technology upgradation at various level, all branch have domain email, hence on regular interval authorized person of the branch will have to check email and prompt action/re-action is necessary for communication purpose.



**v) Guidance to Customers:**

Branch Managers should ensure that all staff members are well trained on the job and should be aware of all the Bank's products and services despite the counters they handle. Staff members should be able to attend to customer queries and should guide them accordingly. In case a staff member is unable to satisfy the customer, he /she should direct the customer to a senior official. Branch Managers should be available to attend to all customers during business hours. Branches of large size (business mix) with adequate space arrangements may have "Enquiry" or "May I help you" counters. Such counters may exclusively attend to enquiries or may be combined with other functions depending upon the requirement. As far as possible, such counters should be near the entry point to the banking hall.

**9 Service at Cash Counters**

Cashiers should see that the cash from the vault to the counter is carried observing due security measures before the start of business hours. Cashier's drawers and cabins should be closed and locked at all times. Branch Managers should ensure that there is always a dual custody of cash keys. Cashiers / Cash Officers should exercise due caution in carrying out their responsibilities and any laxity on their part could cause customers to lose confidence in the Bank.

Appropriate notices should be displayed at prominent places in each branch and at the cash counter advising the customers:

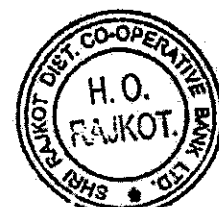
- To count and verify cash at the Cash counter itself before leaving the Bank premises
- Not to take assistance from any person in the banking hall for counting cash
- To hand over cash only to the cashier / teller and not to any other person
- To deposit mutilated currency notes by filling separate pay-in-slip.
- Not to mix the mutilated currency notes in regular bundles or with other currency notes.
- The proceeds of the mutilated currency notes would be credited to the depositor's account only after their fate is known from RBI.

The Branch should take care that no queues are allowed to be formed in front of the teller and that cash dispensing / receipt should be done quickly and customers are not made to wait. Branches should take the following measures:

- If the branch finds that there is a rush of customers on account of preceding holiday or Sunday, then the Branch should set up another teller / cashier for accepting cash and ensure that there are no queues of customers in the banking hall. Bunching of customers in the banking hall facilitates unscrupulous elements mingling in the crowd and unsuspecting customers fall prey to them.
- Branch Managers should move into the Banking hall and talk to customers. Apart from showing attention to customers, this will enable them to find out if there are any strangers who have mingled with the customers with the ulterior motive of snatching cash.

Cashiers and the Cash Officer should attend to customers promptly and undertake the following precautions to avoid mesmerism of customers as well as cashiers at the time of cash withdrawals:

- Cashiers should attend to only one customer at a time and avoid Overcrowding at the Cash Counters
- Cashier after making each payment must orally advise the customer to count the cash personally before leaving the counter and not to take assistance from any other person



- Special attention should be given in assisting elderly customers
- Exchange of cash should be avoided during rush hours
- Pay outs should be made only after due authorization
- All denominations paid out / received should be immediately entered into the System with utmost care
- Pay in slips / cheques / withdrawal slips should be stamped correctly with the right date and authentication of the cashier and cash officer
- All the denomination should be recorded in cheque as well as pay-in-slip compulsory.

#### Cheque

A customer availing of a cheque-book facility can withdraw cash only with the use of a cheque. Customers should be made aware of the use of a bearer or order cheque, a crossed or uncrossed cheque and when a cheque becomes postdated or stale.

Staff members should avoid payment of a cheque after banking hours as it is not 'payment in due course' and is not eligible for protection under section 10 of the Negotiable Instruments Act.

#### Cash payments/receipts under ABB

Under Any Branch Banking customer/s can withdraw and deposit cash through other branch

#### Cash handling

Cashiers should sort notes of each denomination in bundles of 100 each and should band them using paper bands with the use of a note-banding machine instead of stapling the notes as it tends to damage the notes. Scribbling on the notes should be discontinued as it not only damages the note but makes it difficult to recognize the watermark on it.

Issuable and non-issuable currency notes should be sorted. The non-issuable currency notes are handed over to HEAD OFFICE who will credit to currency Chest Bank Branch where HO has maintained account.

#### Provision of Note Counting Machines on counters

The Bank has provided its branches with dual display note counting machines at the cash counters for the use of their customers towards building confidence in the minds of the public to accept note packets secured with paper bands.

#### Forged Notes

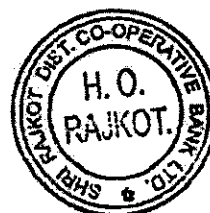
On detection of a forged note, the forged note should be stamped with 'Forged Note Impounded' stamp and an acknowledgment is to be issued to the tenderer. The forged notes detected in the cash received by the branch shall be forwarded to the local police for investigation by filing an FIR.

UV machines provided in each branch help detect forged notes/alterations, both in cash as well as cheque.

### 10- Deposit and other Accounts

#### 10.1) Nomination facilities

Branches are advised that while opening a Savings account or a Term Deposit Account in a single name, the person should be insisted upon to nominate. In case the person declines to nominate, the advantages of nomination should be explained to the person and if the person still does not want to nominate, the fact should be recorded on the account opening form and the account can be opened.



Under no circumstances, branches should refuse to open an account solely on the ground that the person opening the account refused to nominate. Branches are also advised that the procedures mentioned above in respect of nomination to the deposit accounts are applicable to Sole Proprietary Concerns also. However HUF account are not eligible for nomination.

**10.2) Incorporation of legend 'Nomination Registered' In pass book, deposit receipt etc:**

In terms of Rules 2(10), 3(9) and 4(10) a co-operative bank is required to register in its books the nomination, cancellation and/or variation of the nomination. The co-operative banks should accordingly take action to register nominations or changes therein, if any, made by their depositor(s)/hirer(s) of lockers. Branches should incorporate the legend "Nomination Registered" on every pass book or deposit receipt so as to enable the relatives to know the availability of the nomination facility by the deceased depositor.

**10.3) Savings bank passbooks/ statement of accounts**

The Bank offers passbook facility to all its savings bank account-holders at no extra charge (except on request for a duplicate passbook).

Branches should ensure that all Savings Bank Pass Books / Statement of accounts are stamped with proper Branch name, address, telephone numbers etc. before issuing to customers.

Branches should provide MICR code and IFSC Code of the branch in all passbook /statement of account to their account holders.

Branches should ensure that the passbooks are updated immediately on submission with complete and correct particulars duly authenticated. In case of entries having to be written by hand, due to unavoidable circumstances, it should be legible. If updating is not possible immediately due to a large number of entries, then paper tokens should be issued for collection of passbooks on the next day.

Customers are charged only if they request for a Duplicate Passbook in case it is lost, stolen or damaged. Customers are asked to update details of their cell phone number and email address in their accounts. This will ensure that customers receive SMS alerts for every transaction, FD renewal and important bank notifications. Customers also need to be educated to submit the passbooks regularly for updating.

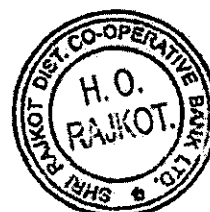
The Bank issues statement of accounts to its current account holders / borrowers. Such computer generated statements should bear the Bank's seal and the signature of the concerned official.

Monthly statements are to be emailed to customers at the start of every month.

Counterfoils for having deposited cash / cheques should be authenticated by the authorized staff.

**A) Furnishing remitter details in pass book / account statement for credits received by customers through NEFT / NECS / ECS**

Branch Manager should ensure that the staff is aware of the procedural guidelines on NEFT/NECS/ECS and various circulars issued from time to time by the Reserve Bank which clearly highlights the minimum information that should be provided to customers about the details of credit received through NEFT/NECS/ECS. Staff should be able to provide complete information from the relevant fields in the messages/data files to customers when they approach the branch counters/help desks.





#### **10.4) Term deposits**

Branches should make conscious efforts to publicize the various term deposit schemes offered by the Bank. Customers should be guided and advised accordingly to suit their requirements. The customers need to also be informed specifically of the provision of monthly interest on term deposits at a discounted rate.

Branches should ensure that customers indicate clearly, whether they wish that the deposit be automatically renewed on maturity or the proceeds be transferred to their account. By default all the TDR will automatically renew. In case of absence of instructions, the system will automatically renew the deposit for the same period that the deposit was held with the branch under the same scheme. The customer should be intimated with regards to the automatic renewal of his deposit via SMS

#### **10.5) Timely Issue of TDS Certificate to Customers**

Branches should provide TDS Certificate in Form 16A to their customers from whose deposit accounts income tax has been deducted at source, within the time-frame prescribed under the Income Tax Rules.

#### **10.6) Advisory Services on deposit schemes**

There is room for providing customer satisfaction by assisting customers in taking proper decisions for investment in various deposit schemes having regard to their particular needs and expectations. Branches should provide assistance/guidance to customers in the area of investment of funds in the various deposit schemes vis-à-vis the requirement of the customers.

#### **10.7) Brochures/pamphlets for guidance of customers**

The Bank has made available to the customers brochures/ pamphlets giving details of various schemes available and terms and conditions thereof.

#### **10.8) Claims in respect of missing persons**

The settlement of claims in respect of missing persons would be governed by the provisions of Section 107 / 108 of the Indian Evidence Act, 1872. Section 107 deals with presumption of continuance and Section 108 deals with presumption of death. As per the provisions of Section 108 of the Indian Evidence Act, presumption of death can be raised only after a lapse of seven years from the date of his/her being reported missing. As such, the nominee / legal heirs have to raise an express presumption of death of the subscriber under Section 107/108 of the Indian Evidence Act before a competent court. If the court presumes that he/she is dead, then the claim in respect of a missing person can be settled on the basis of the same.

#### **10.9) Settlement of Claims:**

In case there is no nomination in the account, for settlement of claims with necessary document to be produced to the concerned Branch.



#### **10.10) Unclaimed Deposits and Inoperative / Dormant Accounts**

Branches should make an annual review of accounts in which there are no operations (i.e. no credit or debit other than crediting of periodic interest or debiting of service charges) for more than one/two year. The branches may approach the customers and inform them in writing that there has been no operation in their accounts and ascertain reasons for the same. In case the non-operation in the account is due to shifting of the customers from the locality, they may be asked to provide details of the new bank accounts to which the balance in the existing account could be transferred.

If the letters are returned undelivered, they may immediately be put on enquiry to find out the whereabouts of customers or their legal heirs in case they are deceased.

In case the whereabouts of the customers are not traceable, branches should contact the persons who had introduced the account holder. They could also consider contacting the employer / or any other person whose details are available with them. They could also consider contacting the account holder telephonically in case his telephone number / cell number has been furnished to the Bank. In case of non resident accounts, the Bank may also contact the account holders through email and obtain their confirmation of the details of the account. The segregation of the inoperative accounts is from the point of view of reducing risk of frauds, etc. However, the customer should not be inconvenienced in any way, just because his account has been rendered inoperative.

Operation in such accounts may be allowed after due diligence as per the risk category of the customer. Due diligence would mean ensuring the genuineness of the transaction, verification of the signature and identity of the customer etc. However, it has to be ensured that the customer is not inconvenienced as a result of extra care taken by the Bank.

#### **11- Signature Verification of Customers**

Customers approach the Bank for signature verification generally required on:

- Share transfer forms of Companies
- MTNL transfer / application forms
- Surety / guarantors signature verification on loans taken from other banks
- Mobile application forms
- Financial companies loan application forms, etc.

Branches should please note that such verification of customer's signature should be an added service by the Bank to our customers at no extra cost. Branch Managers should, however, use their discretion and in the event the Branch feels that a particular client is habitual in seeking verification of his or her signature.

#### **12- Updation of Customer Records**

It is observed that customers face inconvenience on account of delay in updation of customer records covering change of address, e-mail, telephone numbers, signatures, etc.

Branches are advised that any intimation received from the customer with regards to the above should be in writing and supported with valid documents. These intimations should be duly acknowledged by the concerned branch staff with the date and stamp. The changes should be updated immediately without any delay after verifying the bonafides of the customer.



### **13- KYC**

KYC details are regularly updated by branches as it is mandated by RBI. This will also ensure that the account does not become Inoperative/Dormant and the customer is able to transact in his/her account without any hassle. Updating KYC details on the account will ensure that the customer can be contacted by the branch/bank if required and doesn't miss out on any of the Banks notification or alerts including transaction alerts through SMS.

### **14- Safe Deposit Lockers**

The main advantage of having a safe deposit locker is that a customer is able to keep together in one place all his / her valuables and confidential documents safe from fire, theft and from prying eyes. The Bank charges reasonably low rentals in comparison to the advantages and security that its customers would derive. The Safe Deposit lockers cabinets installed at our branches offer complete security against theft, fire and burglary.

#### **Infrastructure, Amenities and Up-keep of Locker Room**

##### **Installation of locker cabinets**

- The vault / locker room must be kept clean and tidy at all times.
- Due care should be taken to ensure that the locker cabinets are installed in a room / vault which is well fortified and free from dampness of the floor.
- There should not be any seepage of the subsoil water and due precautions / periodic check should be taken to prevent flooding of the locker room / vault due to abnormal rains.
- The locker cabinet should be so arranged that the locker nos. come serially.
- Adequate room for passage should be left to facilitate access.
- Arrangements should also be made to exchange / inter change locks whenever the security concerns arise. For this purpose, the basic tools such as a punch for sealing the keys, seals, extra locks and keys should be maintained.

The following amenities should be provided in the vault (Locker room) for the convenience of the hirers of lockers when they visit the vault for operating their lockers;

A clock at an appropriate place.

Adequate number of ceiling / pedestal fans and exhaust fans with appropriate protective grills

Chairs and an inspection table outside the vault room.

A moving ladder mounted on wheels to reach the lockers at the top rows of the cabinets

Emergency lamps / torch for use in case of failure of electric supply

There should be periodical checks to prevent the appearance of insects or other pests in the vault and the vault premises should be subjected to treatment against termite menace at regular intervals.

#### **Banking facilities to the visually challenged**

All the banking facilities such as cheque book facility including third party cheques, ATM facility, Net banking/Mobile Banking facility, locker facility, retail loans, Debit/Credit cards etc. are required to be invariably offered to the visually challenged without any discrimination. Branches are advised that their staff render all possible assistance to the visually challenged for availing the various banking facilities.

In addition to the above, magnifying glasses should also be provided in all branches for the use of persons with low vision, wherever they require, for carrying out banking transactions with ease.



## **15 - MISCELLANEOUS**

### **Identity badges**

Each employee must wear on his person an identity badge with his / her name prominently displayed on it. Besides giving an official touch, it will create a better rapport with the customers.

### **Job enrichment**

Periodic change of duties and job rotation among employees is necessary. Elementary checking functions such as authentication of pass books/ issuance of receipts for cheques deposited for credit to the customers' accounts etc. would not only make useful contribution towards customer service but also would give a boost to the morale and self image of the employees.

### **Training**

It is essential to align the training programmes to the needs in various areas with an eye on customer service. The employees should be trained to develop the right kind of attitude towards customer service, and empathy towards customer needs and expectations. Training programmes may be so devised as to bring about positive attitudinal changes compatible to customer orientation.

### **Induction training**

Training to new recruits should be a precursor to other follow - up training programmes. All new recruits, i.e. clerks/officers should be necessarily exposed to induction programme immediately after recruitment. A co-ordinated approach amongst banks is required in this regard.

### **Reward and recognition**

The system of reward/recognition should be such that it puts an indifferent employee to a considerable disadvantage - psychologically and even financially. Only if the reward scheme is objectively enunciated, employees will be motivated to perform better. Indifferent and casual approach to work (customer service) should not go unnoticed, giving such employees wrong signals. Banks should evolve a fair system whereby employees are gauged or rated in the area of customer service and good work is rewarded.

### **Systems and procedures**

Systems and procedures are necessary to assist branches in functioning in an effective and efficient manner and to ensure safety of customer's money. Banks may keep their systems and procedures in trim, by a continuous process of introduction of new procedures that may be required and by doing away with unwanted ones.

### **Customer service audit**

Various facets of service to the customers need review and introduction of more avenues has to be identified. Banks may subject themselves to an audit approach towards their customer service points at grass root levels and also at policy prescription and macro levels in the matter of extension of customer service.

### **Complaint box**

A Complaint cum Suggestion Box may be kept in the branch premises at a prominent place.



**Inspection/Audit reports**

The internal inspectors/auditors including audit firms engaged for the purpose during the course of their inspection/audit of branches should examine the various customer service aspects including the efficacy of the complaints handling and grievance redressal machinery; and based on their observations, record the improvements and deficiencies in various areas.

**Periodical visits by senior officials**

Periodic visits should be conducted by senior officials of the Bank. Senior officials while visiting the branches should also give priority to the customer service aspects. It will be a great advantage if the senior official, counter checks the actual 'branch atmosphere' by having in hand a report on customer service submitted by the branch.

**Infrastructure provision**

Banks may bestow attention to providing adequate space, proper furniture, drinking water facilities, clean environment, (which include keeping the walls, free of posters) etc., in their premises to enable conduct of banking transactions smoothly and more comfortably.

**Customer education**

Customer education both in regard to rights and responsibilities in dealing with Banks should be viewed as a fundamental issue in any attempt to improve customer service. Customer should be made aware not only of the various schemes and services offered by the Bank, but also about the formalities, procedures, legal requirements and limitations in the matter of providing services by the Bank, through a proper mix of advertisements, literature, interface, seminars, etc. The Bank will organize periodic customer meets & product launch programmes which will involve employees in educating customers.

**16- Legal Guardianship Certificate issued under the National Trust Act, 1999 empowering the disabled persons with autism, cerebral palsy, mental retardation and multiple disabilities**

Branches are informed that the Guardianship Certificate in regard to persons with disabilities issued by the Local Level Committees set up under the National Trust for the Welfare of Persons with Autism, Cerebral palsy, Mental retardation and Multiple Disabilities Act, 1999 can be accepted by Banks.

Branches are therefore advised to accept such Guardianship Certificates under the above Act, and rely upon them for the purposes of opening / operating bank accounts.

Branches are also advised to give proper guidance so that the parents / relatives of the disabled persons do not face any difficulty in this regard.

**17- Fair Practices Code for Lenders**

The Bank has adopted the Shri Rajkot district Co-Operative Bank Ltd Fair Lending Practices Code (RDCFLPC) which aims to foster a transparent business relationship and facilitate effective interaction between the borrower and the Bank. The code interalia covers fair practices with regard to:

1. Application for loan and their processing
2. Loan appraisal and terms / conditions
3. Disbursement of loans including changes in terms and conditions
4. Post-disbursement supervision
5. General

**18- Fair Practices Code - Display of Bank/ Service Charges**

The Bank's current schedule of charges approved by the Board is reasonable and not out of line with the average cost of providing these services. Branches are advised to display the schedule of charges on its notice boards.



## **22-- Grievance Redressal**

Customers should be advised to approach the Branch Manager for any grievances / complaints in writing. If the complaint is not resolved at the branch level, the customer may approach the HEAD OFFICE of the Bank at "Vithalbhai Radadiya Jilabank Bhavan", Katurba road Rajkot-360001.

If the customer is not satisfied with the Bank's grievance redressal, he may approach the Banking Ombudsman as mentioned in RBI website.

## **23- Customer Correspondence**

Good customer service demands that all queries, applications, written requests, etc. letters from customers should not go unattended without reason. It is important that customer requests are attended to promptly, efficiently and effectively. In order, therefore to maintain good customer service and to build up a good relationship with our clients, branches should take note that:

- a. No letter from any shareholder or customer should go unanswered for a period longer than 48 hours, without reason. Branches are advised to reply to every correspondence received by customers whether it may be through email, fax, post, etc. If a branch is unable to reply to a correspondence, they may forward the same to the relevant departments at the HEAD OFFICE for guidance.
- b. If a customer requests information which requires reference to old records not immediately or easily available, the customer's request should be acknowledged in writing and the customer should be advised promptly stating the date (not more than a week later) by which the required information will be furnished.
- c. In no circumstances, should customers be put off by excuses such as "Shortage of Staff" or "We are too busy". As we are in the business of providing service to our customers, such excuses are not acceptable from any customer's standpoint.

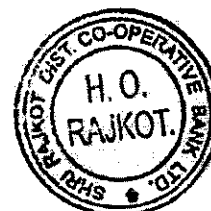
Branches are advised to incorporate a 'Disclaimer Clause' in every communication with customers vide E-mail as spelt out below:

"Communications through E-mail are effected on the Public Domain and confidentiality and secrecy of information cannot be guaranteed. The Bank reserves the right to reply or act on any such communication. Communications received by E-mail cannot be acted upon unless authenticated in accordance with the operational instructions on record with the Bank."

## **24- E-Payment Products (RTGS, NEFT, NECS, ECS, IMPS & Rupay cards)**

**Processing inward transactions based solely on account number information**

In terms of the extant Procedural Guidelines for RTGS/NEFT/IMPS/NECS/ECS Credit, Banks are generally expected to match the name and account number information of the beneficiary before affording credit to the account. In the Indian context, however, given the many different ways in which beneficiary names can be written, it becomes extremely challenging for the banks to perfectly match the name field contained in the electronic transfer instructions with the name on record in the books of the destination bank. This leads to manual intervention hindering the straight through-processing (STP) environment causing delay in credit or due return of uncredited instructions. The manual intervention also provides scope for error and fraudulent intent. Being essentially credit-push in nature, responsibility for accurate input and successful credit lies with the remitting customers and the originating banks. The role of destination banks is limited to affording credit to beneficiary's account based on details furnished by the remitter/originating bank. Instructions for processing such inward transactions based solely on account number information will be followed as per RBI guidelines. (As per RBI circular no:DPSS(CO)EPPD No: 863/04.03.01/2010-11 dated : 14/10/2010)



The Bank has introduced IMPS facility to all its customers. Customers need to download the Application from Google Play store or App store and register their accounts with the Bank to enable them to transfer funds as per transaction amount limitation.

#### **25- Website**

The Bank's website is comprehensive and informative and it is updated on a timely basis.

The website includes details about the products offered, rate of interest of loans and deposits, service charges list and also application forms for account opening, SMS alerts, ATMs, IMPS which can be downloaded.

#### **26-REVIEW OF CUSTOMER SERVICE**

1. General Employee Behaviour in terms of dress code, positive attitude, clean counters / branch premises, punctuality, job knowledge, etc
2. Maintenance of Secrecy & Confidentiality of Customer Information
3. Use of telephones to clinch business deals and build up the Bank's image
4. Maintenance of Branch Ambience
5. Security Arrangements at the Branch – Surveillance / Alarm Systems in place, alert dual custody of keys
6. Service at the Counters -
  - Counters should be attended all throughout business and working hours and there should be uninterrupted Service at the Counters
  - Customers should be guided correctly
  - Acceptance and disposal of cash should be handled with care
  - All equipments for effective customer service like computers, passbook printers, term deposit printers, Note Counting Machine, Ultra Violet Lamp, Cash banding machine, servers, batteries should be functioning well. There should be adequate stationery of all documents at any given point of time.
  - Care in respect of Forged Notes
  - Customers to be made aware of nomination facilities available for all deposit accounts
  - The legend 'Nomination Registered' should be incorporated in the pass book, deposit receipt etc
  - The Branch name, address, telephone nos and branch timings should be clearly stamped before issue of Savings bank passbook / statement of accounts
  - Efforts to be made to publicize the various Term deposit schemes
  - Brochures / pamphlets should be made available for the guidance of customers
  - Settlement of claims in respect of missing persons should be governed by the provisions of Section 107 / 108 of the Indian Evidence Act, 1872
  - Annual review of accounts to be undertaken so as to segregate inoperative / dormant accounts. Steps to be taken to ascertain reasons for non-operation. Inconvenience should not be caused to the customer as a result of extra care taken by the Bank with regard to Unclaimed Deposits and Inoperative / Dormant Accounts
  - The facility of Signature Verification should be given as an added service at no extra cost - Customer Records should be updated promptly
7. Collection of account payee cheques should be made only for the payee constituent and credit of proceeds should not be made to third party accounts
8. Cheques issued by clients containing fractions of a rupee should be accepted and not rejected / dishonored



9. Dishonoured Instruments should be returned / dispatched to the customer promptly without delay on the same day but in any case within 24 hours, against acknowledgement
10. Branch Managers to exercise better supervision to speed up Collection of Outstation Instruments.
11. Banking facilities to be provided to the Visually Challenged without discrimination
12. Legal Guardianship Certificate issued under the National Trust Act, 1999 empowering the disabled persons with autism, cerebral palsy, mental retardation and multiple disabilities should be accepted for opening / operating bank accounts
13. The Fair Practices Code for Lenders covers fair practices with regard to application for loan and their processing, Loan appraisal and terms / conditions, disbursement of loans including changes in terms and conditions, post-disbursement supervision and general aspects
14. The Bank Service Charges along with relevant customer information should be displayed prominently on the Bank's Notice Board
15. The Systems and Procedures are duly complied as per the Internal Circular and Policy Document laid down by the Bank to ensure safety of customer's money.
16. Branches should ensure that all cheque books issued to the customer are CTS 2010 compliant.
17. The Bank's time norms should be displayed prominently
18. Branch Managers to take steps towards job enrichment of staff. There should be periodic change of department / allocation of jobs with higher responsibilities.
19. Training needs of the staff to be assessed
20. Complaints / suggestions by clients should be attended to. Pending complaints should be followed up.
21. Issues stated in Inspection/Audit reports related to customer service should be complied with immediately
22. Action should be taken against Complaint Prone Employees among the staff of the branch.
23. A Record of grievances received and redressed, the levels at which they have been redressed, etc should be maintained.
24. All Customer Correspondence should be handled promptly and accurately
25. Efforts should be made to educate customers