



POLICY ON GENERAL MANAGEMENT OF BRANCHES (2024-26)

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POLICY ON GENERAL MANAGEMENT OF BRANCHES 2024-26

1. Policy Overview

The "Policy on General Management of Branches" outlines the fundamental principles for managing branch operations and customer service excellence. This policy aims to standardize infrastructure, streamline customer interactions, and ensure accessibility, safety, and operational efficiency at all branches of UCO Bank. It aligns with the Reserve Bank of India's (RBI) Master Circular (Ref. No. RBI/2015-16/59 dated 01.07.2015) on Customer Service and UCO Bank's commitment to enhancing customer satisfaction. The policy is intended to be followed meticulously at all the branches and the scope of policy spans across all branches. This policy aims at bank's on-going efforts to meet the expectations of the customers and ensure that bank's systems are oriented towards providing better customer service.

2. Policy Objectives

- To ensure customer-centric branch management practices.
- To provide a clean, accessible, and safe environment for all customers, including the elderly and differently-abled.
- To adhere to RBI guidelines issued by RBI vide Master Circular No: RBI/2015-16/59 dated 01.07.2015, ensuring compliance and continuous improvement in customer service.
- To enhance customer trust through efficient grievance redressal systems and transparent processes.

3. Policy Scope

This policy is applicable to all the branches and offices where customer services are provided.

4. Detailed Policy Guidelines

4.1 Infrastructure facilities

Bank shall provide appropriate infrastructure facilities by bestowing particular attention to providing adequate space, proper furniture, drinking water facilities, with specific emphasis on pensioners, senior citizens, disabled persons, etc.



The bank is committed to maintain a high standard of infrastructure in all branches. To provide a welcoming environment for customers, branches are required to ensure that the premises are clean, well-lit, and equipped with proper ventilation or air-conditioning as needed. Adequate seating arrangements must be provided, ensuring comfort for customers during their visit. Basic facilities such as drinking water and washrooms must be maintained in a hygienic condition and made accessible to all customers.

Bank shall also provide ramps at the entrance of the branches, wherever feasible, so that the persons with disabilities/wheel chair users can enter bank branches and conduct business without difficulty.

In addition to the above, magnifying glasses should also be provided in all bank branches for the use of persons with low vision, wherever they require for carrying out banking transactions with ease. Branches shall display at a prominent place notice about the availability of magnifying glasses and other facilities available for persons with disabilities.

The bank will also actively promote the use of Door Step Banking (DSB) services for senior citizens, pensioners, and differently-abled individuals, providing convenience for those unable to visit the branch physically.

In addition, Bank shall also promote usage of various digital platforms.

4.2 Enquiry Counter

All branches of the Bank, except small branches shall have "Enquiry" or "May I Help You" counters either exclusively or combined with other duties, located near the entry point of the banking hall.

4.3 Display of Signage and Information Boards and Posters

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

4.3.1 Display of Time Norms

Bank shall display time norms for business transactions including timeline for conveying credit decisions, predominantly in the Branch hall.



4.3.2 Display of Uniform Comprehensive Notice Board

A uniform Comprehensive Notice Board shall be displayed at all the branches of the Bank displaying various key aspects viz. interest rates, service charges, grievance redressal mechanism etc. and updated regularly whenever there is a change in respect of the information already displayed.

Further, in addition to the above Board, Bank shall also display outside the branch premises details such as 'Name of the bank / branch, Working Days, Working Hours and Weekly Off-days'.

4.4 Customer Relation Officer and their responsibilities

Every branch, except small branches, shall designate an officer as the **Customer Relation Officer (CRO)** who in addition to existing duties shall be responsible for:

- i. Providing necessary assistance to customers in completing their transactions.
- ii. Monitoring and ensuring prompt, courteous, and professional responses from branch employees to customer queries and requests.
- iii. Proactively addressing any service-related issues or delays reported by customers.
- iv. Obtain customer feedbacks through various avenues provided by the Bank.

Feedback collected will be used to evaluate employee performance, identify areas of improvement, and recognize exceptional service delivery.

The Branch Manager or a designated senior officer shall periodically visit the banking hall to:

- i. Observe employee interactions with customers.
- ii. Address any customer concerns or complaints immediately.
- iii. Ensure smooth functioning of the banking operations and identify any service gaps.

4.5 Customer Guidance Booklets

Booklets containing detailed information about the bank's services and facilities will be made available to customers on request basis, in the following languages:

- i. Hindi, English, and the concerned regional language.
- ii. In non-Hindi speaking states, these booklets will be trilingual, while in Hindi-speaking states, they will be bilingual.



Booklets shall be made readily available at "May I Help You" counter for immediate accessibility by customers, or at the customer lobby or at a place that is frequented by most of the customers.

4.6 Language of Business Transaction

While communicating with customers, regional languages 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.

In order to ensure that banking facilities percolate to the vast sections of the population, bank shall make available all printed material used by retail customers including account opening forms, pay-in-slips, withdrawal slips etc., in trilingual form i.e., English, Hindi and the concerned Regional Language.

4.7 Security and Safety

Bank shall periodically review and strive to improve upon the existing security system in branches so as to instil confidence amongst the employees and the public.

Various guidelines with regard to security aspects have been laid in Bank's Security Policy.

4.8 Identity Card and Dress Code

All employees must follow the dress code as prescribed by Human Resource Management Department, Head Office. Further, all employees must wear identity card while on duty.

4.9 Job rotation and Mandatory Leave Policy

Bank shall ensure that there is a periodic change (six months but not exceeding one year) in allotment of desk and responsibilities to all employees. However, in case of staff members handling specialised work, the above period of six months and one year may be extended at the discretion of the incumbent in charge depending upon the exigencies.

Mandatory Leave to employees shall be guided by the Mandatory Leave Policy of the Bank. The Mandatory Leave Policy shall be applicable only to employees posted in sensitive position or area of operation. Mandatory Leave shall be of duration not less than 10 continuous working days in a single spell every financial year.

4.10 Staff Training & Development

To maintain high standards of service, the bank is committed to providing continuous and comprehensive training to all employees. Bank recognizes the



need for well-trained staffs for delivering exceptional customer service and ensuring operational efficiency.

Bank's Policy on Learning and Development and Capacity Building has laid down various facets of training of staff in line with customer service orientation, technical areas of banking at delivery points while adopting innovative ways of training.

4.11 Branch Visit

Senior officials from Zonal Offices/ Head Offices shall conduct structured visits of the branches as per Bank's norms at periodic intervals, for monitoring the functioning of branches and for on the spot study of the quality of service rendered by the branches. The Fraud Risk Management Policy of the Bank has also identified visits by executives from controlling offices as a tool for prevention and detection of frauds.

The Branches so visited by the executives has to be reported through the online module developed for this purpose and the deficiencies pointed out in the report shall have to be got rectified in co-ordination with the branch. In addition to structured visits, incognito visits are also to be carried out for better understanding of quality of services at branches.

4.12 Reward and Recognition

Banks is committed towards customer-centricity and fostering a culture of excellence. To motivate field functionaries to provide superior customer service and to ensure that exceptional efforts are celebrated and emulated across the organization, Bank has put in place a Rewards and Recognition framework.

Best Performing Employees in terms of superior customer service shall be rewarded quarterly/ annually based on the Bank's Policy on Rewards & Recognition Framework for Officers/ Executives.

4.13 Customer Service Audit and Customer Surveys

Customer service surveys shall be conducted annually to assess the level of customer satisfaction and customer expectations in order to improve the Bank's products and services.

During the audit of branches by Internal Auditor/ Concurrent Auditor, report on the customer service rendered in the Branch, shall make a part of the Audit Report for compliance and necessary remedial measures by branches.



4.14 Customer Relation programme

Bank prioritizes building meaningful connections with its customers through regular interaction and feedback mechanisms. By organizing customer relation programmes and structured meetings, the Bank aims to understand customer needs better, improve service delivery, and address concerns effectively.

Branches will observe customers day on 15th of every month along with conducting of Branch Level Customer Service Committee Meetings. In case of holiday on this date, the meeting may be conducted on the following working day. Bank shall also display notice on conduct of "Customers' Meet" at Branches.

Branches will send minutes and feedback received from the customers through the online module developed for this purpose. Zonal Offices will in turn send to Head Office the summary of the feedback received by them to Head Office along with the action taken.

Zonal Offices shall conduct Town Hall Meetings in every quarter. It is an outreach program where Bank's customers and also non-customers/ prospective customers are invited to have a face to face interaction. The Minutes of the Town Hall Meeting are to be submitted by the zones to Operations & Services Department, Head Office for placing an agenda before the Customer service Committee of Board on quarterly basis.

4.15 New product and services approval

New products and services shall be introduced through a well-established approval process as per Bank's Policy for Approval of New Products, duly keeping in view that customers' rights are not compromised.

4.16 Compliance of Regulatory guidelines and Quality Assurance

Bank is committed to the compliance of various other provisions, guidelines and codes on customer service as stated below:

- a. Citizen's charter containing key information on various facilities/ services provided to customers in the branches shall also be made available to customers on request.
- b. Bank shall display notice for creating awareness amongst the customers about Cyber Frauds, i.e. through Bank Website, Online Media, educative videos etc.



- c. Facility for exchange of soiled and mutilated notes shall be made available at all branches, and message displayed in comprehensive notice board.
- d. Facility for accepting / exchanging coins of all denominations shall be made available at all branches, and message displayed in comprehensive notice board.
- e. Display of Notice Board at the branches for creation of awareness regarding the Positive Pay System (PPS).
- f. Display of important contact numbers, such as Police Station, Fire Brigade Centre, Hospitals etc. in Branch premises.

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 the policy in true spirit at the Branch.

5. Competent Authority to approve the Policy

Competent Authority to approve the policy is The Board of Directors.

6. Applicability of the Statutory Guidelines

All the statutory and present prevailing guidelines are applicable to this policy. In any circumstance where the terms of this policy differ from any existing or newly enacted law, rule, regulation, or standard governing the Bank, the rule, regulation, law or standard will take precedence over this policy.

7. Review of the Policy

Review of the policy will be undertaken every TWO years.

8. Amendments/ Modification of Policy:

This Policy will remain in force till fresh policy is approved by the Board. Bank reserves the right to amend/modify this policy as and when deemed fit and proper, at its sole discretion.

Note: MD & CEO/Executive Director is authorized to issue clarifications on all operational matters relating to this Policy.

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