

The Royal Bank of Scotland plc

Policy for General Management of Branches

RBS is in the process of simplification of banking operations in India. Products and Services are being curtailed in a phased manner. To know more on the specific dates for curtailment of services, [click here](#)

Introduction:

The Reserve Bank of India has advised Banks to frame Policy guidelines for General Management of branches. This policy for General Management of Branches aims at our efforts to meet the expectations of customers and make the bank's systems and processes oriented towards providing superior customer service. As a Bank, we cater to the needs of all categories of customers by offering products best suited to the needs of our customers and ensure they can access their accounts with ease.

Our branch(es) will ensure the following in order to provide better customer service:

- **Servicing Senior Citizens:** Infrastructure facility available at the bank branch(es) will be designed to cater to all age groups, giving utmost importance to Senior Citizens. We will have dedicated Teller and Customer Service Counters for Senior Citizens. We will provide adequate seating areas in our branch(es) and wherever possible, ramps and assistance will be provided to ensure seniors & individuals with special needs to have an easy access to our branch(es). Branch(es) will be maintained to ensure tidiness, hygiene and other basic amenities are available to our customers.
- **May-I-Help-You Counters:** Dedicated “May I Help You” counters will be available at all our branch(es) for welcoming the customers and directing them to the appropriate area/counter where they will be serviced. Additionally, separate enquiry counters will be manned by staff trained in Customer Service and will help address customer queries. Our staff at the teller counters will facilitate Cash & Remittance transactions for customers.
- **Details of our network:** Information on our branch network, banking hours, products and services and our contact details will be made available on our website.
- **Key Indicator Boards:** Branch(es) will have key Indicator boards placed in bilingual/trilingual at May I Help You (MIHY), Cash Counter, Drafts & Remittances, Customer Service Executives and Branch Manager/Chief Manager. Branch customer service team will provide assistance to customers who may have difficulty in reading and understanding the indicator boards. We will also display the Deposit rates in our lobbies.
- **Customer Queries & Concerns:** Each branch will have a Branch Service team to ensure customers are serviced in an efficient and effective manner and will help facilitate customer transactions through the team interacting with customers. All concerns and queries of customers will be handled by the branch service team.
- **Grievance Redressal framework:** We will display the name of the branch official who customers can reach in case of a grievance. The name and contact details of the Banking Ombudsman will also be displayed. Grievance Redressal framework will be prominently placed in the Customer Comprehensive Information Guide (CCIG). Perforated Complaint Registers will be available for customers to register complaints and drop boxes will be placed at strategic locations, to enable customers give their complaints or feedbacks after banking hours as well.
- **Business Posters & Service Offering:** Branch(es) will have our business posters displayed in English. However, critical information will be maintained in the Customer Comprehensive Information Guide (CCIG) at our branch(es) and our branch(es) will also have a Comprehensive Notice Board with updated information in Bilingual/Trilingual. Customers will be provided booklets at the time of account opening containing details of services and facilities in English language. Our Schedule of Benefits and Terms & Conditions will be available on our website and at branch.
- **Servicing customers:** Staff interacting with customers at branch(es) will be conversant in English, Hindi and the concerned regional language. The bank will consciously make efforts to sensitise its employees on guiding and informing prospective and existing customers about the nuances of the product(s) in the language best comprehended by the customers.

- **Security Systems:** The security systems at the branch(es) will be reviewed periodically for necessary improvements to be carried out and will be as per the required controls mandated. The security system will not only cover the bank's assets, but will also help create confidence for the staff and public with relation to their day to day banking operations. To instil confidence the following precautionary measures will be undertaken –
 - Security Guards will be suitably deployed at bank branch premises
 - CCTV cameras will be installed in the branch(es)
 - Notice confirming that site is under electronic surveillance will be displayed to instil confidence
 - Critical areas of the branch will have restricted access ensuring authorized entry only
 - Intruder alarms will be installed to mitigate risk of criminal trespass, both during banking hours and nonbanking hours
- **Identity Cards:** Permanent and temporary staff will be provided with Identification cards to facilitate easy identification of employees. All branch staff will wear their identification cards during working hours. Name plates will also be placed for customer facing employees.
- **Training:** Staff Training and knowledge enhancement will be a critical objective of the bank. Employees will be given fair opportunity to acquire practical banking knowledge in all areas, to enable them to serve customers better.
- **Complaint Handling:** Branch service teams will be trained periodically on effective handling of complaints and treating customers fairly in their day to day transactions. We will also periodically cascade information on key processes, products and services offered, to our staff to enhance their knowledge levels. We will also encourage our staff to be well aware about the minimum standards of banking practices to be followed while they deal with customers. We will maintain a centralized process repository for which access will be provided to all our staff
- **Visitors Book:** Branch(es) will maintain a Visitor's Book to record the visits of Senior Officials from the Central office or other offices. The Visitor's Book will be kept under the supervision of the Branch Manager/Chief Manager or the Branch Service Head.
- **Employee Recognition:** Bank will recognize an outstanding employee for his/her contribution to customer service.
- **Customer Surveys:** Customer feedback surveys will be conducted periodically to get feedback from the customers on their experience with the bank in order to identify improvement areas.
- **Branch Level Customer Service Committee:** We will take feedback on customer service through various channels & outcome of various surveys will be further discussed in the Standing Committee on Customer Service which is represented by various stakeholders to assess improvement areas and the quality of customer service rendered by the bank.
- **New Products & Services :** These will be introduced through a well established process after due approval by the Board and following the Bank's Governance Model, especially after identifying issues which compromise the rights of the common person and tabling its mitigants.
- **Monitoring of Customer Service:** Bank will monitor the customer service performance of the branch(es) across various vectors & touch-points . This team will also ensure that the branch(es) adhere to Regulatory Guidelines on customer service.