



## Policy for General Management of Branches for FY 2025-26

# Contents

1.	Policy Overview .....	2
2.	Policy Details.....	2
2.1	Background: .....	2
2.2	Objective: .....	2
2.3	Scope and Applicability: .....	2
2.4	Policy Contents: .....	2
	Appendix.....	10
A.	List of Acronyms and Definitions .....	10
B.	List of references including related policies/forms, RBI circulars, etc. ....	10

## 1. Policy Overview

The “Policy for General Management of Branches” intends to set a basic set of standards for branch ambience by describing the level of available infrastructure in form of interiors, electrical fixtures, electrical safety audit and setting up indicator boards and posters at a prominent place. The policy also paves path for use of vernacular languages in transacting business with customers. The policy also lays emphasis on training to staff on customer service and deems to reward best branches for customer service.

The policy also lays down customer outreach through Customer Relation Programmes and Customer Service Meetings. The policy is intended to be followed meticulously at all the branches and the scope of policy spans across all branches.

## 2. Policy Details

### 2.1 Background:

The policy is based on the guiding principles enlisted in the RBI “Master Circular on Customer Service in Banks” circulated vide RBI/2015-16/59/DBR No.Leg.BC.21/09.07.006/2015-16 dated 1st July 2015. The policy also aims to set a minimum standard for branch ambience and improving quality of customer service for its customers.

### 2.2 Objective:

The policy aims to make Customer-oriented Systems/Processes to ensure availability of Customer Amenities to meet Customer Expectations and Improve Customer Service.

### 2.3 Scope and Applicability:

The Policy applies to all the Branch Offices.

### 2.4 Policy Contents:

The Policy on General Management of Branches, in terms of the RBI Master Circular on Customer Service in Banks circulated vide RBI letter dated 01<sup>st</sup> July, 2015, includes the following aspects:

#### 2.4.1 PROVIDING INFRASTRUCTURE FACILITIES BY BRANCHES TO CUSTOMERS

- 2.4.1.1 Bank has a well-defined policy and is having Branch Ambience Improvement Committee (BAIC) for monitoring action points for cleanliness of branch premises and good ambience for giving good and personalized customer service.

- 2.4.1.2 The furnishing and interior of the Customer Waiting Area to be done with elegance, functional utility and economy depending upon the size, location, and customer profile of the Branch.
- 2.4.1.3 Branch premises be made accessible to Divyangjans/Senior Citizens/Pensioners. If the branch premises have steps at the entrance, ramp will be provided at the entrance for the convenience of persons on the wheelchair. However, in cases where it is impracticable to provide such ramp facilities, whether permanently fixed to earth or otherwise, this requirement may be dispensed with, for reasons recorded and displayed in branches or ATMs concerned. However, in such cases, the following alternative steps be provided for smooth banking services for the “Divyangjans”: -
- 2.4.1.3.1. The “Divyangjans” will be provided banking services at the entrance of the branch where Calling Bell / Door Bells to be installed to attract attention of the designated Branch personnel so that they can come and provide the banking services.
- 2.4.1.3.2. Display contact number of designated Branch personnel for personalized banking facilities to “Divyangjans”.
- 2.4.1.3.3. Promote usage of various platforms offered by PNB for Non-financial & online transfers such as PNB ONE app, PNB Internet Banking, PNB mPassbook app, etc.
- 2.4.1.3.4. Promote “Door Step Banking” (DSB), wherever available, especially among the “Divyangjans”.
- 2.4.1.3.5. Further, install temporary and foldable ramps offering proper slope as well as display of name & contact number of the designated Branch personnel for using its services.
- 2.4.1.4 **Attention to be paid for providing infrastructure facilities by branches by bestowing particular attention to providing adequate space, proper furniture, drinking water facilities, with specific emphasis on pensioners, senior citizens, divyangjans persons, etc.**
- 2.4.1.5 Necessary and proper seating arrangement in the Customer Waiting Area to be provided.
- 2.4.1.6 Energy efficient LED fixtures, ACs, Fans to be installed at the time of renovation of the branches with prior approval of their controlling office.
- 2.4.1.7 Electrical Safety Audit be carried out as per bank’s guidelines and necessary steps be taken up with approval of their controlling office to ensure the fire safety of the Branch.

## 2.4.2 PROVIDING SEPARATE COUNTERS FOR ENQUIRY AND ASSISTANCE

- 2.4.2.1 The staff members manning points of interface with the customers are expected to be fully conversant with the products and services they handle to be able to answer any query from customers in a professional manner. 'May I help You' Desk/Counters, be extended at all branches/offices either exclusively or combined with other duties for improving the customer services.
- 2.4.2.2 With a view to maintain continuity of Customer Service in the Branches, Branches where there is more than one service window/ counter, at least one window to remain open during business hours.
- 2.4.2.3 To improve awareness amongst staff members about Bank products & schemes for enhancing their knowledge and skill to provide better customer service, a monthly Theme Based Meeting is organized at branch level on Pan India basis, for which the theme along with a write up on the same is provided by Head Office to all the branches.
- 2.4.2.4 To ensure ease of Service during their visit to Branches, separate counters should function for serving senior citizens in the branches. Wherever number of senior citizens visiting the branch is not sufficient and/or due to space constraints separate counters for senior citizens cannot be set up, it is to be ensured that system of separate queue for senior citizens is arranged along with the normal counter and are attended on priority.
- 2.4.2.5 **Magnifying glasses should also be provided in all bank branches for the use of persons with low vision/Divyangjans, wherever they require for carrying out banking transactions with ease. The branches should display at a prominent place notice about the availability of magnifying glasses and other facilities available for Divyangjans.**

## 2.4.3 DISPLAYING INDICATOR BOARDS & POSTERS

- 2.4.3.1 The name/designation/boards of the offices/official of the bank, as also the name-boards of the Departments/Divisions, etc., be displayed bilingually in the offices in Region 'A', whereas in Region 'B' and 'C', it is to be displayed trilingual, i.e., Regional Language, Hindi, and English. The classification of Regions A, B, C is as per the Government's Official Language Rules, 1976.
- 2.4.3.2 All external and internal communications and promotional materials including posters, brochures and pamphlets are to comply with our brand standards. All external communications are to be approved by our Corporate Communication Division, Head Office.
- 2.4.3.3 A uniform Comprehensive Notice Board to be displayed at all the branches displaying various key aspects, i.e., interest rates, service charges, minimum

ਪੰਜਾਬ ਨੇਸ਼ਨਲ ਬੈਂਕ  
ਗਾਹਕ ਸੇਵਾ ਕੇਂਦਰ (ਪਰਿਚਾਲਨ ਪ੍ਰਭਾਗ), ਪ੍ਰਧਾਨ ਕਾਰਜਾਲਯ,  
PUNJAB NATIONAL BANK  
CUSTOMER CARE CENTRE (OPERATIONS DIVISION), HEAD OFFICE

---

balance requirement, product information, time norms for various banking transactions, Grievance Redressal Mechanism, etc., and the same is to be updated regularly whenever there is a change in respect of the information already displayed. **The Comprehensive Notice Board be comprised of following specifications:**

**2.4.3.3.1 Colour of Board:** Corporate (background in “MAROON” shade and letters in “WHITE” colour).

**2.4.3.3.2 Size of Board:** Preferably width 5’ X height 4’. However, depending upon availability of wall area, the Board may be inscribed in vertical/landscape shape or may be divided in two parts for visibility and aesthetics but not less than 2 feet by 2 feet.

**2.4.3.3.3 Language:** Bilingual (Hindi & English) in Hindi speaking states and Trilingual (Hindi, English & Regional) in other states.

**2.4.3.3.4 Font Type:** Arial Size: To be readable from a distance of 3-5 metres.

**2.4.3.3.5 Material to be used for Board:** Digital printing in HP, vinyl pasted on 3 MM sun board with matt. Lamination.

**2.4.3.3.6 Supplier / Vendor :** To be approved by Circle Office.

**2.4.3.3.7** Following information also be displayed by all the branches outside the premises:

- a) Name of the Bank/Branch
- b) Weekly Holiday on :
- c) Weekly Branch Non-Banking Day:
- d) Branch Working Hours :

**2.4.3.4 Our Bank has designed “PNB Customer Guide”.** One copy of this Booklet will be made available for easy accessibility to the customers at the ‘May I Help You’ Counter or at Customer lobby in the branch and with the Incumbent In-charge in General Banking branches and with Second Man in Special branches/ PLPs (RAM/i-RAM)/ MCCs/ LCBs/ ELCBs, etc. Additionally, the same may be stored digitally, by the aforementioned officials. The detailed information, should be made available in this booklet. The Copies of booklets should be made available to the customers on request.

## **2.4.4 POSTING ROVING OFFICIALS TO ENSURE EMPLOYEES’ RESPONSE TO CUSTOMERS**

**2.4.4.1** In all branches an officer, in addition to the existing duties, will be assigned the role of “Customer Relation Officer”, who will ensure that the customers

are provided necessary assistance in transacting the business and oversee the employees' response to customers.

## **2.4.5 PROVIDING INFORMATION BOOKLETS & SIGN BOARDS**

- 2.4.5.1 All sign boards, counter boards, name boards and other boards, placards, hoardings/business posters (for publicity of Bank schemes/products), booklets consisting of all detail of services and facilities available at the Bank, etc., to be displayed. The language requirements (i.e., bilingual in Hindi-speaking states and trilingual in other states) may be taken into account.

## **2.4.6 USE OF HINDI & REGIONAL LANGUAGES IN TRANSACTING BUSINESS WITH CUSTOMERS**

- 2.4.6.1 All printed material used by retail customers including account opening forms, pay-in-slips, passbooks, etc., should be in trilingual form, i.e., English, Hindi, and the concerned Regional Language.
- 2.4.6.2 All communications received in Hindi from any region and in any region will invariably, be replied to in Hindi.
- 2.4.6.3 All cheque forms should be printed in Hindi and English. The customer may, however, write cheques in Hindi, English or in the concerned regional language.
- 2.4.6.4 Rubber Stamps, Boards, Name Plates, should be prepared in bilingual form in Region 'A' and in trilingual form in Region 'B' and 'C', in which regional language should come first, followed by Hindi and English respectively.
- 2.4.6.5 Codes and Manuals, Annual Reports, etc., will be published in bilingual form.
- 2.4.6.6 Five Basic Bank Forms such as Account Opening Form, NEFT/RTGS/DD Form, Pay-in-slips, Withdrawal Slips & Passbooks, shall be translated trilingually, i.e., in English, Hindi & Concerned Regional Language by HO: Operations Division.
- 2.4.6.7 The other Stationery/Forms shall be translated trilingually and made available to Branches by the concerned Owner Divisions of the Bank. For this purpose, the language requirements (i.e., bilingual in Hindi-speaking states and trilingual in other states) may be taken into account.

## **2.4.7 IMPROVING SECURITY SYSTEM IN BRANCHES**

- 2.4.7.1 Bank has clear laid-down guidelines covering various aspects of the Branch Security, issued vide various Circulars/Policies of HO: GSAD/HO: Security Division.
- 2.4.7.2 All the staff members entrusted with the responsibilities of Security related duties are expected to be conversant with the said guidelines, i.e., Security Manual available at Knowledge Repository, GSAD Circular No 19/2016 dated 31-10-2016; GSAD Circular No 21/2018 dated 24-07-2018, Security Division Circular No. 09/2020 dated 15-05-2020, GSAD Circular No. 32/2023 dated 02.09.2023, Security Division Circular No. 11/2024 and 12/2024 dated 17.04.2024 and other guidelines issued on the subject matter, as amended from time to time, to ensure its meticulous Compliance.

## **2.4.8 WEARING OF IDENTITY CARDS BY EMPLOYEES**

- 2.4.8.1 Wearing of employee identity card by all the employees while on duty is mandatory.

## **2.4.9 PERIODICAL JOB ROTATION**

- 2.4.9.1 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 the work of loans/foreign exchange related duties, the above period of six months and one year may be extended at the discretion of the incumbent-in-charge, depending upon the exigencies.

## **2.4.10 TRAINING OF STAFF ON CUSTOMER SERVICE**

- 2.4.10.1 It should be ensured that all employees have the requisite knowledge and skill to carry out the allotted functions and training is imparted to staff members as per Learning, Training, Capacity Building and Knowledge Management Policy of the Bank.
- 2.4.10.2 Further, one session on Customer Service, Public relations, etc., be included in all training programmes of more than 3 days.

## **2.4.11 VISIT OF SENIOR OFFICIALS TO BRANCHES**

- 2.4.11.1 Senior Officials from Circle Offices, Zonal Offices and HO will visit the branches on periodical intervals for on-the-spot assessment of level of Customer Service rendered by them as also the security and safety of assets and people.
- 2.4.11.2 Their focus will be on structured visit and aim at removal of deficiencies on the spot so that such deficiencies do not recur. Further, working of security and safety gadgets, punctuality of staff, wearing of badges by them and in time functioning of branches will also be covered in the visit reports.

#### **2.4.12 REWARDING BEST BRANCHES FOR CUSTOMER SERVICE**

- 2.4.12.1 Based on Customer Service, Bank rewards staff members in branches through Incentive Linked Quiz Contest on monthly basis to encourage them to acquire knowledge of Banking Products/ Schemes to improve customer service.
- 2.4.12.2 Bestows Best Circle Award on half yearly basis for rendering excellent customer service.

#### **2.4.13 CUSTOMER SERVICE AUDIT & CUSTOMER SURVEYS**

- 2.4.13.1 During the audit of branches by Regular Auditor/ Concurrent Auditor, report on the Customer Service shall make a part of regular Audit Report / Quarterly Audit Report for submission of critical comments.
- 2.4.13.2 Bank observes Customer Contact Week every year which is dedicated to improvement in customer service in the Bank. During this period, Bank contacts the customers through Press Release, SMS alerts, as well as personally by executives of the Bank at various levels to get feedback from the customers on customer service. Feed Back Form is made available at Bank's public domain website [www.pnbindia.in](http://www.pnbindia.in) for customers. Bank analyses the feedback for implementation and improvement in customer service.

#### **2.4.14 HOLDING CUSTOMER RELATION PROGRAMMES & CUSTOMER SERVICE MEETINGS**

- 2.4.14.1 Customers' Day is observed on 10th of every month or next working day, if 10<sup>th</sup> is a holiday. On this day, Branch Manager/Second Man at Branch, should be available at the Branch to meet customers between 03:00 PM and 05:00 PM without any prior appointment.
- 2.4.14.2 Customer Relations programs are to be conducted twice a year at Circle Office level, wherein customers from different segments are to be invited and their grievances/ suggestions are to be looked into.
- 2.4.14.3 Bank has Customer Service Committees in all Circle Offices/ Branches to look into the quality of customer service rendered and critically examine the feedback/suggestions for improvement in customer service. These committees meet once in a month where staff and invited customers interact freely on service-related issues. Two nominated non-official members are invited in the meeting to be held on quarterly basis in the Circle Level Customer Service Committee Meeting.



2.4.14.4 A pensioner is nominated as a member of the Customer Service Committee at Branches and Circle Offices. Wherever a pensioner is not available, a senior citizen may be made a member of Customer Service Committee.

#### **2.4.15 APPROVING QUALITY ASSURANCE OFFICERS FOR CUSTOMER SERVICE**

2.4.15.1 Second Man at Circle Offices (not below the rank of Scale IV) and Zonal Offices (not below the rank of Scale VI) shall be the Quality Assurance Officers for ensuring that the intent of the Policy is translated into the content and its eventual translation into proper procedures.

#### **2.4.16 HUMAN RESOURCES MANAGEMENT SYSTEM (HRMS)**

2.4.16.1 The various modules of HRMS are available to functionaries for carrying out HR activities. Guidelines in this regard and navigation in various components are circulated by HRMD/HRDD, HO from time to time.

2.4.16.2 The Branch Office is required to carry out the following activities in HRMS on day-to-day basis or as and when initiated/completed:

2.4.16.2.1 Marking of attendance through Biometric Attendance System.

2.4.16.2.2 Assignment of duties through e-Duty Sheet/ office order/arrangement register.

2.4.16.2.3 Submission of APAR and Assets & Liabilities Statement by officers within the stipulated time.

2.4.16.3 All establishment related activities, Relieving, reporting of employees, Sanction of Increments, Leave, Change in Union/Association, Loan Sanction details, Changes in deduction of loan amounts from salary, Investment details for the purpose of TDS.

#### **2.4.17 COMPULSORY AVAILMENT OF LEAVE**

2.4.17.1 Compulsory availment of leave by all staff members as per guidelines circulated by HRMD/ HRDD from time to time.

#### **2.4.18 SUNDAY BANKING**

2.4.18.1 In predominantly residential areas, Bank may keep its Branches open for business on Sundays by suitably adjusting the holidays.

\*\*\*\*\*

## **Appendix**

### **A. List of Acronyms and Definitions**

1. BAIC: Branch Ambience Improvement Committee
2. CCTV: Close Circuit Television
3. APAR: Annual Performance Appraisal Report
4. HRMD: Human Resource Management Division
5. HRDD: Human Resource Development Division
6. SCCS: Standing Committee on Customer Service

### **B. List of references including related policies/forms, RBI circulars, etc.**

1. RBI "Master Circular on Customer Service in Banks" circulated vide RBI/2015-16/59/DBR No.Leg.BC.21/09.07.006/2015-16 dated 1<sup>st</sup> July 2015.
2. Official Language Rules, 1976.

\*\*\*\*\*