



Utkarsh Small Finance Bank

Policy on General Awareness of Branches for the Bank

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1. Background & Objective of the Policy

Utkarsh Small Finance Bank Limited is a wholly owned subsidiary promoted by Utkarsh Core Invest Limited formerly known as Utkarsh Micro Finance Limited. It aims to be the preferred financial institution across all customer segments through technology enabled solutions that are sustainable, inclusive, and scalable, supported by a work culture that centers on passion, values and corporate ethics to deliver best in class customer experience. The purpose is to provide banking products to the unserved and underserved sections of the country, which includes small and marginal farmers, micro and small industries, and other organized sector entities, at an affordable cost. The Bank's vision is to be the most trusted, digitized bank that is financially and socially inclusive, and creates value across social strata through insightful and viable solutions.

The Policy for General Awareness of branches is based on principles of transparency and fairness in the treatment of customers. It provides a framework and broad guidelines for General Awareness of branches aimed at improving customer service at branches.

2. Infrastructure Facilities

The Bank would provide infrastructure facilities at branches by bestowing particular attention to providing adequate space, proper furniture, drinking water facilities, with specific emphasis to senior citizens, disabled persons, pregnant women / women with small children, etc. Necessary and proper seating arrangement in the customer waiting area would be provided.

3. Providing separate counters for enquiry and assistance

The staff members who interact with customers would be trained and made fully conversant with the products and services they handle, to enable them to satisfactorily fulfill all customer needs and queries. Branches may have "May I Help You" counters located near the entry point of the banking hall. Branch Managers would allocate work in the branches in such a way that customers are attended to promptly.

4. Displaying indicator boards & posters

The Bank would display indicator boards at the counter/s in bilingual/trilingual language and also guide customers seeking assistance from branch officials. A Comprehensive Notice Board would be displayed at all branches displaying various key aspects, i.e. interest rates, service charges, minimum balance requirement, product information, time norms for various banking transactions, Grievance Redressal Mechanism etc., and the same would be updated with the latest information.

5. Providing information booklets in bilingual/trilingual to customers

Sign boards, counter boards, name boards and other boards, placards, hoardings (for publicity of Bank schemes/products) etc. would be displayed in Hindi/English/concerned regional languages as per business, product requirements. The customers seeking assistance in regional languages on the Bank schemes/products etc. would be appropriately guided by the branch officials. The Bank would provide customers with information consisting of details of services and facilities available at the Bank in Hindi/English/concerned regional languages as per business and product requirements.

6. Compliance to various codes & regulatory guidelines on customer service

The Bank is committed to the compliance of the provisions and guidelines of the various Codes on Customer Service besides the instruction of RBI on the subject.

The Bank would comply with other regulatory guidelines on customer service such as:

- a. Display of notices regarding Customer Service Committee meetings at branches
- b. Operating guidelines on provision of services to sick / old and incapacitated persons, who are unable to be physically present at the branch
- c. Provision of cheque drop boxes with display of notice that the customer may deposit the cheque across the counter and obtain acknowledgment etc.
- d. Provide magnifying glasses at branches
- e. All ATMs deployed would be talking ATMs equipped with Braille keypads
- f. Ramp facilities for accessing the branches/ATMs would be made available, wherever feasible. In case the ramp facility is not feasible, a suitable notice with reasons therefor, would be displayed.

7. Use of Hindi & Regional languages in transacting business with customers

Important stationery items would be printed in Hindi and English (bilingual) and where necessary, in trilingual, i.e. with the concerned Regional Language. For effective communication with the customers, the language they are conversant with, would be used at all levels. Cheques drawn, endorsed and signed in Hindi would be accepted for payment without observance of any additional formality. The Bank would endeavor to deploy officials who can speak in Hindi and regional languages while transacting with customers. Wherever required, the Bank may send communications to customers in Hindi or regional languages

8. Posting of roving official to ensure employees response to customers

The Branch Operations Manager would monitor the front desks to ensure that customers are provided necessary assistance in transacting business and for helping out customers with their transactions.

9. Reviewing and improving existing security system

The Bank would periodically review and if required, improve upon the existing security system in branches so as to instill confidence amongst the employees and customers.

10. Wearing of photo identity cards by the employees

All employees of the Bank would wear on person the employee Identity card, with photo and name thereon, at all times within the premises of the Bank and while on duty, to facilitate the customers to know the identity of the employee while transacting business.

11. Periodical Job Rotation

The Bank would ensure that there is a periodic change of roles and responsibilities of officials manning the branches.

12. Training to Staff

Staff manning the customer interaction desks would be suitably trained to ensure that they are adequately equipped to fulfill all customer needs and provide a high level of customer service. The Bank would also ensure that the staff are conversant with updated information on products and services, through refresher trainings and internal updates/circulars.

13. Visit by officials from RBI and senior officials from the controlling offices

Senior Officials from Corporate/Head Office / Regional Offices / Controlling Offices would visit branches at periodical intervals to monitor/assess the quality of service being rendered by the branches.

14. Rewarding Best Branches

Based on the level of customer service provided in the branches, awards and shields would be presented to the branches which excel in the customer service.

15. Quality Assurance on Customer Service

The Bank would conduct periodic Customer Service Audits / Surveys to evaluate the level of customer service/satisfaction and adopt measures for improvement, if required.

16. Customer service/awareness meetings

The Bank would set up Customer Service Committees at all branches and conduct meetings to discuss customer service related issues and feedback/suggestions for improvement. These Committees would meet once in a month where staff and customers interact freely on service related issues. The branches would invite its members and customers for the meetings and ensure the quorum is maintained. The monthly meetings of the branch level Customer Service Committee would also use to improve customer awareness on various aspects viz. Know Your Customer (KYC) guidelines, BCSBI Codes, fraud prevention measures, new products/services etc.

17. Product and Services Approval Process

New products and services would be introduced/implemented only after an internal approval process. It would be ensured that the new products/services do not compromise on the rights of customers.

18. Force Majeure

The Bank would not be liable on account of non-compliance if some unforeseen event (including but not limited to civil commotion, sabotage, lockout, strike or other labour disturbances, accident, fires, natural disasters or other "Acts of God" war, damage to the Bank's facilities or absence of the usual means of communication or all types of transportation etc.) beyond the control of the Bank prevents it from performing its obligations within the specified service delivery parameters.

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