

**GENERAL MANAGEMENT OF  
THE BANK BRANCHES POLICY  
VERSION NO 13.0  
2026-27**

**CUSTOMER SERVICE VERTICAL  
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**POLICY FOR GENERAL MANAGEMENT OF BANK BRANCHES FOR THE YEAR 2026-27**

**INDEX**

SL No.	Contents	Page no.
1.	<b>Background</b>	3
2.	<b>Objectives of the Policy</b>	3
	a) Infrastructure	3
	b) Enquiry Counter	4
	c) Signage and Information Board	4
	d) Language of Booklets / Pamphlets etc	4
	e) Language of Communication / Transactions	4
	f) Identity Card and Dress Code	5
	g) Staff job rotation and Policy on Mandatory Leave	5
	h) Training of Staff	5
	i) Visit of Branches by Senior Officials	5
	j) Reward and Recognition	5
	k) Customers' Meet	6
	l) Approval of New Products and Services	6
	m) Compliance of Regulatory guidelines and Quality Assurance	6
	n) Call Centre	7
	o) Grievances Redressal	7
	p) Adherence to licensing conditions	7
	q) Uniformity in Record Management	8
	r) Business Continuity and Operational Resilience Plan	8
	s) Doorstep Banking Services (DSB)	8
	t) WhatsApp Banking	8
	u) Customer Relationship Management	8
	v) Web Chatbot Services	8
	w) Queue Management System	8

## POLICY FOR GENERAL MANAGEMENT OF BANK BRANCHES FOR THE YEAR 2026-27

### 1. Background:

The vast network of our branches spread over Pan India with millions of customers, a complex variety of products and services offered, the varied institutional framework - all these add to the enormity and complexity of banking operations giving rise to complaints for deficiencies in services. This is evidenced by a series of studies conducted by various committees such as Talwar Committee, Goiporia Committee, Tarapore Committee, etc., to bring in improvement in performance and procedure involved in dispensation of hassle-free customer service.

Reserve Bank, as the regulator of the Banking sector, has been actively engaged from the very beginning in review, examination and evaluation of customer service in Banks. It has constantly brought into sharp focus the inadequacy in Banking services available to the common person and the need to benchmark the current level of service, review the progress periodically, enhance the timeliness and quality, rationalize the processes taking into account technological developments, and suggest appropriate incentives to facilitate change on an ongoing basis through instructions/guidelines. Therefore, General Management of Bank Branches assumes greater significance.

### 2. Objectives of the Policy:

Customer service has great significance in the Banking industry. The Banking system in India today has perhaps the largest outreach of financial services and is also serving as an important channel for delivery of financial services.

Following is the objective of the Branch Management Policy:

- ✓ To ensure availability of customer amenities, to meet customer expectations & improve customer service.
- ✓ Compliance of regulatory guidelines issued by RBI vide Master Circular No: RBI/2015-16/59 dated 01.07.2015 on Customer Service in Banks. Therefore, our Bank is putting in place this Board approved "Policy for General Management of Bank Branches" which includes the following aspects:

#### a) Infrastructure:

As a policy, all Branches of our Bank shall provide infrastructure facilities at branches, so that customers feel comfortable while transacting business, by bestowing special attention towards:

- adequate space for the customers
- proper furniture
- drinking water and washroom facilities
- space for parking, wherever feasible

- Ramps at Branches/ATMs, wherever feasible.
- Step ladder with railing in the locker room to access the lockers at a height. Step ladder provided should be without wheels and wherever step ladder is having wheels, provision of brake arrangement for enhanced safety should be made with specific emphasis on pensioners, senior citizens, Divyangjans etc.

Bank shall display information about working hours / weekly holidays outside the branch premises.

All Branches shall pay attention towards maintenance of hygiene by regular up-keep, cleanliness of Branch Premises (including sanitization of washrooms) to provide convenience to the customers.

**b) Enquiry Counter:**

In compliance of RBI guidelines vide Circular No: DBR No. Leg.BC.21/09.07.006/2015-16 dated 07.07.2015, bank shall provide “Enquiry” or “May I Help You” counter at all branches except small branches. In small branches “May I Help You” counter will be combined with the counter located at the entry point. This will provide necessary assistance to the customers in dealing with their Banking requirements.

**c) Signage and Information Board:**

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 in the concerned regional language.

**d) Language of Booklets / Pamphlets etc.**

Booklets in relevant regional language, Hindi and English, consisting of all details of services and facilities available at the Branch shall be provided to customers. The order of the language shall be regional language, Hindi and English as per GOI guidelines. Compendium of Customer Information shall be placed in a prominent place in the Banking Hall, easily accessible to the customers. All printed material used by retail customers including account opening forms, pay-in-slips, etc., should be made available in trilingual form i.e., Concerned Regional Language, Hindi and English.

**e) Language of Communication / Transactions**

While communicating with the customers, regional language 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.

**f) Identity Card and Dress Code**

As a policy, Bank expects that all employees shall wear on person an identity card displaying photo and name thereon. Compliance in this regard will be ensured by the Branch Manager. Bank has a dress code for subordinate staff and for small group of officers holding specialist posts like Security Officers, Substaff or HKPs. Though the Bank does not impose a dress code for others, all staff members are expected to follow certain decent dress code while representing the Bank in the office premises or attending seminars, meetings, training courses etc. All the employees of JVs/ Outsourced Agencies to wear distinct ID Cards of the respective organization while on duty.

**g) Staff job rotation and Policy on Mandatory Leave**

Bank shall ensure that there is a periodic change in allotment of desk and responsibilities to all employees as per latest instructions of the bank. A well laid down policy stipulating period of stay for different categories of employees at the Branch and Centre, in compliance with RBI and CVC guidelines is in place and followed meticulously. Bank shall ensure that all employees posted in sensitive positions or areas of operation are sent compulsorily on leave for not less than 10 working days in a single spell every financial year maintaining an element of surprise in compliance with RBI guidelines and our Bank's revised "The Policy on Mandatory Leave" for the FY 2025-26. The concerned leave sanctioning authority shall send the staff members covered under the policy on mandatory leave in consultation with Concerned Regional Office/Circle Office.

**h) Training of Staff**

Training shall be imparted to all staff members in line with customer service orientation. The employees shall undertake training in the areas like KYC, AML& CFT, Role Based requirements etc. Training in Technical areas of Banking shall be provided to the staff wherever required. In addition to the existing training avenues like e-learning, classroom training, CanDLE etc., innovative ways of training, video-based learning, podcasts are being adopted.

**i) Visit of Branches by Senior Officials**

As per extant guidelines every branch is subjected to quarterly visit by the overseeing executives, upon which the Executive has to submit the visit report. The prime objective behind that is to spend considerable time by interacting with branch staff/ visiting customers so as to bring in new business and to improve overall performance of the branch, quality of service rendered by the branches, record their observations / findings in the visit register / BVRS package and necessary remedial measures will be initiated on the deficiencies, observed, if any. In addition to structured visits, Surprise visits/ mystery shopping also to be carried out for better understanding of quality of services at branches.

**j) Reward and Recognition**

Bank shall felicitate three best performing branches in each Circle covering all population groups, for "Excellence in Customer Service" by the Top Management of the bank. The

Branches shall be selected based on the parameters prescribed by Bank from time to time for improving customer service.

**Comprehensive Employee Specific Feedback Management:**

Bank has implemented a comprehensive feedback strategy to capture Employee Specific, transaction based, real time customer feedbacks through various channels.

Based upon the performance under above mechanism Bank shall felicitate best performing employees for “Excellence in Customer Service” at various levels.

The employees shall be selected based on the parameters prescribed by the bank time to time for improving Customer Service.

**k) Customers’ Meet**

Customer meetings with customers shall be held to interact with different cross sections of customers for identifying areas which need improvement, so that overall customer service is improved. Similarly, Customer Service Meetings shall be conducted at periodical intervals to review the quality of customer service being rendered at the branches and devise ways to improve the services rendered by Branch staff members. During such meetings, Branch may invite customers, and at least one attendee should be a senior citizen. On 15<sup>th</sup> of every month, Customers’ Day is observed between 3:00 PM and 5:00 PM during which Branch Manager should be available for meeting the public/customer without prior appointment. In case of holiday on this date, the meeting may be conducted on the following working day. Bank will give wide publicity regarding the same.

**l) Approval of New Products and Services**

New Products and Services shall be introduced through a well-established approval process duly keeping in view that customer’s rights are not compromised.

**m) Compliance of Regulatory guidelines and Quality Assurance**

Bank is committed for compliance of various provisions, directions and guidelines issued on Customer Service, besides the instructions of RBI on the subject.

Some of the important guidelines are as under:

- Citizen’s charter of Canara Bank containing key information on various facilities / services provided to customers in the branches, shall also be made available to customers on request.
- Bank shall display notice for creating awareness amongst the customers about Cyber Frauds i.e. through bank website, online media, educative videos etc.
- Display of notice on conduct of Customers meet at Branches.
- Financial Inclusion.

- Provision of Drop Box/Cheque Deposit Kiosk (CDK) with display of notice that customer may deposit the cheque across the counter and obtain acknowledgment etc, if he/she desires. Branches to display, above the cheque drop box/Cheque Deposit Kiosk that the cut off time up to which instruments dropped in the box will be taken for same day clearing.
- Display of Comprehensive Notice Board as per Bank's instructions at Prominent Place in Banking Hall duly filled in along with date of updation.
- Facility for exchange of soiled and mutilated notes shall be made available at all branches, and message displayed in comprehensive notice board.
- Facility for accepting / exchanging coins of all denominations shall be made available at all branches, and message displayed in comprehensive notice board.
- Display of Notice Board at the branches for creation of awareness regarding the Positive Pay System (PPS).

Display of important contact numbers, such as Police Station, Fire Brigade Centre, Hospitals, etc. in the premises of Branches. All employees of the branch should have these important numbers with them for use in case of any emergency.

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 this Branch Management Policy in true spirit at the Branch.

#### n) Call Centre

Bank's Call Centre is available through easy-to-remember toll free number 18001030, and provides 44 plus services in 17 languages. Bank is offering country-specific Toll Free numbers for NRI Customers. Helpline numbers shall continue for NRI Customers of all the other countries (For which toll free number are not available). All the Toll free numbers & Helpline number are displayed at Bank's website. There is a dedicated number (080-22064222) for reporting credit card mis-selling complaint.

As per TRAI /RBI guidelines, all the promotional related outbound Calls from Call Center are made through numbers of 140XXXXX series and all the transactional and service related outbound calls are made through numbers of 1600XXXXX series.

#### o) Grievances Redressal:

The details are enumerated in Grievance Redressal policy for FY 2026-27

#### p) Adherence to licensing conditions

Branch and Bank shall follow regulatory guidelines and conduct business as per the norms prescribed by Regulators as well as Banking Regulation Act.

**q) Uniformity in Record Management**

All Branches of the Bank shall retain the various books, ledgers and vouchers pertaining to the customers' transactions for specified period of time as per laid out policy of the Bank. Bank may retain the record at the branch itself.

**r) Business Continuity and Operational Resilience Plan**

In case of emergency situations where the Branch is found to be non-functional on a banking day, customers can get details of alternate nearby branch/es for the purpose of business continuity from Bank's Corporate website (under locator) and /or Call Centre.

**s) Doorstep Banking Services (DSB):**

The details are enumerated in Door Step banking policy for FY 2026-27

**t) WhatsApp Banking**

Bank has introduced WhatsApp Banking Services since 18/11/2023. Further since 14/05/2025 in alignment with the "One Bank One Number" approach our bank WhatsApp Banking has been migrated to our Toll Free Number -18001030. w.e.f 14.05.2025.

**u) Customer Relationship Management:**

Banks have adopted the CRM concept for developing one to one relationship with their High Net worth clients to enhance customer services. Referral business is also direct outcome of Customer experience. An elated customer refers their family/friends/relatives for the business relationship with the Bank. In a nutshell, customer Relationship is key to the business growth. Considering the above facts, we have introduced Customer Relationship Management concept in our Bank & Branches to understand & cater the needs of customer in a better way.

**v) Web Chatbot Services**

At present our ChatBot "AURA" (Always up for Reliable Assistance) is available with various features such as Talk to agent, apply Products and is also enabled with Voice Bot service where user can avail ChatBot services and receive responses of their queries through voice assistance by the Bot.

ChatBot Banking Services are Available at Link: [https://canarabank.bank.in/internet banking](https://canarabank.bank.in/internetbanking) and mobile banking login page.

The presence of Artificial Intelligence in ChatBot enhances customer experience in many ways.

**Benefit for Customers:**

- User-friendly platform-24/7.
- Customers can resolve their standard banking queries at their fingertips without having to visit a branch every time.
- Logistically viable option in terms of time, money and human effort.
- Service and resolution of queries won't be impacted due to pandemic or other similar situations.

**w) Queue Management System**

A robust and user-friendly Queue Management System across the 344 high footfall urban and metro branches is implemented to:

- Reduce customer-waiting times by optimizing queue management and staff allocation.

- Enhance customer satisfaction by providing clear and real-time information on queue status.
- Enable branch managers to monitor and improve branch efficiency through comprehensive reporting and analytics.
- Users can select the services for which they want to visit the branch. The process is as follows
- When the user selects a parent service, the corresponding child services are displayed for selection.
- Users can select multiple parent services and their associated child services
- Users can select a maximum of 5 services at a time.

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