

The Rajlaxmi Mahila Urban Co-operative Bank Ltd.

(Customer Service Policy)

The Customer Services Policy for Bank is framed by the bank and placed before the Board of Directors Meeting No. 308 for approval vide Resoulution No. 16(vii) dated 27-03-2026 to comply with RBI guidelines and suggestions/instructions issued from time to time.

- ❖ The quality of customer service in our bank would get the top priority. Meeting the legitimate aspirations of bank's customers would enable the bank to maintain its image, create confidence and attract funds comparatively at low cost in a competitive environment. It is more expensive to acquire a new customer than to keep a current one. Therefore, ensuring improvement in the customer service rendered by our bank has been the constant endeavour of Board of Directors in compliance to the guidelines issued from time to time by Reserve Bank of India. The bank has implemented the suggestions made by the Committees framed by the Reserve Bank to ensure improvement in the customer service and adherence of time schedule payment to customers, issue of cheque book, etc.
- ❖ Customer service is a top priority of the bank. All customers would be treated promptly and respectfully without regard to their age, gender, sexual orientation, race, ethnicity, disability, language proficiency, social or economic status.
 1. All employees are expected to be at their seats at the commencement of the business hours and attend to all the customers who are in the branch prior to the close of business hours. Branch Managers would devise procedure to ensure that no counter/seat remain unattended during the business hours and uninterrupted service is rendered to the customers by the branches.

2. All branches, would display a board 'Enquiry' or 'May I help you' at counters. This counter would exclusively attend to enquiries or may be combined with other functions depending upon the requirement. As far as possible, such counters should be near the entry point to the banking hall.
3. Staff members shall be responsible for providing the best customer service possible and are empowered to make decisions that will ensure the best experience for each customer while balancing the needs of the individual with the overall rules and regulation and policy and procedure prescribed by the bank.
4. When answering the phone, a bank employee will identify him or herself and the department in which (s) he works. All staff will wear name tags so that customers can recognize them as an employees of the bank.
5. Staff will assist customers on a first come, first served basis to the extent possible without infringing on the service needs of other customers.
6. Staff members would ensure and make available use of bank products by assisting customers with the available resources and equipment.
7. A customer with complaints about the service rendered or about bank shall be referred to the branch manager or management at Head Office.
8. A Complaint cum Suggestion Box would always be available in the bank premises at a prominent place. Every bank branch may also maintain a Complaint register with adequate number of perforated copies in each set, so designed as to instantly provide the complainant with an acknowledged copy of the complaint. Placement of employees in customer contact slots would be on a selective basis. Senior officials while visiting the branches would also give priority to the customer service aspects.

- 9.** The bank would provide more and more lockers, while keeping in view the commercial viability. The bank would adhere to operational guidelines. The bank may obtain a fixed deposit which would cover 3 year's rent and the charges for breaking open the locker in case of eventuality. Where the lockers have not been operated for more than 3 years the branch officials would contact and advise him for operation of the locker or surrender of the same.
- 10.** Banks and branches would bestow attention to provide adequate space, proper furniture, drinking water facilities, clean environment, etc., in the premises to enable conduct of banking transactions smoothly and more comfortably.
- 11.** The bank and branches would install dual display note counting machines at the payment counters for use of customers towards building confidence in the minds of the public to accept note packets.
- 12.** With a view to constantly upgrade the quality of customer satisfaction and also identifying more avenues for customer service, the bank would undertake periodical evaluation of the position in regard to the level of customer satisfaction.
- 13.** The bank would have a robust grievance redressal structure and processes to ensure prompt in-house redressal of all customer complaints. The bank would ensure that a suitable mechanism exists for receiving and addressing complaints received from their customers with specific emphasis on resolving such complaints fairly and expeditiously regardless of the source of the complaints.
- 14.** The bank would have a system of acknowledging the complaints, where the complaints are received through letters / forms. The bank would prominently display at the branches the names of officials, who can be contacted for redressal of complaints together with their direct telephone number, fax number, complete address etc. for proper and timely contact by the customers and for

enhancing the effectiveness of the redressal machinery. The bank had also displayed contact details on its website for customer redressal mechanism

- 15.** The internal/concurrent Auditor and auditing firms engaged for audit of branches would examine the various customer services aspects including the efficacy of the complaints, handling and grievance redressal machinery and record their observations.
- 16.** Placement of employees in customer contact/counters would be on a selective basis and after examination of KYC documents, approach/attitude of the employee vis-à-vis service record.
- 17.** The bank has designated a senior officer at head office to look after the customer complaints and mitigate the grievances of the customer within 30 days and banks tries to resolve the grievance within 7 days or even earlier period. The complaints received in the Bank and for its quick follow up & disposal. CEO will be overall incharge for redressal of grievances and put up to the BoD.
- 18.** The bank has implemented the suggestion to enable to all customer to register their complaint through Bank website.
- 19.** As per the Gazette Notification dated 26th February 2024 and guidelines issued by the Reserve Bank of India for providing following information and services and infrastructure on counters/ bank premises:

The information or services need to provide access for all keeping in view the various special needs for persons with short height, children, person using wheelchairs or with sensory disabilities, elderly and all others. Banks are required to adhere to the following norms: To implement the information and service infrastructure for banking services Reserve Bank of India has advised that Board of Directors of the bank should review the situation and take action particularly on

following aspects/ Information or service counters shall be well laid and located near the entrance and guided by adequate signage.

The Board discussed the issue and infrastructure to be provided as better customer services and in accordance with the Government Notification and RBI guidelines. The bank is required to furnish status for compliance for the action taken with regard to providing infrastructure for services and information for the customers, senior citizen and handicapped persons and customers of the bank in a time bound manner. Action for providing following items should be taken:

I. Accessibility Standards for physical infrastructure:-

- a) Information or Service Centre
- b) Tactile Guidance Paths and Handrails
- c) External Ramps
- d) Handrails and Grab Bars
- e) Accessibility to branch premises

As head office of the Bank is on first floor and is also rented too so it's is imposible for the to create any ramp for disabled customer instead of this bank representative will personally attend that disabled customer, and even door to door facility is also being provided by the bank.

II. Automated Teller Machines, Bulk Note Accepters (BNAs), Cheque Deposit Machines, Cash Deposit Machines, Passbook Printing Machines, Coin Vending Machines.

III. Information and Communication Technology

IV. Other steps to facilitate banking services to persons with disabilities:-

- a) The Board of Directors of the bank approved and resolved to provide as much as possible banking services to persons with disabilities and ensure that all the banking facilities such as cheque book facility, locker

facility, retail loans, etc., are invariably offered to the visually challenged without discrimination to persons with disabilities.

- b) Bank representative will attend at every branch for customers with disabilities. He/ She is a senior and experienced officer working with the bank since a long time. He/She would be function as overall incharge for the issues pertaining to persons with disabilities.
- c) Bank shall give special focus on complaints or grievances raised by customers with disabilities.
- d) Bank shall periodically review the facilities and services that are meant to be provided to the customers with disabilities. The action with respect to services extended to persons with disabilities should be included by the bank in its Annual Report.
- e) Bank while doing any market research may include disability services within their surveys and questions to gather more data and information to improve their services.
- f) Bank, shall follow the relevant Guidelines and Standards for Universal Accessibility in India, 2021, published by the Ministry of Housing and Urban Affairs and as updated from time to time.
- g) Further, with regard to Standards for Information and Communication Technology (ICT), bank shall follow relevant guidelines as issued by Ministry of Electronics and Information Technology, of Reserve Bank of India from time to time.

REVIEW OF POLICY

- **The Board of Directors reviewed and approved the Customer Service Policy in the Board Meeting No. 308 held on 27-03-2026 vide Resoulution No. 16(vii).**