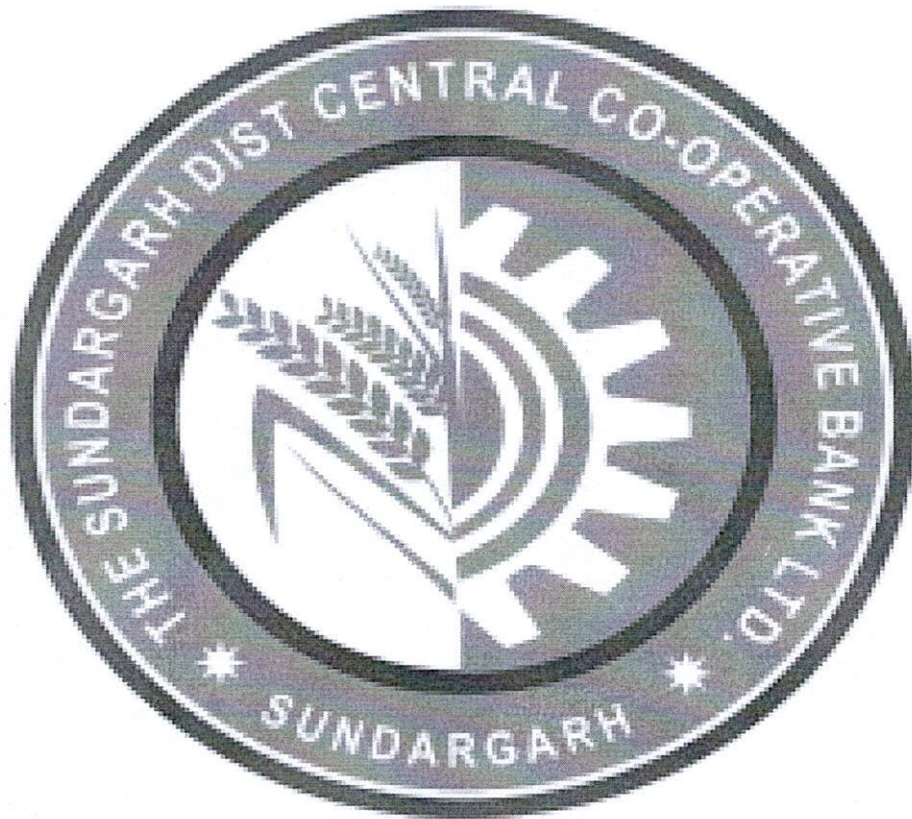


## **BRANCH MANAGEMENT & OPERATION POLICY**



**The Sundargarh District Central Co-operative Bank Ltd.,**  
**AT – REGENT MARKET, PO/DIST. – SUNDARGARH**  
**PIN – 770001, ODISHA**





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**The Sundargarh District Central Co-operative Bank Ltd.,**  
**SUNDARGARH – 770 001**  
Regd. No. 90/ SG / Dt.1.6.1955

RESOLUTION BY CIRCULATION OF THE PROCEEDINGS OF THE COMMITTEE OF MANAGEMENT MEETING OF THE SUNDARGARH DISTRICT CENTRAL COOPERATIVE BANK LTD., SUNDARGARH HELD ON DTD 08.07.2025.

Venue : Office Chamber  
Date: 08.07.2025

**Agenda No 3**

To consider approval of the draft policy of


- 1.Management Policy
- 2.Fraud Risk Management Policy
- 3.Loan Policy
- 4.Branch Management & Operation Policy
- 5.Deposit Policy
- 6.Internal Checks & Control Policy
- 7.Capital Management Policy
- 8.Customer Compensation Policy
- 9.Customer Acceptance Policy
- 10.Customer Service Policy as per prescribed guidelines of RBI/ NABARD / RCS (O).

**Resolution**

Discussed and approved the following draft policies as per prescribed guidelines of RBI/ NABARD/ RCS (O) for execution.

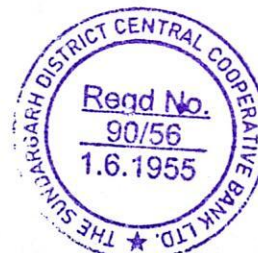
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- 9.Customer Acceptance Policy
- 10.Customer Service Policy

  
**Chief Executive Officer**  
**Sundargarh DCC Bank Ltd.**

  
**PRESIDENT**  
**Sundargarh DCC Bank Ltd.**  
08.07.2025

Copy circulated to all members of the Committee of Management of the Bank for information and necessary action.

  
**Chief Executive Officer**





**THE SUNDARGARH DISTRICT CENTRAL COOPERATIVE BANK LTD.,  
SUNDARGARH**

**BRANCH MANAGEMENT & OPERATION POLICY**

**Introduction**

A Customer who maintains relationship with Bank for various Banking business can be defined as user or likely to be user of Bank Service. The customer can include in a Banking service a person, or entity that maintains or account and / or has a business relationship with the Bank. Besides these are customer one is whose behalf the account is maintained, beneficiaries transaction conducted by professional inter medians & any person or entity connected with a financial transaction which can pose significant reputational or other risk of the bank i.e. which transfer, or issue of high value demand draft as a single transaction.

**Objectives**

- i. To ensure availability of customer amenities to meet customer expectation & improve customer service.
- ii. Compliance of regulatory guidelines issue by RBI vide master circular dt- 1.7.2025 or customer service in Bank.

In view of this Sundargarh District Central Co-operative Bank is putting in place this Board approved Policy for Branch operation which are include as indicated below.

**i. Infrastructure**

As a Policy, all Branches of SDCCB shall Provide infrastructure facilities at Branches, so that customer will feel comfortable while he undertakes transaction bestowing special attention to words adequate space for customers, proper furniture, Drinking water & separate wash room for male & female facilities, space for parking whereas feasible, Ramps at Branches / ATM where is feasible, steps Ladders with railing in the locker room to access the locker at a height or adopt digital system to access locker room by the locker handle with specific emphasis and senior citizen physically challenged persons bank shall also display information about working hour, weekly holiday outside the branch premises. All Branches of the bank shall pay attention towards maintenance hygiene by regular up keep cleanness of the branch including sanitization of washroom to provide convenient to the customers.

**2. Enquire Counters.**

In order to comply the RBI Guidelines vide is Circular Dated 07.07.2015 bank shall provide enquire counters at all urban/ semi urban branches except small branches in rural areas. In small or rural branches counter will be combined with a counter located at the entry point. This arrangement will provide necessary assistance to the customers in dealing with their banking business.

**3. Indicator Board**

The Branch shall display Indicator Board in Odia & English respectively Business Poster at semi urban & rural branches shall also be displayed in Odia language.





#### **4. Financial Literacy**

Branches shall ensure that customers are provided with necessary assistance in transacting the business. The branch manager shall visit periodically & Keep an eye in the services that are pointed & take feedback about the kind of services and educating the customers.

#### **5. Language of Booklet / Pamphlet**

Branches should made available detail services and function available at branch in Odia & English. Compendium of customer information shall be placed in a prominent place in the banking hall easily accessible to the customers. All printed materials used by the customers including Account Opening Forms, pay-in-slips, Pass Book, RTGS & NEEFT should be made available in Odia & English.

#### **6. Language of Communication**

While communicating with the customers, branch official may be Odia or Hindi or English Language for effective communication with the customers. The language prevalent in the area may be used at all level.

#### **7. Security System**

Bank and Branch may ensure to follow proper security system including fixing of collapsible gate, putting chain in collapsible gate, fixing of CCTV with 90 days back up, Burglar Alarm, maintenance of security register at branch level for local Police inspection, posting of Gun man in heavy cash transaction branch. Besides at branch level it is to be ensured password should not be shared with another employee. Further bank may also ensure to fix counterfeit currency note counting machine at all branches. It would be the responsibility of the branches, periodically mock drill to be conducted as per the procedure. The bank may also ensure to take adequate measure for cyber security in all branches.

#### **8. Identity card & Dress Code.**

It is expected that all the employees should wear an identity card displaying Photo, Name, Designation, Date of Birth, Blood Group, and Date of issue. Employee who attained superannuation or resigned from the service should surrender the identity card issued by the bank. Compliance in this regard will be ensured by branch manager & CEO of the bank. Bank should follow a proper dress code for sub-ordinate staffs and if possible, BMs and holding specialist post of security officer, liaison officer. Though bank does not impose a dress code for other staff members, all staff members are expected to follow certain decent dress code while reporting the bank in the office premises or attending seminar, meeting, training etc.

#### **9. Staff Job rotation & special leave for sensitive desk.**

The Bank shall ensure that there is a periodic change in all allotted desk (at least every 3 years). The bank should also ensure that stay of the Branch Manager in one branch & other official should not be more than 3 years continuously. In Head office every 3 year there should be rotation of staff. The bank shall also adopt & identity sensitive desk i.e. Account Department, Investment Department, & Loan Department for provision of sending or compulsory leaves not less than 10 days in single spell to the employees working in that desk without prior intimation during the financial year, However, this period of leave should be treated as special leave without combining other leave eligible by the employees. Bank may also ensure that the concerned employee should not leave Headquarters & available any time called by the bank.





#### **10. Training of staff**

The Bank should ensure to obtain training need from all the employees. Based on the need indicated by the employees, they should be imparted with training by deputing to ACSTI or any other institute viz. BIRD, CAB, IIBF, etc. Bank may also ensure to depute staff for servicers, workshop in the area of interest.

#### **11. Visit of branches by CEO and President**

The CEO and President of the Head Office should conduct structured visit to Branch as per banks rule at periodical interval in the spot study of the gravity of service rendered by the branches. They should record their observations / finding in the visit register for necessary remedial measure & comply with CVC guidelines. Besides, Bank should also conduct inspection of branches periodically & surprise cash verification by the officer not connected with the branch. The observations are to be brought to the notice of CEO for further measure and corrective action by the branches.

#### **12. Reward & Recognition**

Bank will felicitate three best performing branches in achieving target i.e. Deposits, Recovery, Term Loan etc. Bank may devise a suitable parameter to judge their performance in a committee mode.

#### **13. Customer relationship program**

Bank may organize periodical meetings with customers to interact with different cross section of customers for identifying areas which need improvement, so that bank's over all customers' service is improved. Bank may also observe customer day on 10<sup>th</sup> & 20<sup>th</sup> of every month between 3 pm to 5 pm. In case the date indicated happened to be holiday, the meeting may be conducted on the followings working day. Branch officials will make available themselves for a minimum two hours for customers to attend their grievances & listen to their suggestions. Bank will give wide publicity regarding the same.

#### **14. New product & service**

New products & service including government scheme shall be introduced through a well-established approval process especially, to ensure that right customer are not compromised.

#### **15. Compliance of Regulatory guidelines**

Besides RBI instruction bank & branches will ensure compliance of various provisions & guidelines of various codes on customer service. Some of the important guidelines are given below.

- i. The Code of bank & commitment to customers which set minimum standard of banking practice & benchmark in customer service for bank to follow.
- ii. Citizen charter of Sundargarh District Central Cooperative Bank contains information on various difficulties / services provided to customers in the branches shall also be made available to customer on request.
- iii. Bank shall display notice for creating awareness amongst the customers about the products.
- iv. Display of notice or conduct of customer relation program meeting at branches.
- v. Financial inclusion.





- vi. Provision of drop box, and display of notice that customer may deposit the cheque across counter & obtain acknowledgment etc. if he / she desires, branch to display the time for cheque drop so that cheques will be taken for same day collection for clearing.
- vii. Facility for exchange of soiled note & mutilated notes shall be made available at all branches & message displayed in notice board.
- viii. Facility for accepting / exchange coins for all denomination shall be made available in all branches & message displayed in comprehensive notice board.
- ix. Display of White Board at the branches for creation of awareness regarding the Positive Payment System (PPS).

The Branch Manager may ensure to conduct a due diligence while transacting high value instruments (Rs.100000/- and above through a positive confirmation). Further, the Branch Manager also ensure Positive Payment System wherever the instruments appears to be suspicious.

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

#### **16. Grievance Redressal**

Bank shall keep complaint book for recording of complaint by the customers & provide acknowledgement to them. The branch should have also complaint / suggestion box in banking hall & it will prominently visible to customers in compliance with RBI guidelines. Branches shall display the name & contact details of Branch Manager, CEO in the Notice Board at branch. A phone number to be displayed in the notice board for lodging complain related to ATM transaction.

#### **17. Adherence to Licensing condition**

Bank & branch shall follow regulatory guidelines & conduct business as per the norms prescribed by the regulators as well as Banking Regulation Act.

#### **18. Uniformity in Record Maintenance**

All Branches of the bank shall retain various books & vouchers pertaining to the customers' transactions for specified period of time as per laid down in policy of preservations of record.

#### **19. Branch setup**

Branch shall have uniform setup as regard B.M, joint custodians, Branch signage notice board, stationary, registers, policies etc.

#### **20. Business Continuity Plan.**

In case of emergency situation where branches is found to be nonfunctional on banking day, customer can get detail of alternate nearby branch for the purpose of business continuity from contact center.



## **21. Disclaimer**

The Bank shall not be liable on account of non-compliance, if some unforeseen situations including but not limited to civil commotion, sabotage, lockout, strike or other Labor disturbances, accident, fire, natural disaster, COVID / Pandemic or other act of God, or damage to the bank facilities or absence of usual means of communication or all type of transportation beyond the control of the bank prevents it from performing its obligations within the specified service delivery parameters.

## **22. Review of the policy**

The Policy will be reviewed once in a year. Any other instruction under the Policy required to be incorporated with the permission of Chief Executive Officer and President. However, the changes shall be put up to the Board for approval in the next meeting.

  
**Chief Executive Officer**

