

OPERATIONS DEPARTMENT

World Trade Centre, Tower No 4, Cuffe Parade, Mumbai 400 021

Instruction Circular No:3572-2022

Date: 16.09.2022

To All Branches / Offices

Service extended to the Retired Employees of the Bank

Attention of Branches is invited to Circulars /Guidelines issued by the Bank from time to time on extending prompt and courteous service to all the customers including retired employees. Of late, we are receiving number of complaints from some of the retired employees on the quality & promptness of services rendered at our Branches/Controlling Offices. Complaints mostly pertain to poor response, delay in delivery of services and non-courteous behavior of frontline staff. Retired employees, carrying rich experience of the banking domain have not only served the Bank during their lifetime but are also senior citizens and loyal customers of the Bank. Majority of them continue to maintain good chunk of deposits and loans with the Bank. It is duty of the branches/controlling offices to extend courteous services to such retired senior citizen employees and ensure that retired employees are treated as extended members of our Union Parivar. We advise all the branches/controlling offices to implement the following guidelines whenever retired employees visit the branches/controlling offices.

1. On entering the branch premises, wish them and enquire about their well being and offer a seat.
2. Transactions relating to withdrawal and deposit of cash should be attended on priority basis and all efforts must be made by the Branches for making it hassle free and convenient.
3. Opening of fresh/renewal of deposit should be done on priority basis and deposit receipts must be handed over immediately on opening/renewal.
4. Issues relating to of account statement / interest certificate/TDS certificate / Pension certificates should be attended on priority basis and be immediately made available on the on same day.
5. Life certificates must be obtained proactively from the pensioners and forwarded to the concerned authority immediately.
6. Invite the retired employees to the Bank foundation day function and felicitate them suitably.

7. Retired employees carry rich knowledge and experience with them. Branches may seek their support for additional business and new reference.
8. Invite the retired employees (stationed locally) to all the functions organized by the branches /controlling offices as goodwill gesture and their contribution to the institution must be acknowledged. Branches must utilize the opportunity to brief the retired employees about the new products, services and initiatives launched by the Bank.
9. Retired employees should be one of the invitees of customer service committee meetings to be conducted by Branches and controlling offices and their feedback must be taken for improvement of customer service and strengthening grievance redressal mechanism.
10. Obtain the feedback from retired employees on Bank's products and services and convey the same to RO/FGMO/CO vertical for improvement/modification wherever it is feasible.

Above referred points are only illustrative but not exhaustive, branches/controlling offices should treat the retired employees as the brand ambassador of the Bank and extend prompt and courteous services at all times. Further their feedback /suggestions must be taken in right spirit and may be utilized for strengthening of relationship and overall development of Bank.

All the Field Functionaries are instructed to take careful note of the above in true letter and spirit and ensure strict compliance.



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