

DhanlaxmiBank 
established 1927

DHANLAXMI BANK

COMMUNICATION POLICY

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1. Preface

Communication policy is a mode of reaching out to a mass where in an institute's principles, norms and behavioral structures are framed to coordinate and rationalize the thinking of the public.

The communication policy adopted by Dhanlaxmi Bank aims to articulate the goals, various tool processes and bank's guiding principles to engage its stakeholders about its Corporate Identity, choice of products and customer initiatives, crisis and any issue of relevance to the Bank.

It helps to inform, motivate and/or involve all stakeholders in the activities and growth of the bank through sustained, consistent and relevant message using judicious mix of both external and internal communication tools.

From communication perspective, the Bank includes as its 'stakeholders' - the Government, Investors, Customers, Employees, Suppliers/Service Providers, Trade Associations, Civil Society Groups, Public and Society, at large.

2. Guiding Principles of Communication

- 2.1** The guiding principles of the Communication policy of Dhanlaxmi Bank in the context of its goals are transparency, comprehensiveness, relevance and timeliness with the view to make the stakeholders aware of the Bank's various activities, products, services, financial market and its other regulatory compliance matters.
- 2.2** The content of communication in the bank comprises of product information, customer service initiatives taken by the Bank, market related information and matters relating to regulatory compliance.
- 2.3** The Communication policy focuses on the significance of Dhanlaxmi Bank in particular and banking in general.
- 2.4** Bank communicates in its official language English and other regional languages. It takes an effort to communicate with its diverse stakeholders preferably in their language.
- 2.5** Bank attempts to place all relevant information in the public domain so as to discourage individual seeking of information.

3. Goals of Communication Policy

- 3.1** To re-enforce strong corporate reputation through high transparency and consistency in communication with stakeholders.
- 3.2** To ensure timely communication with stakeholders – with clarity, coherence and credibility
- 3.3** To confirm circulation of information through the Bank's official website on real time basis.
- 3.4** To manage the expectations from the mass and realize the ultimate objective like price stability and stable economic growth.

4. Communicational Practices

4.1 Spokesperson

- 4.1.1** The Managing Director & CEO and Chief General Manager of the Bank are the spokesperson for the Bank. Additionally, depending upon the issues/events the Managing Director & CEO may authorize any of the Senior Executives to speak on behalf of the Bank.
- 4.1.2** The Corporate General Managers/Head of verticals may speak on behalf of the bank on published data about the respective verticals, in response to queries from media (print/electronic) on ongoing projects/campaigns by various media agencies. No comment/observations to be given on futuristic issues/views.
- 4.1.3** Bank's Zonal/Regional Heads would be speaking only within the scope of published data of their respective Zone/Region. No comments to be made on futuristic issues/views on the following:
 - i. Corporate Policy
 - ii. Financial Results
 - iii. Management Structure/ Change
 - iv. Future plans
 - v. Government Policy
 - vi. Any other information that is not in public domain
- 4.1.4** No other employee is allowed to talk to media unless he/she is authorized media spokesperson. A strict disciplinary action will be taken against the person if not adhering to this policy.
- 4.1.5** Bank's spokespersons shall endeavor to use an approved script for all public presentations, designed or intended to disclose material information about the Bank's financial performance, results of operations and Bank's current or

expected financial results. Such scripts will be reviewed and approved by Bank's Disclosure committee (as defined by Disclosure Policy of the Bank) prior to use.

4.2 Investor Relations

4.2.1 The Bank's Investor relations (IR) function is guided by a dedicated team comprising the Chief General Manager, Chief Financial Officer etc.

4.3 Media Sponsorship Activities and Branding Guidelines:

In order to ensure consistency in visual communication of Dhanlaxmi Bank brand, the Bank has set guidelines which broadly cover the following aspects of Bank's visual identity:

- Definition, type and application of Dhanlaxmi Bank logo – Corporate stationary items and various application forms.
- Advertising in print media and bill boards
- Print applications such as Posters, brochures and leaflets
- Electronic media – External fascia signs such as branch/ATM signage
- Interior signage of branch/ATM – identification signs, direction signs, statutory signs etc.
- Other applications such as danglers, banners, T-shirts, Caps, etc.

4.4 Crisis Management and Response Plan for adverse reputation events :

The MD & CEO, Chief General Manager being the spokesperson of the Bank or any other executive so authorized by MD & CEO, to clarify and disseminate the true and fair stand of the Bank or any adverse reputation event through Press Conference, Press Releases using any print, electronic or other media vehicle as deemed fit for bringing to the knowledge of all stake holders.

5. Major Communication Tools

5.1 Advertising: shall use advertising to promote its products, services and corporate brand values through judicious mix of media vehicles including print, electronic, and web. Business Planning and Development department coordinates the use of this tool for the benefit of the Bank.

5.2 Internet: The official web-site of the Bank is www.dhanbank.com, which endeavors to make the web-site up-to-date and reader-friendly. It is the central platform for all external information that bank produces.

5.3 Intranet: It is the central platform for all internal information of the bank. All employees can access Bank's internal documents, relevant guidelines, circulars, and other relevant notifications on Bank's intranet <http://hrms.dhanbank.com/>.

5.4 Annual Report: The Annual Report provides an official account of the Bank's activities for a Financial Year. It is comprehensive in nature and serves as a future point of reference for stakeholders

5.5 Internal Communication: All departments handle the internal Communications and relevant Circulars depending on their area of operations.

6. Official Language Policy and Implementation

Bank will adhere to Government of India guidelines on official language and implementation while undertaking various communications.

7. Dissemination and Terms of Communication Policy

Once approved, the policy will be available on the Bank's official website www.dhanbank.com. The term of this policy shall be valid from 01/07/18.

8. Policy Revision

The Communication Policy shall be reviewed/revised/modified annually in tune with the changes if any to meet the organizational needs and shall be submitted to the Board for approval.