

Indian Standard

**QUALITY MANAGEMENT SYSTEMS —
GUIDELINES FOR IMPLEMENTATION OF
IS/ISO 9001:2000 FOR BANKING INDUSTRY**

1 SCOPE

1.1 General

This standard provides guidelines for establishing, documenting, implementing and maintaining quality management system for the branches in the banking sector where they:

- a) need to demonstrate its ability to consistently provide product that meets customer and applicable regulatory requirements, and
- b) aim to enhance customer satisfaction through the effective application of the system, including processes for continual improvement of the system and the assurance of conformity to customer and applicable regulatory requirements.

1.2 Application — What to do if Some Requirements of IS/ISO 9001 do not Apply to Business?

1.2.1 Conformity to IS/ISO 9001 can only be claimed, if the rules given in 1.2 of IS/ISO 9001 are followed. These rules allow to exclude those requirements in 7 of IS/ISO 9001 (and only in 7), which do not apply to the business (that is the organization neither does not do them, nor is responsible for them) or may not apply to the products and/or services that are being provided, with the condition that by excluding such requirements, the quality of product and/or service is not affected.

1.2.2 Further, a requirement in 7 cannot be discarded as being irrelevant just because one does not want to do it, or because it is not required by statutory or regulatory bodies.

Before excluding any requirement (in 7), just ask:

- a) Whether quality or product and/or service is being affected?
- b) What is the idea or principle behind this requirement?
- c) What kind of problem could be prevented by meeting this requirement?
- d) Would meeting the requirement give confidence to the customer?
- e) If an organization is not responsible for the requirement, then who else is?

Examples

- 1) If design (see **7.3**) is not carried out, then this process need not be included.
- 2) If an organization does not use equipment to measure then it need not have any calibration requirement [see **7.6** (a)].
- 3) If the customer does not supply any property, then requirements for customer property do not apply (see **7.5.4**).

There may be circumstances where some specific requirements within one of the sub-clauses of 7 might need to be included while the rest of the requirements in that sub could be excluded. For example, items like cheque books, demand drafts, books and formats for various offices/branches are normally purchased by the controlling office. Further, evaluation of suppliers of such items is also done by controlling office or at a centralized point. However, purchasing indent (purchasing information) and verification of purchased product is normally done by the branches of the bank. Therefore, in such situations ‘Purchasing process (see 7.4.1)’ may not be applicable to the offices/branches, but ‘Purchasing information (see 7.4.2)’ and ‘Verification of purchased product (see 7.4.3)’ may be applicable.

NOTE — Examples of exclusions given above only describe the spirit and may not be taken on the face of it. Each organization has to consider exclusions specific to its own requirements.

Any exclusion of the requirement has to be justified in the quality manual (see 4.2.2).

2 REFERENCES

The following standards contain provisions which through reference in this text constitute provisions of this standard. At the time of publication, the editions indicated were valid. All standards are subject to revision and parties to agreements based on this standard are encouraged to investigate the possibility of applying the most recent editions of the standards indicated below:

<i>IS No.</i>	<i>Title</i>
IS/ISO 9000:2000	Quality management systems- Fundamentals and vocabulary (<i>second revision</i>)
IS/ISO 9001:2000	Quality management systems — Requirements (<i>second revision</i>)
IS/ISO 9004:2000	Quality management systems — Guidelines for performance improvements (<i>first revision</i>)
IS/ISO/TR 10013:2002 Guidelines-for developing quality manuals (<i>first revision</i>)	