

(Updated up to 30.11.2021)

A. CUSTOMER SERVICE INFORMATION:

- (i) We have separately displayed the key interest rates on deposits in the branch and on bank's website.
- (ii) Nomination facility is available on all deposit accounts, articles in safe deposit vaults.
- (iii) We exchange soiled notes and mutilated notes.
- (iv) We accept/exchange coins of all denominations.
- (v) Please refer to our cheque collection policy for the applicable timeframes for collection of local and outstation cheques.
- (vi) For satisfactory accounts, we offer immediate credit of outstation cheque up to ₹ 15000/- (Please refer cheque collection policy).
- (vii) Bank's NRLLR (Naini Repo Lending Rate) & its effective date given on our website.

B. SERVICE CHARGES:

Sr.No.	Type of Account	Minimum Balance Requirement (₹)	Charges for non-maintenance thereof (₹)
1	Savings Account	2000 (Metro & Urban Branch) 1000 (Semi Urban) 500 (Rural)	200/- 100/- 100/-

C. GRIEVANCE REDRESSAL:

- (i) If you have any grievances/complaints, please approach your Branch Manager. Branch contact number available at https://www.nainitalbank.co.in/english/branch_locator.aspx.
- (ii) If your complaint is unresolved at the branch level, you may approach our Regional/Zonal Manager at: (Address given at our website at https://www.nainitalbank.co.in/english/Contact_Us.aspx)
- (iii) If you are not satisfied with our grievance redressal, you may approach the Banking Ombudsman at: (Name, address, telephone numbers and email address given in our website at https://www.nainitalbank.co.in/English/Complaints_Redressal.aspx)

D. OTHER SERVICES PROVIDED:

- i) We offer SSI loans/products.
- ii) We issue Kisan Credit Cards.
- iii) We open 'Basic Savings Bank Deposit Accounts.

E. INFORMATION AVAILABLE IN BOOKLET FORM (Please approach branch Manager)

- (i) All the items mentioned in (A) to (D) above.
- (ii) The Citizen's Charter.
- (iii) Time norms for common transactions.
- (iv) Design and security features of all the bank notes.
- (v) Policy documents relating to Cheque Collection, Grievance Redressal Mechanism, Security repossession and Compensation.
- (vi) The complete service charges, including services rendered free of charge.
- (vii) Fair Practices Code/The Code of Bank's Commitment to Customers.

Information to be provided outside the premises:

- Name of the Bank / Branch: List of Branches has been provided in our website
- Weekly Holiday on: All Sunday and 2nd and 4th Saturday of each month.
- Branch Working Hours: 10:00 AM to 5:00 PM