

CITIZEN'S CHARTER

A CHARTER FOR CUSTOMER SERVICES



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1. VISION

To promote fair banking practices by maintaining transparency in various products and services offered to make banking an enriching experience.

2. MISSION

- Excellence in customer service
- Innovate banking products and financial services to serve all segments of the society
- Contribute towards growth in economy through multifarious activities/services.
- Contribute towards social banking.

3. APPLICATION OF CHARTER

Disclaimer:

It is not a legal document creating rights and obligations. The Citizen's Charter does not by itself create new legal rights, but it surely helps in enforcing existing rights.

This Charter applies to **all products and services** listed below whether provided by branches, subsidiaries and agents acting on behalf of the banks, across the counter, by post, through interactive electronic devices and through technology (alternate delivery channels).

KYC Compliance

In order to comply with regulatory/ statutory requirements, while opening the account we will adhere to the Know Your Customer (KYC) Norms, Anti Money Laundering (AML) guidelines, satisfy ourselves about the identity, including verification of address of a person/s, seeking to open an account, to assist in protecting the prospective customer/s, members of the public and ourselves against fraud and other misuses of the banking system. We will also satisfy ourselves about the sources of income of the existing/ prospective customer. Customers shall also provide the desired documents as per the requirements of the bank for updation and verification as per the periodicity of submission.

Products:

- a. All deposit accounts e.g. saving accounts, current accounts, term deposits, recurring deposit.
- b. Offer nomination facility to all deposit accounts (i.e. account opened in individual/ proprietorship capacity) and all safe deposit locker hirers (i.e. individual hirers).
- c. Fund based (Retail Loans, Demand Loan, Term Loan, Cash credit, overdrafts) and Non fund based (Letter of Credit/ bank guarantee).
- d. Third party products
- e. Card products including Debit Card, ATM Cards, Smart Cards.

Services:

- a. Remittance facility to the customers by transfer through RTGS/NEFT/EFT/ Issuance of Demand Drafts, Banker's cheques, etc.
- b. Payment services with regard to pension.
- c. Collection of cheques,
- d. Safe deposit locker facility
- e. Indian currency notes exchange facility.
- f. Settlement of claim cases in deceased accounts.
- g. Internet Banking Services

4. OUR COMMITMENTS**(i) To act fairly and reasonably in all dealings with the customers in matters of**

- a. Providing minimum banking facility of receipt and payment of cash/ cheques at the banks' counters. Basic banking services are provided in the no-frill accounts.
- b. Meet the commitments and standards in the Charter for the products and services offered and in the procedure and practices followed.
- c. Ensuring that products and services meet relevant laws and regulations in letter and spirit.
- d. Ensuring dealings with the customers rest on ethical principles of integrity and transparency.
- e. Operating a secure and reliable banking and payment system.
- f. To deal quickly and sympathetically with customer grievances arising due to errors, delays in handling of customer related issues or on account of problems arising due to technological failure.

(ii) To display on bank's website:

- a. **PUBLIC AWARENESS ON THE SCHEME** –Reserve Bank of India (RBI) and Banking Ombudsman (BO) offices are trying to educate the public about the Banking Ombudsman Scheme through awareness campaigns, outreach programmes, publicity through print media, All India Radio and Doordarshan. However, these efforts need to be complemented by the banking industry. All the communications sent by the bank will have an insert on the Banking Ombudsman Scheme and its applicability.
- b. The policies should clearly lay out approach to Customer Care taking into account the geographic spread of branches, segments of customers, needs of special sections like senior citizens, widows, physically challenged persons etc. This policy will also clearly define and distinguish the features for different products and services and will indicate the target customer group.
- c. The Bank's approach to Financial Education aspects is documented through a policy framework.
- d. **Customer Centricity** - The bank's approach to develop "Client First Attitude" by its employees is documented and the same may include aspects such as positive attitudinal change, behavior and practices, the skill gaps of employees, the process of re-engineering the recruitment of staff for the purpose etc. Bank Board will evolve Human Resources policies which will recruit for attitude and train for skills.
- e. The bank's policy framed to ensure the prescribed response time for every type of grievance will be approved by the Top Management of the bank.
- f. Bank will codify annually all its policies/operational guidelines as that would help the front-line staff to serve the customers.
- g. The internal inspection / audit reports of banks will adequately focus on customer service and the Audit Rating will appropriately reflect the importance of customer service.
- h. A comprehensive policy for Customer Acceptance, Customer Care and Customer Severance.
- i. Deposit Policy.
- j. Cheque Collection Policy.
- k. Grievance Redressal Policy.
- l. Compensation Policy.
- m. Collection of Dues and Security Repossession Policy.

(iii) To maintain privacy and confidentiality of the customers, personal information except in the following cases. However, the bank may utilize the information for cross-selling of own products/services.

- a. Where disclosure is under compulsion of law.
- b. Where there is duty to the public to disclose.

- c. Where interest of the bank requires disclosure.
- d. Where the disclosure is made with the express or implied consent of the customer.

(iv) To publicize the Charter:

- a. Provide the customer a copy of the Charter on request.
- b. Make available this Charter on Bank's website.
- c. Ensure training to the staff to put the Charter into practice.

(v) To provide services to the customers as per standards laid down in the Code of Bank's Commitments to customers of BCSBI.

- a. Suggestions/Feed backs are welcome.
- b. Display business hours.
- c. Render courteous services.
- d. Attend to all customers present in the banking hall at the close of business hours.
- e. Provide separate 'Enquiry' or 'May I help you' counter at large branches.
- f. Display interest rates for various deposit schemes from time to time.
- g. Keeping customers informed about changes / modification in interest rates, charges, terms & conditions through bank's website.
- h. Provide details of various deposit schemes/services of the Bank in the bank's website.
- i. Display Time-Norms for various banking transactions.
- j. Pay interest for delayed credit of outstation cheques, as advised by RBI from time to time.
- k. Provide immediate credit in respect of outstation and local cheques up to a specified limit subject to certain conditions, as advised by RBI from time to time.
- l. Provide complaint register/ form and /suggestion box in the branch premises
- m. Display address of administrative offices as well as Nodal Officer/Chief Hosts dealing with customer grievances / complaints. There will be specific and proper queue management system at branches where there is heavy crowd, with basic facilities of seating arrangements, drinking water etc.
- n. Bank will reconcile certain issues regarding "one-man" branches by putting in place proper safeguards which ensure "four eyes" principle, safety of cash and also continuity of services in case of leave, etc.
- o. Uniform Account Opening Form (AOF) - common to all banks, similar to formats available for loans and advances. Additional information required for individual banks may be obtained in account opening form which will also contain detailed checklist of documents to be submitted by the customer and this check-list will also be available in the website of all Banks. For account opening, the Know Your Customer (KYC) regulatory guidelines require us to seek documents for (i)

- proof of identity and (ii) proof of address. The documents required for account opening are governed by Bank KYC Policy.
- p. Open no frill/BSBDA accounts under Financial Inclusion with prescribed minimum balance except in accounts where specifically exempted.
 - q. Open a Savings account in the name of individuals, singly or jointly, minors of the age of 10 years and above or under natural/legal guardianship or by an illiterate/blind person.
 - r. The name of the payee as well as instrument number in case of debit entries and the name of payee bank/drawer of instrument as well as instrument number in case of credit entries will be provided by the bank in the Passbooks/Statement of Accounts.
 - s. Provide facility of standing instruction for regular payments like insurance premium, rent, tax etc.
 - t. Allow premature withdrawals, unless specified otherwise, at the rate of interest applicable for the period for which the deposit has run or the contracted rate whichever is lower, subject to penalty, if any, prescribed by the bank. No interest will be paid on premature withdrawals of deposit which has remained with the bank for less than prescribed minimum number of days for issuance of FDR.
 - u. Allow premature withdrawal of fixed deposits in the name of Deceased Depositor(s) to the Survivors/nominee specified by the depositor(s) at the time of issuance of such fixed deposit. On overdue fixed deposit bank may pay interest as per the method of calculation prescribed from time to time.
 - v. Allow generally loans/overdrafts against deposits except on Certificates of Deposit (CD) Tax Saver Scheme/ Capital Gains Scheme Such loans are sanctioned by charging interest at rates directed by RBI from time to time or as prescribed by the Bank.
 - w. As a measure of good customer service, the Bank may intimate the depositor in advance regarding the date of maturity. Banks may also provide auto renewal facility at the request of the customer.
 - x. Pay interest on deposits either monthly at discounted value or quarterly or half-yearly (quarterly compounded i.e., reinvestment of interest) or on the date of maturity at the option of the depositor as applicable under particular deposit scheme. Maturity proceeds of Rs. 20,000/- and above will be paid by account payee cheque or credit to account. Cash payment of FDR/TDR will not be made if amount of Principal+ Interest is Rs. 20,000/- and more.
 - aa. Provide TDS statement explicitly mentioning details of gross interest credited and TDS debited.
 - bb. Pay interest on overdue deposit if the deposit is renewed, as decided by the Bank from time to time.
 - cc. Issue duplicate FDR in the event the original FDR is lost, subject to Depositor(s) completing required formalities prescribed by the Bank from time to time.

- dd. Provide linkage of Terms and Conditions of various Products like PPF or any future products introduced for specific segments, say senior citizens, which

(vi) SPECIAL CUSTOMERS

(A) Pensioners and Other Senior Citizens –

- a. There will be prioritized service to senior citizens, physically handicapped persons by effective crowd / people management available at all branches.
- b. Provide automatic updation of age records and then conferring senior citizen benefits wherever applicable once a customer becomes a senior citizen.
- c. The needs of the senior citizens and the physically challenged persons will also be an important input for Bank in deciding on the branch locale and its access.

(B) Customers in Rural and Semi urban Areas –

- a. Bank will ensure proper currency exchange facilities and also the quality of notes in circulation in rural areas.
- b. It will be ensured that the branches are opened as per the schedule times and operating them for the full hours.

(C) Self Help Groups (SHGs) –

- a. SHG members will not be forced to take insurance products.
- b. Bank will provide loans to SHGs in tranches. However, the same will take into account the business requirements of the SHG rather than depending solely on the repayment made by the SHGs.

(D) Tribal Areas / North-East –

- a. The business correspondent / facilitator model will be used for improving the banking facilities in the tribal areas. Prominent citizens belonging to important Tribes of the region could also be considered for appointment as Business Correspondent (BC).
- b. Bank will ensure that at least one of the staff members in the branches in tribal areas is conversant with local language.
- c. Financial education material in pictorial form and audio presentations in local dialect will be used in Tribal areas.
- d. To achieve the banking/financial inclusion it will be endeavour of the Bank to implement the guidelines provided by the RBI and Government to transfer and posting the staff to the region. Further, the staff so

selected and posted will also focus on local talent building and development.

- e. Bank will facilitate opening the accounts for the SHGs in the region in furthering the cause of financial inclusion in the region.
- f. Bank will take further steps for improvement in provision of RTGS / NEFT facility to the customers from the region.

(E) Providing banking facilities to Visually Impaired Persons –

- a. In order to facilitate access to banking facilities by visually challenged persons, bank will offer banking facilities including cheque book facility / operation of ATM/ locker etc., to the visually challenged who are capable of using those facilities.
- b. Legal Guardianship Certificate issued under the National Trust Act, 1999 empowers the disabled persons with autism, cerebral palsy, mental retardation and multiple disabilities to have accounts.
- c. Bank will rely upon the Guardianship Certificate issued either by the District Court under Mental Health Act or by the Local Level Committees under the above Act for the purposes of opening / operating bank accounts.
- d. Essential details about the facilities are enumerated in the Enactment (Mental Disabilities Act)

(vii) Payment of Balance in Accounts of the Deceased Customers to Survivors/ Claimants

The bank follows a simplified procedure for settlement of death claims. However, the bank may adopt such safeguards in considering settlement of claims as appropriate including accepting an indemnity bond and/or succession certificate. The bank will adopt a simplified procedure for settlement of claims of the deceased customers relating to deposits, contents of Lockers and articles kept in safe custody with the bank. The bank is continuously communicating to its customers for making nomination in the accounts in terms of provisions of the Banking Regulation Act.

Detailed procedure for settlement of claim in respect of deceased depositors is given on bank's website.

(viii) Exchange of Soiled/Slightly Mutilated Currency Notes

All branches of the bank will exchange freely soiled and slightly mutilated / cut notes of all denominations. No essential feature of the note should be missing. The bank's currency chest branches will exchange torn/mutilated/defective notes

free of cost. Currency exchange facility is offered to the Bank's customers and others

The Bank follows RBI guidelines in this respect. RBI has permitted the banks to exchange mutilated currency notes which are genuine and where mutilations are such as not to cause suspicion or fraud. The Bank's currency chest branches exchange all categories of mutilated currency notes. Refund value of these notes is, however, paid as per RBI (Note refund) Rules. Currency exchange facility is offered to the Bank's customers and others.

(ix) Safe Deposit Vaults (Lockers)

The facility of safe deposit lockers is an ancillary service offered by the Bank. There will be a completely transparent process in the allocation of locker facility. The bank's branches offering this Facility will indicate/display this information. The identification of locker branches shall be done by the Bank at its discretion based on potential and commercial considerations etc. as the relationship of the Bank with the locker hirer(s) that of Lessor and Lessee. Bank shall exercise due care and necessary precautions for the safety of lockers provided to the customers like ordinary prudence will do in his case. However, bank shall not be liable for any damage or loss to lockers or its contents, due to any reasons(s) whatsoever.

The major aspects governing the services:

- a. A locker may be hired by an individual (not minor), firm, limited company, specified associations, societies, etc.
- b. Nomination facility is available to individual hirer of safe deposit locker.
- c. Loss of key should be immediately informed to the branch. However, all the expenses incurred in repairing the lock and key shall be borne by the hirer(s).
- d. Lessee may use his/her own pad lock on the locker. Locker holders are however, advised to get an insurance cover for the jewelry, valuables etc. kept in the locker.
- e. Lockers are available in different sizes.
- f. Lockers are rented out for a minimum period of one year. Rent is payable in advance. In case of overdue rent, the bank will charge penalty as decided from time to time.
- g. The rent may be paid from the deposit account of the lessee through standing instruction.
- h. Where the locker rent is in arrears, operation on the said locker should not be allowed until the dues are paid.
- i. The Bank reserves its right to break open the locker if the rent is not paid despite notices sent by the bank as per the rules, and recover charges thereof.

The facility of safe deposit vault is available to customers having SB/CA account with the bank. For availing the above facility, the customer has to deposit a

prescribed amount in fixed deposit for a minimum period of three years for meeting the annual rent of the locker out of interest and to meet break open charges, if required.

(x) Remittance Services

- a. Customers may remit funds from one center to another center by RTGS, NEFT/EFT and Demand Drafts by paying specified charges.
- b. Demand Drafts for Rs. 50,000/- and above will be issued by the banks only by debit to the customer's account or against cheques or other instruments tendered by the purchaser and not against cash payment. Similarly, such payments for Rs. 50,000/- and above will be made through banking channels and not in cash.

Before taking delivery of the drafts, customer is to verify that the draft is complete in all respects including signature of the official(s) along with their specimen signature numbers at the place provided for.

- c. The drafts can be revalidated by the payee(s) if they are identified as the holder in due course. The drafts can be revalidated only once within one year from the date of issue. After one year of the draft, they are to be cancelled at the issuing branch, and a fresh draft obtained after paying the requisite service charges.

Bank will issue duplicate demand draft to the customer within a fortnight from the receipt of request. For delay in issuing duplicate draft beyond the above stipulated period, the bank will pay interest at the rate applicable for fixed deposit of corresponding maturity in order to compensate the customer for such delay.

(xi) ATM / DEBIT CARD TRANSACTIONS:

Branches in North Eastern region will endeavour to arrange for backup of alternate sources of energy for supply of power for ATM machines so as to ensure continuous service to the customers.

In case of doubt about the success / failure of an ATM transaction, the copy of the JP log called for from an acquiring bank and the preceding and succeeding transactions will also be included in the copy.

- (xii) Mobile Banking** - Transaction Value, Destination of transaction (two level authorisation for non-routine destinations), security based on handsets, frequency of payments will be introduced.

Bank will encourage formation of user communities to get feedback on the banks and also to enhance the efficiency of their products and design new products.

(xiii) SMS / E-MAIL ALERTS

For SB, CA, OD accounts, the transaction SMS will be sent only when the transaction amount is Rs. 2000/- and above. However, mandatory alerts will be provided irrespective of amount of transaction.

b. In CC accounts, the eligibility is Rs. 5,000/- and above for SMS

c. However, mandatory alerts will be provided irrespective of amount of transaction and alerts for NEFT credit/debit transaction of Rs.5000/- and above will be provided.

d. If customer wants SMS for Rs.5000/- and above, additional SMS charges will be applicable in such cases.

e. The limit for cheque presented in clearing alert SMS is Rs.100000/- and above.

f. SMS for system generated transactions such as interest credit, ECS debit, auto sweep, standing instruction, etc. will not be sent.

Account Statement in PDF format will be sent by e-mail, if customer requests so **(password encrypted document)**.

Bank will send e-mail giving the balance position at agreed periodicity viz., daily, weekly, fortnightly etc. to Current account holders with high transactions.

(xiv) ECS MANDATE MANAGEMENT SYSTEM –

Bank will ensure that ECS Mandate Management System is working effectively to comply with the mandate given by the customer in respect of limit of debit amount, expiry date, withdrawal of mandate, etc. Withdrawal of mandate for any ECS debit payment will not be left to the mercy of the beneficiary.

(xv) LOANS AND ADVANCES

A. Pricing and Non-Pricing Terms and Conditions of Loans-

All Pricing and Non-Pricing Terms and Conditions of Loans will be in strict conformity with the Regulatory Guidelines and correctly capture the risks involved and the rating of the borrowers concerned individually or as a class. Regulation will ensure that customers clearly understand the pricing policies of banks, and the Supervision will ensure strict compliance of bank with the Regulatory Guidelines regarding Pricing and Non-pricing terms governing all Loans.

- a. Reason for Penal Interest on Loan accounts, Rate of Interest charged in Loan accounts etc. will be mentioned in the Passbooks/Statement of Accounts.
- b. Housing Loan Interest Certificate/Education Loan Interest Certificates are required for Income Tax purpose by the borrowers every year. CBS software will be enabled to generate/issue such certificates in respect of all Housing Loan and Educational Loan customers in the month of April every year.
- c. Loan Statement- Bank will ensure that loan statements are issued to the borrowers periodically giving details of loan disbursed, demands and repayments effect alongwith interest and details of charges.
- d. Loan Documents- Borrower will be made aware upfront about various documents required to be produced for processing of loan application, instead of in piecemeal.
- e. Bank will provide annual account statement to Home Loan customers. Such statements will contain details of payment made towards principal and interest including principal outstanding.
- f. Normally bank guarantees will be closed and margin money returned upon return of original bank guarantee duly discharged by the beneficiary. In its absence, it will be closed one month after its expiry and after intimating the beneficiary. The title deeds will be returned to the customers within a period of 15 days after the loan closure and for delayed return of title deeds or where there is a loss of title deeds in the custody of the bank customer will be suitably compensated as per the Compensation Policy of the Bank.
- g. Bank has already switched over to Base Rate. Notice with regard to the benefits of switchover and option available to the customer is displayed on our website.

5. STANDARDS FOR SERVICES

Ultimate delivery channel is Branch Office/specialized Branch Office besides availability of alternative delivery channel viz. ATMs, INTERNET BANKING SERVICE, Mobile Banking etc. It is the responsibility of Branch Manager to provide services to the customers as per standards/norms. Any query/grievance be addressed to the Branch Manager/Call Centre.

Customers can obtain the details of the products/services from the Branch or download from Bank's public domain website. Bank reserves the right to change /amend the terms and conditions of any Scheme/services at any time.

Indicative time norms for various transactions subject to submission of required documents by the customers are given below: -

S. N.	Service	Documents required	Time norms (indicative) (after completion of form)
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1.	Opening of SB accounts	<p>A) Officially Valid Documents (OVDs) for accounts of Individuals</p> <p>Passport</p> <p>Driving Licence with Photo</p> <p>Prof of Possession of Aadhar Number</p> <p>Voters Identity card issued by Election Commission of India</p> <p>Job Card Issued by NREGA duly signed by an officer of the State Government</p> <p>Letter issued by the National Population Register containing details of Name and address</p> <p>Deemed Officially Valid Documents, In case OVD does not contains current/ updated address. (At least one document from the list is required.)</p> <p>Utility bill of any service provider i.e. electricity, telephone, postpaid mobile phone, piped gas, water bill (not more than two months old)</p> <p>Property or Municipal tax receipt;</p> <p>Pension or family pension payment orders (PPOs) issued to retired employees by Government Departments or Public Sector Undertakings, If they contain the address;</p> <p>Letter of allotment of accommodation from employer issued by State or Central Government departments, statutory or regulatory bodies, and public sector undertakings, scheduled commercial banks, financial institutions and listed companies. Similarly, leave and license agreements with such employers allotting official accommodation;</p> <p>B) Photograph</p>	15 Minutes
2	Closing of SB accounts	Passbook, Unused cheque book, ATM/Debit Card	10 Minutes
3	Opening of Term Deposit Accounts	As applicable in SB accounts	15 Minutes
4	Payment of Term Deposits	Original FDR/ RD pass book	10 Minutes

5	Issuance of duplicate FDR	Indemnity Bond	20 Minutes (depending upon the power of branch head) from the receipt of application along with required documents by the base branch.
6	Opening of Current Account	<p>A) Officially Valid Documents (OVDs) for accounts of Individuals</p> <p>Passport</p> <p>Driving Licence with Photo</p> <p>Prof of Possession of Aadhar Number</p> <p>Voters Identity card issued by Election Commission of India</p> <p>Job Card Issued by NREGA duly signed by an officer of the State Government</p> <p>Letter issued by the National Population Register containing details of Name and address</p> <p>Deemed Officially Valid Documents, In case OVD does not contains current/ updated address. (At least one document from the list is required.)</p> <p>Utility bill of any service provider i.e. electricity, telephone, postpaid mobile phone, piped gas, water bill (not more than two months old)</p> <p>Property or Municipal tax receipt;</p> <p>Pension or family pension payment orders (PPOs) issued to retired employees by Government Departments or Public Sector Undertakings, If they contain the address;</p> <p>Letter of allotment of accommodation from employer issued by State or Central Government departments, statutory or regulatory bodies, and public sector undertakings, scheduled commercial banks, financial institutions and listed companies. Similarly, leave and license agreements with such employers allotting official accommodation;</p> <p>B) Photogrpah</p>	30 Minutes

		C. Photograph of authorized signatories D. Introduction E. Partnership Deed in case of partnership concern. F. Memorandum of Association and Article of Association in case of Company.	
7	Closing of Current account	Unused cheque book, ATM/ Debit Card	10 Minutes
8	Receipt of cash * -Through SWO -Through H/cashier	Up to Rs. 25,000/- Above Rs.25,000/-	7 Minutes 15 Minutes
9	Payment of cash * -Through SWO -Through H/cashier	Up to Rs.20,000/- Above Rs.25,000/-	7 Minutes 15 Minutes
10	Updation of passbook/ issuance of statement of a/c	On the counter	5 Minutes
11	Issuance of cheque Book -Non personalized -Personalized (For new customer after 10 days)	Requisition to be submitted at base branch.	10 Minutes 10 working days
12	Issuance of ATM/ Debit Card -Non personalized -Personalized	Requisition to be submitted any branch.	10 Minutes 10 working days

13	Internet Banking Service facility	Requisition to be submitted at base branch or through ATM	7 working days
14	Mobile Banking facility		7 working days
	Remittance-RTGS/ NEFT/Draft		15 Minutes
15	Payment of Drafts		7 Minutes
16	Collection of cheques -Local -Outstation -National Clearing		2-3 working days 10-14 working days 7 working days
17.	Retirement of Bills		20-30 Minutes
18	Settlement of deceased claim	In case of nomination registered - Death Certificate, duly filled claim forms In other cases - Death Certificate, Duly filled claim form, Indemnity bond with surety/succession certificate (depends upon claimed amount)	15 working days
19	Issuance of Locker facility	Subject to availability. Identity and address proof. Locker Agreement,	30 Minutes
20	Stop payment/ Standing instructions		10 Minutes
21	Redressal of complaints - ATM / related		7 working

	-Internet Banking service related -Others		days 48 hours 30 working days
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*(Depending upon denomination)

6. EXPECTATIONS FROM CUSTOMERS FOR QUALITATIVE AND EFFICIENT SERVICES.

- a. Check your statement of account or passbook regularly.
 - b. Bring pass book while withdrawing cash from savings bank account through withdrawal slip. Get pass book updated from time to time.
 - c. Ensure safe custody of cheque book and pass book. Pass book, Cheque book, ATM/Debit Card not to be kept together.
 - d. Issue crossed/account payee cheques as far as possible.
 - e. Ensure cheque is crossed and at the back of the cheque the account number and mobile number is mentioned before dropping in the cheque drop box.
 - f. While tendering the cheques at the branch for collection/ dropping the cheques in drop box, acknowledgement can be obtained from the officials.
 - g. Check the details of the cheque namely, date, amount in words and figures, crossing, etc. before issuing it. As far as possible, issue cheques after rounding off the amount to nearest rupee.
- (i) To prevent from any loss, cheque be issued without cutting/overwriting. No changes/corrections should be carried out on the cheques). For any change in the payee's name, courtesy amount (amount in figures) or legal amount (amount in words) etc. fresh cheque forms should be used by customers. This would help banks to identify and control fraudulent alterations. Cutting in date, wherever required should be for re-validation of „Stale Cheque“. Blanks in spaces meant for writing Payee's" Name/Amount in word and figure should be securely plugged by putting cross/drawing a line.
 - (ii) Cheque issued with cuttings is liable to be rejected if presented in clearing functioning under „Cheque Truncation System" (CTS), even though the cutting/s is/are authenticated.
- h. Send cheques and other financial instruments by Registered post or by courier. Do not sign blank cheques. Also do not record your specimen signature either on pass book or on cheque book.

- i. Not to issue cheque without adequate balance; maintain minimum balance as specified by the bank.
- j. Use nomination facility.
- k. Note down account numbers, details of FDR, locker number, etc. separately.
- l. Inform change of address, telephone number etc. to the branch.
- m. Inform loss of demand draft, fixed deposit receipt, cheque leave(s)/book, key of locker, etc. immediately to the Branch.
- n. Pay interest, installments, locker rent and other dues on time.
- o. Not to introduce any person who is not personally known to you for the purpose of opening account
- p. Ensure not to keep any blank signed slip in the Book.
- q. Complaint relating to deficiency of customer service should be reported within a reasonable time provided this is within the prescribed period of preservation of relevant record.
- r. Operate account regularly to maintain the status as operative/Active. Inform Bank if you intend not to operate the account for some time.
- s. Avail standing instructions facility for repeat transactions.
- t. Ensure safe custody of debit/ATM card. Wherever signature on the card is mandatory, it should not be left unsigned.
- u. Ensure confidentiality of password for internet banking and PIN for Credit/DebitCard.
- v. In case of loss of ATM/Debit card, notify your bank (bank's call centre) to take immediate steps to prevent the same from being misused. Customer shall be liable for any misuses until the time the bank has been notified.
- w. Do not give account details, password for any other security information to anyone. Memorize personal identification number (PIN) and change it on regular basis.
- x. Not to respond to any unauthorized email/ email asking for password/ PIN.
- y. Use SMS alert facility and notify any change in mobile number.
- z. Avoid accessing bank's internet banking site through a link from another site or an email.
 - aa. Verify the domain name displayed to avoid spoof website.
 - bb. Not to use cyber cafés/shared PCs to access any internet banking site.
 - cc. Log off the PCs when not in use.
 - dd. As a matter of good practice, personal firewall software and antivirus software should be installed on desktop and latest available updates should be regularly downloaded. In case of doubt reconfirm by double checking the Padlock Symbol/Icon on webpage to ensure that the site is running in secure mode before any confidential/sensitive information is fed.

- ee. Change internet banking password regularly. Keep password a combination of alphabet, special character and number.
- ff. Always logout from internet banking before closing the window. Use virtual key board for entering internet banking login ID and Password especially when not using own PC. There might be a risk of capturing key strokes.
- gg. Do not store ID/PIN in the internet explorer browser.
- hh. Cooperate with the Bank/ police / any other investigating agency, for any investigation on any transaction on your account.
- ii. Bring any deficiency in services to the notice of the bank.
- jj. Furnish the nominations for deposit and pension account separately.
- kk. Correct PAN number/ form 15G or 15H is to be furnished at the commencement of financial year enabling to deduct TDS correctly.
- ll. Account holder is to ensure that account is not used for money laundering or for any fraudulent transaction.
- mm. Customer obligation - Proper utilization of Bank Loan and Timely Repayment.

7. CUSTOMER EDUCATION

- a. BCSBI Codes are exhibited on our public domain website.
- b. Special efforts will be made to educate the customers in the use of technology in banking. Banks will make use of Print media, Television, All India Radio for this purpose. Short training programmes at the branch level will also be arranged for the customers.
- c. Bank will ensure full transparency to the customer in levying of various fees/ service charges and penalties.
- d. Bank will establish a proper Customer Grievance / Assistance Centre which works in an integrated manner across channels like – branches, call centres, IVR, internet and mobile. The personnel in the Call centres who receive the grievances should be empowered to make decisions.
- e. Use of various technology channels for customer education and gathering suggestion for improving service will be made.
- f. Bank will implement a relevant Customer Relationship Management system to capture and track customer issues and complaints.

8. GRIEVANCE REDRESSAL MECHANISM

We are committed to serve you to your satisfaction and make your experience of patronizing our services an enjoyable one. However, should you feel that our services need improvement and wish to lodge your feedback/complaint; we welcome your valuable suggestions and feedback. Our endeavor shall be to convert your complaint into a compliment.

In case of any complaint about our service or product, the matter may be brought to the notice of the concerned Manager for its immediate redressal. Kindly obtain the feedback/complaint form from the branch or you may download from our public domain website and submit it against acknowledgement to the branch or send it through email

Online Grievance Redressal System - Bank will provide for online registration of grievance on its website. The Online Grievance System would provide access to the customer also for recording the complaint, complaint status tracking and receiving response from the bank.

In case of non redressal, you may contact the following

- **Branch Head**
- **If the complaint is not redressed within 5 days, contact the Regional Head.**

Our toll free helpdesk number and contact details of other functionaries mentioned above are displayed at the branch notice board and are also available on the bank's website

Contact for ATM related complaints on account of following reasons:-

For ATM related complaints on account of following reasons:-

- (a) Cash not dispensed
- (b) Short dispensation of cash
- (c) Account debited twice but cash dispensed once.
- (d) Non- hot listing the ATM card once reported as stolen/lost

The grievance may be sent giving full details of the case to the branch where your account is maintained or to the designated contact person. The address of the contact person is displayed at all ATM locations, bank branch and on our website.

However, if the complaint remains unresolved, the grievance may be sent giving full details of the case to:

Bank's Nodal Officer (General Manager) for customer complaints

We shall endeavor to resolve your complaint/grievance at the earliest.

After exhausting above machinery/channels, **if the customer is still not satisfied**, he may write to: -

Managing Director and CEO of the bank

If the complaint is not resolved to your satisfaction within a month, you are free to take recourse to the following:

The Banking Ombudsman located in State Capitals under Integrated RBI Ombudsman Scheme 2021. Presently, Banking Ombudsman is located at 15 Stations. Addresses and area of operation of Banking Ombudsman are given on public domain website.

Customers may also lodge their complaints through web based portal Centralized Public Grievance Redress & Monitoring System (CPGRAMS) developed by Directorate of Public Grievances (DPG), Department of Administrative Reforms & Public Grievances, Government of India.

Anonymous complaints will not be entertained

This Citizen Charter, inter-alia, provides the customers with promised time frame for various services offered by the bank and in order to have a better perspective about the customer's rights and obligations, the charter should be read in conjunction with the "Code of Bank's Commitments to Customers" being voluntarily adopted by the banks and implementation of which are monitored by Banking Codes and Standards Board of India (BCSBI)