

CUSTOMER / CITIZEN'S CHARTER

A Charter for Customer Service

ASSAM GRAMIN VIKASH BANK

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 segment 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 Customer'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, and agents acting on behalf of the bank, across the counter, by post, through interactive electronic devices and through technology (alternative 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 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 customers. Customers shall also provide the desired documents as per requirement of the bank for updation and verification as per the periodicity of submission.

Products:

- a. All deposit accounts e.g. Savings accounts, Current accounts, Term deposits, Recurring deposits.
- 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 Loans, Term Loans, Cash Credit, Overdrafts) and Non-Fund based Loans (Letter of Credit/Bank Guarantee).
- d. Third party products and investment products.
- e. Card products including Credit Card, Debit Card, ATM Cards.

Services:

- a. Remittance facility to the customers by transfer through RTGS/NEFT/EFT/Issuance of Demand Drafts, Banker's cheques etc.
- b. Collection of Cheques.
- c. Safe custody services, Safe deposit Locker facility.
- d. Banking services related to Government transactions.

- e. Indian currency notes exchange facility.
- f. Settlement of claim cases in deceased accounts.

4. OUR COMMITMENTS:

(i) To act fairly and reasonably in all dealings with the customers in the matters of

- a. Providing minimum banking facility of receipt and payment of cash/cheques at the bank's counters. Basic banking services are provided in all 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 OF THE SCHEME: Reserve Bank of India (RBI), NABARD and Banking Ombudsman (BO) offices are trying to educate the public about Banking Ombudsman Scheme through awareness campaigns, outreach programmes, publicity through print media, All India Radio and Doordarshan. However, in view of complementing these efforts by the Bank, all 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, need 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. Bank's approach to Financial Education aspects is documented through a policy framework.
- d. The Bank's approach to develop "Client First Attitude" by its employees is documented through different customer centric Policies, which has included aspects such as positive attitudinal change, behaviour and practices.
- e. The Bank's policy framed to ensure the prescribed response time for every type of grievance has been approved by the Top Management of the Bank.
- f. The Bank codifies 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 adequately focus on customer service and the Audit Rating is appropriately reflecting 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 express or implied consent of the customer.

(iv) To publicise 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/Feedbacks 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 and conditions through bank's website.
- h. Provide details of various deposit schemes/services of the Bank in 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 upto a specified limit (₹15,000/-) 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 Officers/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' principles, safety of cash and also continue of services in case of leave etc

- o. 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.
- p. Open no-frill accounts under Financial Inclusion with prescribed minimum balance except in accounts where specifically exempted.
- q. Open Savings Bank 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 Passbook/ Statement of accounts.
- s. Transfer the account from one branch to another branch, free of charge.
- t. Account number portability – Customer will also be allowed to maintain the same account number in the bank even when he/she moves to another city or shifts his account to another branch in the same city. Request letter for transfer of account with account number portability should be submitted to the base branch only along with surrendering the unused cheque book and ATM Card.
- u. Provide facility of standing instruction for regular payments like insurance premium, rent tax etc.
- v. 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, 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.
- w. Allow premature withdrawal of fixed deposits in the name of Deceased Depositor(s) to the Survivors/nominee specified by the depositors at the time of issuance of such fixed deposit. On overdue fixed deposit bank may pay interest as per method of calculation prescribed from time to time.
- x. Allow generally loans/overdrafts against deposits except on Certificates of Deposit (CD), Tax Savers Scheme/Capital Gain Scheme. Such loans are sanctioned by charging interest at rates directed by RBI from time to time or as prescribed by the Bank.
- y. As a measure of good customer service, the Bank may intimate the depositor in advance regarding the date of maturity. Bank may also provide auto renewal facility at the request of the customer. Statement of all deposit accounts in summary form giving details like principal amount, maturity value, maturity dates, rate of interest, annualized interest yield etc. shall be provided by the bank. Further, the Bank will not auto-renew the deposit account without customer consent in writing.
- z. 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 opinion of the depositor as applicable under particular deposit scheme. Maturity proceeds of ₹20,000/- and above will be paid by the account payee cheque or credit to the account. Cash payment of FDR/TDR will not be made if amount of Principal+Interest is ₹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 introduced for specific segments, say senior citizens, which are provided on an agency basis by bank, properly integrated into the CBS.

(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 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.
- 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 of 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/lockers etc, to 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 Guardianship Certificate issued either by the District Court under Mental Health Act or by the Local Level Committees under the above Act for the purpose 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 without insisting on production of succession certificate. However, the bank may adopt such safeguards in considering settlement of claims as appropriate including accepting an indemnity bond. 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.

The simplified procedure is as under :

(a) Settlement of Claim Cases on the basis of Nomination.

Where the customer has made a nomination in the deposit account/Locker/articles kept in safe custody, on death of such customer, the nominee is required to make a request on prescribed form to the concerned branch along with death certificate or other proof of death.

The nominee is required to establish his/her identity. The bank will make the payment to the nominee unless on or before the time of payment any order of court is received prohibiting the bank from making such payment. The nominee will receive the money/contents of locker as a trustee of the legal heirs of the deceased.

(b) Settlement of Claim Cases in Joint Accounts with Survivorship Clause.

In a joint account, if the Account Opening Form provides for payment of the balance to the survivor, upon the death of one of the account holders, payment can be made to the survivor unless on or before the time of payment any order of court is received prohibiting the bank from making such payment. The survivor has to provide a Death Certificate or other proof of death of the joint holder. The Survivor can make a request to the concerned branch for transfer of the outstanding balance in his name.

(c) Settlement of claims in absence of Nomination and/or Survivorship Mandate.

In such cases, the claimant is required to submit a claim form. In case the legal heirs of the deceased customer are identifiable and there is no dispute amongst the legal heirs, the bank has not prescribed any upper ceiling upto which claims can be settled without insisting for obtaining Succession Certificate/Letter of Administration etc. These claims are settled after obtaining Indemnity with or without Surety to the satisfaction of the Bank. In case only one of the legal heirs wants to claim/ receive the amount or contents of locker etc. he /she can obtain a

Power of Attorney in his/her favour from the other legal heirs for receiving the amount of the Deposit Accounts and /or the contents of the Locker.

(d) Timeline for Settlement

In case all formalities are completed by the claimants the claim will be settled within 15 days from the date of submission of claim documents, complete in all respects, to the Branch. At the time of payment of the claim, the claimant(s) shall give receipt to the Branch.

(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.

The Bank follows RBI guidelines in this respect. RBI has permitted the bank 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.

(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 identification of branches providing locker facility shall be done by the bank at its discretion based on potential and commercial considerations etc. 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 reason(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 jewellery, 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. The Bank reserves its right to break open the locker if the rent is not paid despite notices sent by the bank as per rules, and recover charges thereof.

The facility of safe deposit vault is available to customers having deposit account with the bank. For availing the above facility, the customer has to deposit 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) Articles in Safe Custody.

Articles like shares, securities, etc can be kept in safe custody with the bank on prescribed charges whenever such facility is offered. The relationship of bankers and customers shall be that of bailer and bailee.

(xi) Remittance Services.

- a. Customers may remit funds from one centre to another centre by RTGS/NEFT/EFT and Demand Draft by paying specified charges.
- b. Demand Draft for Rs.50,000/- and above will be issued by the bank 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 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 the 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 customers for such delay.

(xii) ATM Card Transactions.

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

(xiv) SMS/E-mail Alerts

Bank will provide SMS facility for debit / credit transaction in the account.

(xv) 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.

(XVI) LOANS AND ADVANCES

- a. All pricing and Non-pricing Terms & 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. Regulations will ensure that customers clearly understand the pricing policies of the bank and the Supervision will ensure strict compliance of bank with Regulatory Guidelines regarding pricing and non-pricing terms governing all Loans.

- b. The reason for penal interest on Loan Accounts, Rate of interest charged in Loan accounts etc will be mentioned in the Passbook/Statement of Accounts.
- c. 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.
- d. Bank will ensure that loan statements are issued to the borrowers periodically giving details of loan disbursed, demands and repayments effected along with interest and details of charges.
- e. Borrowers will be made aware upfront about various documents required to be produced for processing of loan application, instead of in piecemeal.
- f. Bank will automatically provide annual account statement to Home Loan customers without request from them. Such statements will contain details of payment made towards principal and interest including principal outstanding.
- g. Normally bank guarantee 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 customer 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.
- h. Bank will send SMS or e-mail alert informing the change in interest rate of loan availed due to change in base rate etc.

5. STANDARDS FOR SERVICES

Ultimate deliver channel is Branch office/specialized Branch office besides availability of alternative delivery channel viz. Bank Mitras, CSPs, ATMs 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.

Customers can obtain the details of the products/services from the Branch or download from Bank's public domain website. Bank reserve 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:

sl	Basic banking Services	Documents required (indicative not exhaustive)	Time norms (indicative after) completion of form.
1	Opening of SB account	<p>A. <u>For Identity proof</u> : Copy of any one (i) Passport, (ii) Voter ID Card (iii) PAN Card (iv) Identity Card (subject to Bank's satisfaction) (v) Driving License (vi) Letter from recognized public authority or public servant verifying identity and residence of the customer to the satisfaction of the Bank (vii) Aadhar Card/Letter issued by UIDAI containing name, address and Aadhar Number (where applicable) (viii) Job Card issued by NREGA duly signed by an officer of the State Government.</p> <p>B. <u>For proof of address</u> : Copy of any one (i) Electricity Bill (ii) Telephone Bill (iii) Bank account statement, (iv) Letter from any recognized public authority to the satisfaction of the Bank, (vi) Letter from employer (subject to satisfaction of the Bank) (vii) Aadhar Card (where applicable) (viii) Any document which provides customer address information to the satisfaction of the Bank.</p> <p>C : Photograph D. Introduction</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 Deposit	Original FDR/RD Pass Book	10 minutes
5	Issuance of duplicate FDR	Indemnity Bond	20 minutes
6	Opening of Current Account	<p>A. <u>For Identity proof</u> : Copy of any one (i) Passport, (ii) Voter ID Card (iii) PAN Card (iv) Identity Card (subject to Bank's satisfaction) (v) Driving License (vi) Letter from recognized public authority or public servant verifying identity and residence of the customer to the satisfaction of the Bank (vii) Aadhar Card/Letter issued by UIDAI containing name, address and Aadhar Number (where applicable) (viii) Job Card issued by NREGA duly signed by an officer of the State Government.</p> <p>B. <u>For proof of address</u> : Copy of any one (i) Electricity Bill (ii) Telephone Bill (iii) Bank account statement, (iv) Letter from any recognized public authority to the satisfaction of the Bank, (vi) Letter from employer (subject to satisfaction of the Bank) (vii) Aadhar Card (where applicable) (viii) Any document which provides customer address information to the satisfaction of the Bank.</p> <p>C. Photograph of authorized signatories. D. Introduction. E. Partnership Deed in case of partnership concern. F. Memorandum of Association and Articles of Association in case of company. Other documents as required by the bank for due diligence.</p>	30 minutes
7	Closing of Current account	Unused cheque book, ATM/Debit Card	10 minutes
8	Transfer of accounts with account number portability.	Request letter for transfer of account at the base branch submitting unused cheque book/ATM/Debit card.	3 working days

9	Receipt of Cash -Through SWO -Through H/Cashier	Upto Rs.25,000/- Above Rs.25,000/-	7 minutes 15 minutes
10	Payment of Cash -Through SWO -Through H/Cashier	Upto Rs.20,000/- Above Rs.25,000/-	7 minutes 15 minutes
11	Updation of Passbook /issuance of statement of account.	On the counter	5 minutes
12	Issuance of cheque Book	Requisition to be submitted at base branch	10 minutes
13	Issuance of ATM/Debit Card	Requisition to be submitted at base branch	10 minutes
16	RTGS/NEFT/Drafts		15 minutes
17	Payment of drafts	On presentation of drafts	7 minutes
18	Collection of Cheques -Local -Outstation -National Clearing		-2-3 working days -10-14 working days -7 working days
19	Retirement of Bills		20-30 minutes
20	Settlement of deceased claim	In case of nomination registered- Death Certificate, Duly filled in claim forms. In other cases- Death Certificate, Duly filled in claim forms, Indemnity Bond with surety/Succession certificate (depends upon claimed amount)	15 working days
21	Issuance of Locker facility	Subject to availability. Identity and address proof. Locker agreement	30 minutes
22	Stop payment/Standing Instructions	Request letter should be submitted at the base branch	10 minutes
23	Redressal of complaints. -ATM related -Others.		-7 working days -30 working days

Credit Schemes			
sl	Service	Documents required (indicative not exhaustive)	Time norms (indicative after) completion of form.
1	All priority Sector Loans, upto a credit limit of Rs.5.00 lac	According to the scheme, list of documents will be given to the borrower upfront	Within a fortnight
2	All priority sector loans for over Rs.5.00 lac	Do	Within 4 weeks.
3	For MSE Loans upto Rs.5.00 lac	Checklist of documents will be supplied along with loan application form	Within 15 days
4	For MSE loans above Rs.5.00 lac	Do	Within a month.
5	For other loans by Branch Manager	After submission of full data/information	Within 15 days
6	Other Loans by Regional Manager	Do	Within 15 days of the receipt from the branch
7	For other loans by General Manager/ Chairman	After submission of full data/information	Within 15 days at the respective level from the date of receipt from Regional Office.
8	Other Loans by MCBOD	Do	Within 30 days of the receipt of proposal at HO level.

6. Expectations from Customers For Qualitative and Efficient Services.

- 6.1 Check your statement of accounts or passbook regularly.
- 6.2 Bring passbook while withdrawing cash from Savings Bank account through withdrawal slip. Get passbook updated from time to time.
- 6.3 Ensure safe custody of the cheque book and pass book. Passbook, Cheque book, ATM/Debit Card not to be kept together.
- 6.4 Issue crossed/account payee cheques as far as possible.
- 6.5 Ensure cheque is crossed and at the back of the cheque the account number and mobile number is mentioned before dropping in cheque drop box.
- 6.6 While tendering the cheques at the branch for collection/dropping the cheques in drop box, acknowledgement can be obtained from the officials.
- 6.7 Check the details of the cheque namely, date, amount in words and figures, cross etc. before issuing it. As far as possible, issue cheques after rounding off the amount to nearest rupee.

(1) 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 figure) or legal amount (amount in words) etc. fresh cheque forms should be used by the 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.

(2) Cheques issued with cutting are liable to be rejected if presented in clearing functioning under 'Cheque Truncation System'(CTS), even though the cutting(s) is/are authenticated.
- 6.8 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.
- 6.9 Not to issue cheque without adequate balance, maintain minimum balance as specified by the bank.
- 6.10 Use nomination facility.
- 6.11 Note down account numbers, details of FDRs, Locker number etc separately.
- 6.12 Inform change of address, telephone number etc to the branch.
- 6.13 Inform loss of Demand Draft, fixed deposit receipt, cheque leaves/book, key of locker, ATM Card etc. immediately to the Branch.
- 6.14 Pay interest, installments, locker rent and other dues on time.
- 6.15 Not to introduce any person who is not personally known to you for the purpose of opening account.
- 6.16 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.
- 6.17 Operate account regularly to maintain the status as operative/Active. Inform the Branch if you intend not to operate the account for some time.

- 6.18 Avail standing instruction facility for repeat transactions.
- 6.19 Ensure safe custody of Debit Card/ATM card. Wherever signature on the card is mandatory, it should not be left unsigned.
- 6.20 Ensure confidentiality of PIN for credit/Debit Card.
- 6.21 In case of loss of ATM/Debit Card, notify the branch to take immediate steps to prevent the same from being misused. Customer shall be liable for any misuse until the time the bank has been notified.
- 6.22 Never leave your Debit Card unattended. Do not bend the Card.
- 6.23 Do not give account details, password or any other security information to anyone. Do not post any such information to any website, since this information is never required. Memorize personal identification number (PIN) and change it on regular basis.
- 6.24 Not to respond to any unauthorised e-mail/ e-mail asking for password/PIN.
- 6.25 Use SMS alert facility and notify any change in mobile number.
- 6.26 Cooperate with the Bank/Police/any other investigating agency, for any investigation on any transaction on your account.
- 6.27 Bring any deficiency in services to the notice of the Bank.
- 6.28 Correct PAN number/15G or 15H is to be furnished at the commencement of financial year enabling to deduct TDS correctly.
- 6.29 Account holder is to ensure that account is not used for Money Laundering or for any fraudulent transaction.
- 6.30 Customer obligation: Proper utilization of Bank Loan and Timely Repayment.

7 Customer Education

- 7.1 Special efforts will be made to educate the customers in use of technology in banking. Bank 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.
- 7.2 Bank will ensure full transparency to the customer in levying of various fees/service charges and penalties.
- 7.3 Bank has established a proper Customer Grievance/Assistance Centre which works in an integrated manner across channels like – branches, HO call centre, internet and mobile.
- 7.4 Use of various technology channels for customer education and gathering suggestion for improving service will be made.
- 7.5 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 feedbacks. Our endeavour should be to convert your complaint into a compliment.

In case of any complaint about our services or products, the matter may be brought to the notice of the concerned Branch 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 e-mail to Customer Service Department, Head Office.

In case of non-redressal, you may contact the following :

If the complaint is not redressed by the Branch Manager within 7 days, kindly contact the concerned Regional Head, who is the nodal Grievance redressal officer of the Region. Customer can directly escalate the complaints to the Chief Nodal Officer for Grievance Redressal at Head Office. The details of the nodal officers with name, address, contact number, fax number, mobile number is available in Bank's website. Our toll free helpdesk number and contact details of other functionaries are also displayed at the Branch Notice Board.

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 bank branch and on our website. However, if the complaint remains unresolved, the grievance may be sent giving full details of the case to :

The principal Nodal Officer & Chief Grievance Redressal Officer of the Bank for customer complaints.

We shall endeavour to resolve your complaints/grievance at the earliest.

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

The Chairman & Managing Director 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 RBI Ombudsman Scheme 1995, re-launched as Banking Ombudsman Scheme 2006. Presently, Banking Ombudsman is located at 15 Stations. Addresses and Area of operation of Banking Ombudsman are given on the public domain website.

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

Anonymous complaint will not be entertained.

This citizen charter, interalia, 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 the Customers" being voluntarily adopted by the banks and implementation of which are monitored by Banking Codes and Standards Board of India (BCSBI)

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