

Revised Customer Service Policy

Board of Directors Meeting

Date : 31/01/2023

Resolution No.21/22-A

1 Objective :

Customer Service is an important factor for survival for the retail banking sector. It is the responsibility of the Bank to provide best service to our customers and any kind of inefficiency is not acceptable. The quality of customer service in the Bank has to be high, meeting the legitimate aspirations of its customers to enable the Bank to maintain its image, create confidence and build a good relationship with its customers.

The policy on Customer Service is established to achieve the following:

1. To care for and provide complete satisfaction to customers.
2. To gain and sustain customer confidence by ensuring high ethical standards of service to suit all levels of our customer base.
3. To establish prudent and acceptable practices in line with the Banking law under the Negotiable Instruments Act, 1881 and Banking Regulation Act 1949 and the Banking Code Standards Board of India's (BCSBI) Code of Commitment.
4. To motivate and enhance customer relationship management skills amongst the staff of the Bank.

**The Policy is based on the guidelines stated in the Reserve Bank of India's Circular No RBI/2014-15/272
RPCD.CO.RCB.BC.No. 36 /07.51.010/2014-15 October 22, 2014**

2. Introduction:

Bank has been actively engaged from the very beginning in the review, examination and evaluation of customer service in banks. It has constantly brought into sharp focus the inadequacy in banking services available to the common person and the need to benchmark the current level of service, review the progress periodically, enhance the timeliness and quality, rationalize the processes taking into account technological developments, and suggest appropriate incentives to facilitate change on an ongoing basis through instructions / guidelines. Depositors' interest forms the focal point of the regulatory framework for banking in India.

Broadly, a customer can be defined as a user or a potential user of bank services. So defined, a 'Customer' may include:

- a person or entity that maintains an account and/or has a business relationship with the bank;
- one on whose behalf the account is maintained (i.e. the beneficial owner);
- beneficiaries of transactions conducted by professional intermediaries, such as Stock Brokers, Chartered Accountants, Solicitors, etc., as permitted under the law; and
- any person or entity connected with a financial transaction which can pose significant reputational or other risks to the bank, say, a wire transfer or issue of a high value demand draft as a single transaction.

Providing better customer service and they should periodically study their systems and their impact on customer Service by Bank.

- (a) Providing infrastructure facilities in branches by bestowing particular attention to providing adequate space, proper furniture, drinking water facilities, with specific emphasis on pensioners, senior citizens, disabled persons, etc.
- b) Providing entirely separate enquiry counters at their large / bigger branches in addition to a regular reception counter.
- (c) Displaying indicator boards at all the counters in English, Hindi as well as in Gujarati language. Business posters at semi-urban and rural branches should also be in the concerned Gujarati languages.
- (d) use of Hindi and Gujarati languages in transacting business by banks with customers, including communications to customers.
- (e) Reviewing and improving upon the existing security system in branches so as to instil confidence amongst the employees and the public.
- (f) Wearing on person KTC Bank Identity Card displaying photo and name thereon by the employees.
- (g) Periodic change of desk and entrustment of elementary supervisory jobs.
- (h) Training of staff in line with customer service orientation. Training in Technical areas of banking to the staff at delivery points. Adopting innovative ways of training / delivery ranging from job cards to roving faculty to video conferencing.
- (i) Visit by senior officials from controlling offices and Head Office to branches at periodical intervals for on the spot study of the quality of service rendered by the branches.
- (j) Rewarding the best branches from customer service point of view by annual awards/running shield.
- (k) Customer service audit, customer surveys.
- (l) Holding customer relation programs and periodical meetings to interact with different cross sections of customers for identifying action points to upgrade the customer service with customers.
- (m) Clearly establishing a New Product and Services Approval Process which should require approval by the CSCB on issues which compromise the rights of the Common Person.
- (n) Appointing Quality Assurance Officers who will ensure that the intent of policy is translated into the content and its eventual translation into proper procedures.

2. Customer Service: Institutional Framework:

Bank Commitment to hassle-free service to the customer at large and the Common Person in particular under the oversight of the Board should be the major responsibility of the Board.

2.1 Customer Service Committee of the Board

The Bank shall constitute a Customer Service Committee of the Board and include experts and representatives of customers as invitees to enable the bank to formulate policies and assess the compliance thereof internally with a view to strengthening the corporate governance structure in the banking system and also to bring about ongoing improvements in the quality of customer service provided by the banks. The Terms of the Reference of the Customer Service Committee will be approved by Bank.

2.1.1 Role of the Customer Service Committee

Customer Service Committee of the Board, illustratively, could address the following: -

- Issues such as the treatment of death of a depositor for operations of his account
- Product approval process with a view to suitability and appropriateness
- Annual survey of depositor satisfaction
- Review of customer complaints of depositors as well as borrowing customers raised to Banking Ombudsman and satisfaction of these complaints.

Besides, the Committee could also examine any other issues having a bearing on the quality of customer service rendered

2.1.2 Board Meeting to Review and Deliberate on Customer Service:

Customer Service Committee of the Board (CSCB) The CSCB shall review the various customer service initiatives implemented by the bank from time to time and discuss on new initiatives to enhance the customer experience. CSCB will overlook the implementation of customer service guidelines issued by the regulatory bodies from time to time and suggest changes to existing processes and policies to improve overall service levels. CSCB will also review the functioning Customer Service and oversee the effectiveness of the grievance redressal mechanism of the Bank.

2.2. Nodal department/ official for customer service:

The Bank will have a nodal department / official for customer service in the Head Office with whom customers with grievances can approach in the first instance and with whom the Banking Ombudsman and RBI can liaise. The Bank will appoint the official in charge of this function at the Head Office.

3. Financial Inclusion:

➤ **Basic Savings Bank Deposit Account (BSBDA) :**

The Bank will offer all its customers Basic Savings Bank Deposit Account' in line with the guidelines laid down from time to time.

The 'Basic Savings Bank Deposit Account' should be considered a normal banking service available to all. The FAQ's will be available with the staff at the branches to enable them to address any queries.

➤ **IT-enabled Financial Inclusion:**

Wherever possible, the Bank will endeavor to increase the banking outreach to the remote corners of the country with affordable infrastructure and low operational costs with the use of appropriate technology. The Bank would ensure that the solutions developed are:

- highly secure,
- amenable to audit and
- follow widely accepted open standards to allow inter-operability among the different systems adopted by different banks

➤ **Printed material:**

The Bank will ensure that banking facilities percolate to the vast sections of the population and should make available all printed material used by retail customers including account opening forms, pay-in-slips, passbooks etc. in trilingual form i.e. English, Hindi and the concerned Regional Language.

➤ **Rights of Transgender Persons – Changes in bank forms/ applications etc.**

Bank will not distinguish services on basis of caste, gender etc., third gender' in all forms/applications etc. prescribed by the Reserve Bank or the banks themselves, wherein any gender classification is envisaged.

4. Levy of Service Charges :

The service charges will be approved by the board. The charges will be reasonable and not out of line with the average cost of providing these services. The Bank has displayed the charge schedule on the website and the same is updated from time to time for easy access and retrieval by the customers. A copy of the charges will be made available to customers at the branches on request.

5. Service at the counters:

➤ **Banking hours / working days of bank branches**

The bank will observe public holiday on second and fourth Saturdays from September 01, 2015; and will observe full working days on Saturdays other than second and fourth Saturdays (referred to as working Saturdays)

The working hours of the branches are:

Monday to Friday – 10.00 am to 4.30 pm

Working Saturday – 10.00 to 4.30 pm

➤ **Changes in banking hours :**

The bank may fix, after due notice to its customers, whatever business hours are convenient to it i.e., to work in double shifts, to observe weekly holiday on a day other than Sunday or to function on Sundays in addition to the normal working days, subject to observing normal working hours for public transactions referred RBI Customer Service Circular.

Actual hours of operations will vary from branch to branch and will depend upon the customer convenience in each location. Customers will be given at least one month's notice prior to change in branch timings.

In order to safeguard banks' own interest, a bank closing any of its offices on a day other than a public holiday, will have to give due and sufficient notice to all the parties concerned who are or are likely to be affected by such closure.

The banks' branches in rural areas can fix the business hours (i.e. number of hours, as well as timings) and the weekly holidays to suit local requirements. This may, however, be done subject to the guidelines given in the RBI Customer Service circular.

OUR COMMITMENTS

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

- Providing minimum banking services by opening Basic Savings Bank Deposit Accounts and accounts under PMJDY for the purpose of financial inclusion.
- Meet the commitments and standards in the Charter for the products and services offered and in the procedure and practices followed.
- Ensuring that products and services meet relevant laws and regulations in letter and spirit.
- Ensuring dealings with the customers rest on ethical principles of integrity and transparency.
- Operating a secure and reliable banking and payment system.
- Dealing quickly and emphatically with customer grievances arising due to errors, delays in handling of customer related issues or on account of problems arising due to technological failure.

(i) To maintain privacy and confidentiality of the customers' personal information except in the following cases:

- Where disclosure is under compulsion of law.
- Where interest of the Bank requires disclosure
- Where the disclosure is made with the express or implied consent of the customer.

Bank may utilize the information for cross-selling of its own products inclusive of Third Party Products /services.

(ii) To publicize the Customer Service Policy:

- Make available this policy on Bank's website.
- Make available this policy with the Branch Manager.

(iii) To provide services to the customers as per laid down standards:

1. Suggestions/feedback are welcome.
2. Display business hours.
3. Render courteous services.
4. Attend to all customers present in the banking hall at the close of business hours.
5. May Provide 'Enquiry' or 'May I help you' counter at large branches.
6. Display interest rates for various deposit schemes from time to time.
7. Keeping customers informed about changes/modification in interest rates, charges, terms & conditions through Bank's website/display notice at branches.
8. Provide details of various deposit schemes/services of the Bank in the Bank's website.
9. Display time norms for various banking transactions.
10. Provide complaint register/box in the branch premises.
11. Display address and telephone number of Nodal Officer dealing with customer grievances/complaints.
12. Provision of basic facilities of drinking water, etc.
13. For account opening, the Know Your Customer (KYC) regulatory guidelines require us to seek Officially Valid Documents for

- Proof of identity and

-Proof of address.

14. Open Basic Savings Bank Accounts/ Small Savings BankAccounts under PMJDY for Financial Inclusion.

15. Open a savings bank account in the name of

- individuals, singly or jointly,
- minors of the age of 10 years and above
- minors below 10 years jointly with natural/legal guardian
- An illiterate/blind/physically handicapped person.

16. The name of the payee as well as instrument number in case of debit entries will be provided by the Bank in the Passbooks/ Statement of Accounts.
17. Provide facility of standing instructions in case of Recurring Deposit account or for recovery of locker charges/loan installment of our Bank .
18. Allow premature withdrawals, unless specified otherwise, at the rate of interest applicable for the period for which the deposit has run, 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 14 days.
19. In case nominee is appointed, allow premature withdrawal of Term Deposit without penalty on death of depositor or all depositors.
20. Allow generally loans/overdrafts against deposits except on Tax Saver Scheme FD. Such loans are sanctioned by charging interest rates directed by RBI from time to time and as prescribed by the Bank.
21. As a measure of good customer service and to protect the interest of depositors against loss of interest, the Bank is offering auto renewal facility to the customer for a term deposit account.
22. Renewal Notices for Term Deposits- The term deposit renewal notices will be sent to customers through system generated SMS.
23. Pay interest on deposits either monthly at discounted value or quarterly or on the date of maturity at the option of the depositor as applicable under the particular deposit scheme. Maturity proceeds of Rs.20,000/- and above will be paid only by account payee Banker's cheque or will be credited to the account and no Cash payment will be made if total deposit at that time exceeding Rs.20,000/-
24. Provide TDS statement explicitly mentioning details of gross interest credited and TDS deducted.
25. Issue duplicate term deposit receipt in the event the original term deposit receipt is lost, subject to Depositor(s) completing required formalities prescribed by the Bank from time to time.
26. Bank will provide linkage of Terms and Conditions of various Products, to the customers.

(vi) Senior Citizens & Physically Challenged Person

There will be prioritized service to senior citizens and physically challenged persons at all branches.

(vii) Self Help Groups (SHGs) :

Bank will consider opening of Savings Bank Accounts of SHGs and its members.

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

The Bank follows a simplified procedure for settlement of death claims on production of succession certificate in settlement of claims of deceased customers relating to deposit accounts & lockers. The Bank will, however, adopt such safeguards in considering the settlement of claims as appropriate, including accepting an indemnity bond. Nomination facility is available on all deposit accounts opened in the name of natural persons to facilitate speedy settlement of balances in the accounts of deceased customers. Our customers are continuously made aware of the availability of the facility offered 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(s) has/have made a nomination in the deposit account / Locker, on death of such customer(s), the nominee is required to give written application to the concerned branch along with death certificate(s). The nominee is required to establish his/her identity. The Bank will make the payment to the nominee unless a restraining letter/order from any person/court/ enforcement agency claiming the amount as heir is received before the settlement of the amount(s), prohibiting the Bank from making such payment(s). 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 case where two persons having their 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 a restraining order from any court / enforcement agency is received before the settlement of the amount(s), prohibiting the Bank from making such payment(s). The survivor has to provide a Death Certificate 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 can settle claim by obtaining Succession Certificate/Letter of Administration etc. These claims are settled after obtaining Indemnity with 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/letter 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 claimant(s), the claim will be settled within 15 working days from the date of submission of claim documents, complete in all respects, to the Branch

(ix) Exchange of Soiled/Slightly Mutilated Currency Notes:

Bank will exchange freely soiled and slightly mutilated / cut notes of all denominations in terms of the note refund rules as prescribed by Reserve Bank of India from time to time. Currency exchange facility will be offered and will be available to the Bank's customers as well as to the general public. Reserve Bank of India has permitted Bank to exchange mutilated currency notes which are genuine and where mutilations are such as not to cause suspicion or fraud. The Bank's branches exchange all categories of mutilated currency notes. Refund value of these notes is, however, paid as per RBI (Note refund) Rules.

(x) Safe Deposit Lockers:

The facility of safe deposit lockers is an ancillary service offered by the Bank. The Bank shall exercise due care and necessary precautions for the safety of lockers provided to the customers. However, the 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:

1. A locker may be hired by an individual (not minor), firm, limited company, specified associations, societies, etc.
2. Nomination facility is available to individual hirer of safe deposit locker.
3. Loss of key should be immediately informed to the bank. However all the expenses incurred in replacing the lock and key shall be borne by the hirer(s).
4. Lessee may use his/her own pad lock on the locker.
5. Lockers are available in different sizes.
6. Lockers are rented out for a minimum period of one year. Rent is recovered in advance. In case of overdue rent, the bank will charge penalty as decided from time to time.
7. The rent may be paid from the savings / current account of the Lessee through standing instruction.

8. The Bank reserves its right to break open the locker if the rent is not paid despite notices sent by the bank and recover charges thereof.
9. The facility of safe deposit locker is available to customers. For operational convenience, a customer may avail the automated annual locker rent payment facility by opening a Savings Bank / Current Account with the Bank.
10. For availing the safe deposit locker facility, the customer has to deposit a prescribed amount as Locker Deposit as per Bank's Policy.
11. As per regulatory guidelines, bank are required to contact the locker- hirer, when the locker has remained un-operated for more than one year. This exercise would be carried out even if the hirer is paying the rent regularly. In case the hirer does not respond nor operate the locker, depending on risk category of the customer the bank may consider opening the locker after giving due notice to the hirer. Locker –hirers are thus advised to either operate the locker or surrender the same.

(xi) Remittance Services:

1. Customers may remit funds from one centre to another centre by RTGS, NEFT/EFT, Demand Drafts and pay order by paying specified charges.
2. Remittance by any mode for Rs.50,000/- and above will be made 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.
3. Payment of a banker's cheque/pay-order for Rs.20,000/- and above will be made only through banking channels and not in cash.
4. Before taking delivery of the drafts/pay-order customer is to verify that the draft/pay-order is complete in all respects including signature of the official(s) along with their specimen signature numbers at the place provided for.
5. Bank will issue duplicate demand draft/ pay-order to the customer within a fortnight from the receipt of request after obtaining indemnity and fulfillment of prescribed procedure.
6. As per RBI guidelines, with effect from April 1, 2012, the validity period of any negotiable instrument such as Cheques, Demand Drafts, Pay Orders and Banker's Cheques etc., has been reduced from 6 months to 3 months, from the date of issue of the instrument.

(xii) ATM / DEBIT CARD TRANSACTIONS:

In case of doubt of a disputed ATM transaction, the copy of the EJ (Electronic Journal) or JP (Journal Printer) log is called for from an acquiring bank. The copy would have the details of the disputed transaction.

(xiii) Mobile Banking:

Debit /Credit alerts etc., will be sent by SMS messages.

(xiv) Loans and Advances:

1. For loans, additional / penal interest is charged to the borrowers only for delay in repayments of scheduled installments. The same is mentioned in the loan agreement or advised separately.
2. Housing Loan Interest Certificates required for Income Tax purpose will be issued to all Housing Loan customers in the month of April-May every year.
3. **Papers/Documents for obtaining loan:-** Borrower will be made aware upfront about various papers /documents required to be produced for processing of loan application and based on the requirement, additional documents are called for.
4. The title deeds which have been obtained as security for Loans and advances will be returned to the customers after the loan closure.
5. Bank will send SMS or e-mail alert or by a letter or by putting a notice at branch premises or on website the change in interest rate on loan availed due to change in interest rate etc.

6. STANDARDS FOR SERVICES

Ultimate delivery channel is Branch Office besides availability of alternate delivery channel viz. ATMs, Mobile banking, etc., It is the responsibility of Branch In-charge to provide services to the customers as per standards/norms. Any query /grievance is to be addressed to the Branch In-charge/Head Office. Customers can obtain the details of the products/services from either bank's website or the Branch. Bank reserves the right to change /amend the terms and conditions of any Scheme/services/products at any time. Indicative time norms for various transactions and timeline for each activity has been given in the following chart subject to submission of required documents by the customers.

Sr.No	Products/Service	Time Norm
A	Opening of Deposit Account: * Savings Bank A/c * Current Deposit A/c * Fixed Deposit A/c * Recurring Deposit A/c	30 Minutes
B	Remittance : * NEFT * RTGS * Draft * Pay Order	15 Minutes
C	Claims against Deceased Account	15 Days
D	Returned of Dishonour Instrument	24 Hours
E	Issue of Duplicate Demand Draft	15 Days

7. EXPECTATIONS FROM CUSTOMERS FOR EFFICIENT SERVICES.

1. Check your statement of account or passbook regularly.
2. Get your passbook updated from time to time.
3. Ensure safe custody of cheque book, pass book, ATM/Debit Card.
4. Issue crossed/account payee cheques as far as possible.
5. Ensure cheque is crossed and at the back of the cheque the account number and mobile number is mentioned before dropping the cheque to any drop box.
6. While tendering the cheques at the branch\Head Office for collection, acknowledgement can be obtained from the officials/staff.
7. Check the details of the cheque viz. 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.
8. 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) legal amount (amount in words) on date etc., fresh cheque forms should be used by customers. This would help banks to identify and control fraudulent alterations. Cutting in Blanks in spaces meant for writing Payee's Name/Amount in word and figure should be securely plugged by putting cross/ drawing a line.
9. Cheque issued with cuttings are liable to be rejected if presented in clearing functioning under Cheque Truncation System (CTS), even though the cutting/s is/are authenticated.
10. 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.
11. Not to issue cheque without adequate balance; maintain minimum balance as specified by the bank.
12. Use nomination facility for deposit accounts/locker accounts.
13. Note down account numbers, details of FDR, locker number, etc. separately.
14. Inform change of address, telephone/mobile number etc. to the bank\branch.
15. Inform loss of demand draft, term deposit receipt, cheque leave(s)/ book, key of locker, etc. immediately to the bank\Branch.
16. Pay interest, installments, locker rent and other dues on time.
17. Complaint relating to deficiency of customer service should be reported within a reasonable time.
18. Operate Deposit account regularly to maintain the status as operative/Active. Inform Bank if you intend not to operate the account for some time, provided the norms for residential account are fulfilled without any change.
19. Ensure confidentiality of password for internet/Mobile banking and PIN for Debit Card.

20. In case of loss of ATM/Debit card, notify the Bank immediately to take urgent steps to prevent the same from being misused. Customer shall be liable for any misuse until the time the bank has been notified.
21. Do not share account details, password, net secure code or any other security information to anyone. Memorize personal identification number (PIN) and change it on regular basis.
22. Use SMS alert facility and notify any change in mobile number.
23. Do not share your password/PIN with any third party nor does the Bank ask for such information.
24. Do not store ID/PIN in the internet explorer browser.
25. Cooperate with the Bank/ police / any other investigating agency, for any investigation on any transaction on your account.
26. Not to respond to any unauthorized email/email asking for pass
27. Bring any deficiency in services to the notice of the Bank.
28. Correct PAN number/ form 15G or 15H is to be furnished at the commencement of financial year.
29. Account holder to ensure that account is not used for money laundering or for any fraudulent transaction.
30. Customer obligation - Proper utilization of Bank Loan and Timely Repayment.

8. CUSTOMER INFORMATION

1. Special efforts will be made to educate the customers in the use of technology in banking. Bank will ensure full transparency to the customer in levying of various fees/ service charges and penalties. Bank has established a proper Customer Grievance Mechanism
2. Use of various technology channels for customer education and gathering suggestion for improving service will be made.
3. Bank has implemented a relevant Customer Grievance Mechanism to resolve customer issues and complaints.

This Customer service policy, 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 , obligations and as per recommendation of Goiporia Committee on customer service.

9.Guidance to Customers and disclosure of Information

9.1 Assistance/guidance to customers:

All branches, except very small branches should have “Enquiry” or “May I Help You” counters either exclusively or combined with other duties, located near the entry point of the banking hall. Customer Service Managers to ensure that the “May I Help You” and no counter remains unattended during the business hours and uninterrupted service is rendered to the customers. Additionally, no Teller counter is closed during the banking hours at their branches.

**KTC**
BANK**The Kodinar Taluka Co-Operative Banking Union Ltd.****ધી કોડીનાર તાલુકા કો-ઓપરેટીવ બેન્કીંગ યુનિયન લિ. કોડીનાર****9.2 Display of time norms:**

Time norms for specialized business transactions should be displayed predominantly in the banking hall. Customer Service Managers (CSM's) /Branch Operations Managers will ensure that all the customers entering the banking hall before the close of business hours should be attended to.

9.3 Display of information by banks :

Comprehensive Notice Board A format has been devised by Reserve Bank for display of information relating to interest rates and service charges etc. which would enable the customer to obtain the desired information at a quick glance. The Bank ensures the requisite data is updated and displayed on a timely basis in the given format.

9.3.1 Notice Boards:

The Comprehensive notice board in at the branches will be as per the instructions and format mentioned in the Annex II of the RBI circular on Customer service.

9.3.2 Booklets/Brochures:

The detailed information as indicated in Para (E) of Annex II (RBI Circular - Customer Service Circular) may be made available in various booklets / brochures as decided by the bank. These booklets / brochures may be kept in a separate file / folder in the form of 'replaceable pages' so as to facilitate copying and updation. In this connection, banks may also adhere to the following broad guidelines: 12 The file / folder may be kept at the customer lobby in the branch or at the 'May I Help You' counter or at a place that is frequented by most of the customers. The language requirements (i.e. bilingual in Hindi speaking states and trilingual in other states) may be taken into account. While printing the booklets it may be ensured that the font size is minimum Arial 10 so that the customers are able to easily read the same. Copies of booklets may be made available to the customers on request.

9.4 Display of information relating to Interest Rates and Service Charges :

Rates at a quick glance The bank will ensure that the interest rates and the service charges are displayed in line with the RBI circular on Customer Service. This would include display of Base Rate & MCLR for various maturities and other service charges for corporate customers.

10. Dealing with Complaints and Improving Customer Relations:**10.1 Complaints/suggestions box Complaints/suggestions box:**

Bank will ensure that the complaints/suggestions box is available at all branches. Each branch, will ensure that a notice is displayed requesting customers to meet the branch manager regarding their grievances, if the grievances have not been addressed. All new branches open for operation, will adhere to the process.

10.2 Complaint Book /Register :

Complaint book with perforated copies will be available at the branches, to instantly provide an acknowledgement to the customers and an intimation to the Controlling Office. All complaints received at the branches will be entered in CRM/QMS and the customer will be provided the CRM/QMS reference number. All complaints received at the branches should be entered in CRM/QMS. The complaints registers from (CRM/QMS) will be scrutinised by the concerned Regional Manager during his periodical visit to the branches and his observations/comments recorded in the visit reports.

11 Grievance Redressal Mechanism:

As required, the Bank ensures that the complaint registers are kept at prominent place in their branches which would make it possible for the customers to enter their complaints and have a system of acknowledging the complaints, where the complaints are received through letters / forms. The Bank ensures it gives wide publicity to the grievance redressal machinery by placing them on the website. The grievance policy fixes a time frame for resolving the complaints received at different levels. The above procedures will be included in Customer Grievance Redressal Policy, which will be approved by Board

11.1 Display of Names of Nodal Officers:

Contact details including name, complete address, telephone / fax number, email address, etc., of the Principal Nodal Officer needs to be prominently displayed in the portal of the bank preferably on the first page of the web-site so that the aggrieved customer can approach the bank with a sense of satisfaction that she / he has been attended at a senior level.

11.2 Escalation levels:

Customer can escalate the issues to the next higher level, as displayed in the escalation matrix available in our Grievance Policy displayed at the branches/Bank's website ,if a customer is not satisfied with the resolution provided by /through branch / relationship managers or various channels.