



Setting up of INDIA POST PAYMENTS BANK (IPPB)

Citizen's Charter

Sep 09, 2016

This Citizen's Charter document is intended solely for the information and internal use of IPPB ('the Bank'), and is not intended to be and should not be used by any other person or entity.

The procedures performed are not an audit, or a compilation of the Company's financial statements or any part thereof, nor an examination of management's assertions concerning the effectiveness of the Company's internal control systems and detection of fraud, nor an examination of compliance with laws, regulations, or other matters. Accordingly, our performance of the procedures will not result in the expression of an opinion or any other form of assurance on the Company's financial statements or any part thereof, nor an opinion or any other form of assurance on the Company's internal control systems or its compliance with laws, regulations, or other matters.

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1. Introduction

The ability of India Post Payments Bank (IPPB or “the Bank”) to achieve its objectives ultimately rests on the satisfaction of the customers. A satisfied customer is the foremost factor.

This ‘Citizen’s Charter’ (“the Charter”) emphasizes IPPB’s customer-centric approach to its business. This document elucidates the Bank’s key commitments and responsibilities along with certain obligations expected of customers to nurture healthy banker-customer relationships. The charter aims to promote fair banking practices and to ensure accountability amongst the Bank’s staff by providing information on and undertaking various activities relating to customer service.

2. Vision

2.1. Vision

- 2.1.1. To build the most accessible, affordable and trusted bank for the common man
- 2.1.2. To spearhead the financial inclusion agenda by removing the barriers and reducing the opportunity cost for accessing formal financial services the underbanked populace

3. Application of the Charter

3.1. Disclaimer

- 3.1.1. This is not a legal document creating any rights or obligations on the part of the Bank or the customers. The Citizen’s Charter does not by itself create new legal rights, but it is intended to help in enforcing existing rights.
- 3.1.2. This Charter applies to all products and services provided by the Bank whether provided by branches, business correspondents, agents or subsidiaries acting on behalf of the Bank, and availed across the counter, by post, by phone, through interactive electronic devices and through any other alternative delivery channel.
- 3.1.3. An exhaustive list of products and services offered by the Bank shall be available on its website.

3.2. KYC Compliance

- 3.2.1. In order to comply with regulatory / statutory requirements, while opening an account, the Bank shall adhere to the Know Your Customer (KYC) norms and Anti Money Laundering (AML) guidelines. By satisfying itself about the

- identity of the person seeking to open an account and verification of the address of the person, the Bank seeks to protect prospective customer(s), members of the public, the Bank itself and other stakeholders against fraud and other misuse of the banking system. The Bank shall also satisfy itself about the sources of income of existing / prospective customers.
- 3.2.2. In order to meet the above KYC compliance, the Bank shall ask the customers to provide documents and information as may be required. Customers will be required to provide to the Bank relevant documents and information for updating and verifying customer information periodically as required.

4. Our commitments

4.1. To act fairly and responsibly in all dealings with customers

- 4.1.1. By providing minimum banking facilities such as electronic payments, receipt and payment of cash / cheques at the Bank’s counters (branches and CSPs),electronic payments and receipt and payment of cash through doorstep services, and by opening basic deposit accounts for furthering financial inclusion
- 4.1.2. By meeting the commitments and standards laid down in the Charter regarding products and services offered and in the procedure and practices followed
- 4.1.3. By ensuring that the products and services offered adhere to relevant laws and regulations in letter and in spirit
- 4.1.4. By ensuring that dealings with customers rest on the principles of integrity and transparency
- 4.1.5. By operating a secure and reliable banking and payments system
- 4.1.6. By ensuring that all customers are treated fairly, responsibly and in a transparent manner
- 4.1.7. By ensuring timely dealing of customer’s grievances arising due to errors, delays in handling of customer related issues or on account of problems arising due to technological failure
- 4.1.8. By ensuring that customers are made aware of alternative avenues to escalate their grievances if they are not fully satisfied with the Bank’s response to their complaints

4.2. To display on the Bank’s website

- 4.2.1. Public awareness about the Banking Ombudsman Scheme – Communications sent by the Bank shall have an insert on the Banking Ombudsman Scheme and its applicability.

- 4.2.2. The policies that 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. The Policy shall also clearly define and distinguish the features for different products and services and shall indicate the target customer group.
- 4.2.3. The Bank’s approach to Financial Education aspects is documented through a policy framework.
- 4.2.4. Customer Centricity - The Bank’s approach to develop ‘Customer First Attitude’ by its employees and agents is documented and the same shall 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 shall evolve Human Resources policies which shall recruit for attitude and train for skills.
- 4.2.5. The Bank’s policy, framed to ensure the prescribed response time for every type of grievance, shall be approved by the top management of the Bank.
- 4.2.6. All policies / operational guidelines of the Bank are annually codified to help the front-line staff to serve the customers.
- 4.2.7. The internal inspection / audit reports of the Bank shall adequately focus on customer service and the Audit Rating shall appropriately reflect the importance of customer service.
- 4.2.8. The Bank has a comprehensive policy for Customer Acceptance, Customer Care and Customer Severance, along with the following policies –
 - Comprehensive Deposit Policy
 - Cheque Collection Policy
 - Grievance Redress Policy
 - Customer Compensation Policy

4.3. To maintain customer’s privacy and confidentiality

- 4.3.1. The Bank shall not disclose details / particulars of the customer and their account to a third party or person without the expressed or implied consent from the customer. However, the Bank may utilize the information for cross-selling of own products / services and third party products.
- 4.3.2. Such commitment to privacy and confidentiality shall not hold under certain exceptional situations such as –
 - Where disclosure is under compulsion of law
 - Where there is duty to the public to disclose
 - Where interest of the Bank requires disclosure
 - Where the disclosure is made with the express or implied consent of the customer

4.4. To publicize the Charter

- 4.4.1. The Bank shall provide customers with a copy of the Charter upon request
- 4.4.2. The Bank shall ensure that the Charter is available on the Bank’s website
- 4.4.3. The Bank shall ensure that the Bank’s staff is trained to put the Charter and the policies enshrined in it into practice

4.5. To serve customers

- 4.5.1. The Bank shall ensure service quality as per the standards laid down by Banking Codes and Standards Board of India (BCSBI) in the Code of Bank’s Commitment to Customers adopted by the Bank.
 - 4.5.1.1. The Bank shall adhere to the follow principles –
 - Welcome suggestions and feed backs
 - Display business hours
 - Display the list of holidays
 - Render courteous services
 - Attend to all customers present in the bank branch / CSP at the close of business hours
 - Provide separate 'Enquiry' or 'May I help you' counter at large branches / CSPs
 - Display interest rates for deposit accounts as applicable from time to time at branches / CSPs
 - Keep customers informed about changes / modification in interest rates, charges, terms & conditions through the Bank’s website
 - Provide details of various deposit schemes / services of the Bank in the Bank’s website.
 - Display time norms for various banking transactions
 - Pay interest for delayed credit of outstation cheques, as advised by RBI from time to time
 - 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
 - Provide complaint register / form and suggestion box in the branch / CSP premises
 - Display address of administrative offices as well as Nodal Officer / Chief Customer Service Officer (CCSO) dealing with customer grievances / complaints at branches / CSPs

- Provide specific and proper queue management system at branches / CSPs where there is heavy crowd, with basic facilities of seating arrangements, drinking water etc.
- Reconcile certain issues regarding ‘one-man’ branches / CSPs by putting in place proper safeguards which ensure safety of cash without existence of “four eyes principle” and also continuity of services in case of leave, etc.
- Provide Uniform Account Opening Form (AOF) for opening deposit accounts. Additional information required in the annexure to AOF shall also contain detailed checklist of documents to be submitted by the customer and this check-list shall also be available on the Bank’s website
- Seek documents for (i) proof of identity and (ii) proof of address for account opening as per the Know Your Customer (KYC) regulatory guidelines
- Open ‘Basic Savings Bank Deposit Account (BSBDA)’ and ‘BSBDA – Small’ under financial inclusion with prescribed minimum balance except in accounts where specifically exempted
- Open a Savings account in the name of (i) individuals, singly or jointly (ii) minors independently if of the age of 10 years and above or under natural / legal guardianship if of age below 10 years (iii) an illiterate and (iv) blind person
- Provide 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 by the Bank in the statement of accounts
- Transfer the account from one branch to another branch, free of charge
- Allow continuation of same account number in the Bank when a customer shifts his account to another branch. Request letter for transfer of account with account number portability can be submitted either at transferor or transferee branch.
- Provide facility of standing instruction for regular payments like insurance premium, rent, tax etc.

4.6. Special customers

4.6.1. Pensioners and senior citizens

- 4.6.1.1. There shall be prioritized service to senior citizens, physically handicapped persons by effective crowd / people management available at all branches.

- 4.6.1.2. The Bank shall automatically update age records and subsequently confer senior citizen benefits wherever applicable once a customer becomes a senior citizen.
- 4.6.1.3. The Bank shall ensure that branches are accessible to senior citizens and physically challenged customers.
- 4.6.2. Customers in rural and semi-urban areas
- 4.6.2.1. The Bank shall ensure at its branches the availability of currency notes exchange facilities and also the quality of notes in circulation in rural areas.
- 4.6.2.2. The Bank shall ensure that currency notes disbursed to customer, especially in rural areas are of suitable quality.
- 4.6.2.3. The Bank shall ensure that branches are operational for the prescribed working hours and on all business days, as per schedule.
- 4.6.3. Customers from the North East / tribal areas
- 4.6.3.1. The business correspondent / facilitator model shall be used for improving the banking facilities in all areas.
- 4.6.3.2. The Bank shall ensure that at least one of the staff members in the branches in tribal areas is fluent in the local language.
- 4.6.3.3. The Bank will strive to provide financial education material in pictorial form and audio presentations in local dialect in tribal areas.
- 4.6.3.4. To achieve the banking / financial inclusion it shall be endeavor 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 shall also focus on local talent building and development.
- 4.6.3.5. The Bank shall facilitate account opening for SHGs in the region to augment financial inclusion.
- 4.6.3.6. Bank shall take further steps for improvement in provision of RTGS / NEFT facility to the customers from the region.
- 4.6.4. Visually impaired and differently abled persons
- 4.6.4.1. Easing physical access to branches and ATMs
- The Bank shall endeavor to make it easy for visually challenged / differently abled customer to physically access branches and ATMs through the provision of ramps, wherever possible.
 - The Bank’s staff shall be sensitized to offer assistance to customers in navigating the branch and carrying out transactions.
- 4.6.4.2. Providing account opening and banking facilities
- The Bank shall ensure that banking facilities such as cheque book facility, net banking, etc. are offered to differently abled customers without any discrimination;

- The Bank shall ensure the availability of adequate seating arrangements and prioritized service at the branches;
- The Bank shall permit withdrawal of the customer’s funds, up to the limits set by them, by persons authorized by them on production of the authorization letter;
- The Bank shall guide relatives / parents of differently abled persons on how to appoint a legal guardian, under the National Trust Act 1999, which empowers disabled persons with autism, cerebral palsy, mental retardation and multiple disabilities to open bank account.
- The Bank shall 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.

4.7. Settlement of deceased customer’s account

- 4.7.1. The Bank follows a simplified procedure for settlement of death claims without insisting on production of succession certificates, subject to safeguards as deemed appropriate. The bank will actively promote adoption of nomination facility for speedy settlements of claims in respect of balances in the accounts of deceased customers.
- 4.7.2. Settlement of claim cases on the basis of nomination
- 4.7.2.1. The nominee shall be required to make a request on the prescribed form to the concerned branch along with the death certificate or any other proof of death of account holder.
- 4.7.2.2. The nominee shall be required to establish his / her identity.
- 4.7.2.3. The Bank shall make the payment to the nominee unless on or before the time of payment it receives a court order prohibiting the Bank from making such a payment.
- 4.7.2.4. The nominee shall receive the money from the deposit account as a trustee of the legal heirs of the deceased.
- 4.7.3. Settlement of claim cases in joint accounts with survivorship clause
- 4.7.3.1. In a joint account that provides for payment of the balance to the survivor, upon the death of one of the account holders, payment shall be made to the survivor unless a court order prohibiting such payment is received by the Bank on or before the time of payment.
- 4.7.3.2. The survivor shall be required to furnish the death certificate
- 4.7.3.3. The survivor may make a request to the concerned branch for transfer of the outstanding balance in his name.
- 4.7.4. Settlement of claims in the absence of nomination and / or survivorship mandate
- 4.7.4.1. In such cases, the claimant is required to submit a claim form.

- 4.7.4.2. In case the legal heirs of the deceased customer are identifiable and there is no dispute amongst them, the Bank may prescribe upper ceiling up to which claims can be settled without insisting for obtaining succession certificate / letter of administration etc. These claims shall be settled after obtaining indemnity with or without Surety to the satisfaction of the Bank.
- 4.7.4.3. In case only one of the legal heirs wants to claim the amount, the Bank may consider his / her claim at its sole discretion provided he / she obtains Power of Attorney in his / her favor from the other legal heirs for receiving the amount of the deposit accounts. The mandate should be signed by all legal heirs duly witnessed by a customer along with KYC document or a suitable form shall be provided which is to be duly signed by other legal heirs, duly witnessed by a Gazetted Officer / Gram Panchayat.
- 4.7.5. Timeline for settlement
 - 4.7.5.1. Once all formalities are completed by the claimant(s), the claim shall be settled within 15 days from the date of submission of the claim documents, complete in all respect.
 - 4.7.5.2. At the time of payment of the claim, the claimant(s) shall give receipt to the branch.

4.8. Exchange of soiled / mutilated currency notes

- 4.8.1. All branches of the Bank shall freely exchange soiled and slightly mutilated / cut notes of all denominations in accordance with the directives of RBI.
- 4.8.2. No essential feature of the note should be missing, the currency notes should be genuine and mutilations should not be pointing to suspicion or fraud.
- 4.8.3. Currency exchange facility shall be offered free of cost and shall be available to the Bank’s customers as well as to the general public. Refund value of these notes shall be as per RBI’s Note Refund Rules.

4.9. Remittance services

- 4.9.1. Customers may remit funds from one center to another by RTGS / NEFT / IMPS / UPI and Demand Drafts by paying specified charges.
- 4.9.2. Demand drafts for INR 50,000/- and above shall be issued by the Bank only by debiting the customer's account or against cheques or other instruments tendered by the purchaser and not against cash payment.
- 4.9.3. Payment of demand drafts for INR 20,000/- and above shall be made only through banking channels and not in cash.
- 4.9.4. Before taking delivery of the draft, the customer shall verify that the instrument is complete in all respects including signature of the official(s) along with specimen signature number(s) at the place provided for.

- 4.9.5. 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.
- 4.9.6. The Bank shall issue a duplicate demand draft to the customer within a fortnight from the receipt of the request. For delay in issuing duplicate draft beyond the stipulated period, the customer shall be entitled to receive compensation as per the Bank’s ‘Customer Compensation Policy’.
- 4.9.7. The validity period of cheques, demand drafts / pay orders and banker’s cheques shall be 3 months from the date of issue of the instrument.

4.10. ATM / debit card

- 4.10.1. In cases where an IPPB ATM does not operate for 24 x 7 hours, the Bank shall specify and display the operating hours for each such ATM location.
- 4.10.2. Customers shall be provided with cash withdrawal facilities at all locations and other facilities at select locations.
- 4.10.3. The Bank shall make the branch / ATM locations known to the customers.
- 4.10.4. In case of doubt about the success / failure of an ATM transaction, the Bank shall call for details of EJ (Electronic Journal) / JP (Journal Print) called for from an acquiring bank to ascertain the authenticity of the transaction.

4.11. Internet banking

- 4.11.1. Through its internet banking channel, the Bank shall offer services such as balance enquiry, funds transfer, statement of account, bill payment, prepaid recharges, scheduling payments, placing service requests, etc.
- 4.11.2. The Bank takes appropriate measures to ensure that the internet banking system is secure to avoid any misuse/ fraudulent use.

4.12. Mobile banking

- 4.12.1. Mobile banking provides a secure, anytime, anywhere banking experience from a mobile device enabling services such as funds transfer, payment of utility bills, balance enquiry statements and prepaid recharges, etc.
- 4.12.2. Customers may also view details of their banking relationship and place service requests.
- 4.12.3. The Bank takes appropriate measures to ensure that the mobile banking system is secure to avoid any misuse / fraudulent use.

4.13. SMS / email alerts

- 4.13.1. The Bank shall provide SMS / email alerts to all subscribed customers for all financial transactions above a certain threshold amount.
- 4.13.2. Alerts shall also be sent for certain non-financial transactions.
- 4.13.3. The Bank shall also send SMS alerts for all transactions involving the usage of debit cards.
- 4.13.4. Password encrypted account statement may be emailed to the customer.
- 4.13.5. The Bank shall send email giving the balance position at agreed periodicity viz., daily, weekly, fortnightly etc., to Current account holders with high transactions.

5. Standards for services

5.1. Pre-specified service standards

- 5.1.1. Customers can access banking services through various channels such branches, CSPs, ATMs, mobile banking, internet banking and door step banking. Customers can obtain information on services, place service requests through any of these channels.
- 5.1.2. The Bank reserves the right to amend the terms and conditions of any scheme or service offered, at any time.
- 5.1.3. The timeline for each activity shall be defined as per the norms for handling the activity and shall be subject to the submission of the requisite documents by the customers.

5.2. Indicative timeline

- 5.2.1. Indicative time norms for various transactions subject to submission of required documents by the customers are given below. Additionally, the Bank will have additional products / services available across multiple channels the indicative timeline for which shall be made available as and when such new products / service are released.

Sr. No.	Service	Documents required	Time norm (indicative, after completion of form)
1	Opening of savings account	<ul style="list-style-type: none"> ▪ Using e-KYC: Customer has to bring his Aadhaar number ▪ Using Physical KYC: <ul style="list-style-type: none"> A. For identity proof, copy of any one: (i) Passport (ii) PAN Card (iii) Voter ID Card (iv) Identity 	15 minutes

Sr. No.	Service	Documents required	Time norm (indicative, after completion of form)
		<p>Card (subject to the 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 (vi) Aadhaar card/ Letter issued by UIDAI containing name, address and Aadhaar no. (where applicable) (vii) Job card issued by NREGA, duly signed by an officer of the state government</p> <p>B. For Proof of address, copy of any one: (i) Electricity Bill (ii) Telephone Bill (iii) Bank account statement (iv) Ration Card (v) Letter from recognized public authority to the satisfaction of the Bank (vi) Letter from employer (Subject to satisfaction of Bank) (vii) Aadhaar Card (where applicable)</p> <p>C. Photograph</p> <p>D. Nomination details (no documents required)</p> <p>E. Any other KYC documents as per RBI guidelines issued from time to time</p>	
2	Closing of savings account	Unused cheque book, ATM / Debit Card	10 Minutes
3	Transfer of accounts / Transfer of accounts with account number portability	Request form for transfer of account at any branch i.e. transferor or transferee branch	3 working days
4	Receipt / payment of cash -Through Single Window Operator (SWO) -Through H/cashier	Up to INR 25,000/- Above INR 25,000/-	7 Minutes 15 Minutes
5	Issuance of duplicate statement of a/c		5 minutes

Sr. No.	Service	Documents required	Time norm (indicative, after completion of form)
6	Issuance of cheque Book -Non personalized -Personalized (For new customer after 10 days)		10 Minutes (non-personalized at branch) 10 working days
7	Issuance of ATM/ Debit Card -Non personalized -Personalized		10 Minutes (non-personalized at branch) 10 working days
8	Internet Banking Service facility		7 working days
9	Mobile Banking facility		7 working days
10	Remittance-RTGS/ NEFT/Draft/AEPS/IMPS		15 Minutes
11	Payment of Drafts		7 Minutes
12	Collection of cheques -Local -Outstation -National Clearing	ECS	2-3 working days 10-14 working days 7 working days
13	Settlement of deceased claim	In case of nomination registered - Death Certificate , Duly filled claim forms	2 working days
		In other cases - Death Certificate, Duly filled claim form , Indemnity bond with surety / succession certificate (depends upon claimed amount)	3 working days
14	Stop payment/ Standing instructions		10 Minutes
15	Doorstep Services		On Best effort basis
16	Redressal of complaints - ATM / related -Internet Banking service related -Others		As per the Bank’s Grievance Redressal Policy, in line with RBI guidelines

Sr. No.	Service	Documents required	Time norm (indicative, after completion of form)
17	e-payment of VAT	This facility is available only for account holders of Bank and TIN holders registered with Department of Commercial Taxes of the concerned state.	On real time basis. Once the customer account is debited, transaction gets completed at Government website and tax will be treated as payment made to Government. Amount paid after 8.00PM, will be treated for next day payment.
18	Collection of Direct Taxes - ON-LINE TAX ACCOUNTING SYSTEM (OLTAS)	<p>A. Applications should be accompanied by the necessary payment in the form of cash/ drafts / cheques</p> <p>B. Main portion of the challan and the taxpayer's counterfoil form be filled in properly and the amount and major head of account to which the amount is to be counted/ credited to be correctly recorded therein</p> <p>C. Details of the Permanent Account Number (PAN) or Tax Deduction Account Number (TAN), name and address of the taxpayer, assessment year and nature and type of payment are to be properly filled in</p> <p>D. The amount should be written correctly both in words and figures</p>	<p>For physical payment of challan: 15-20 minutes.*</p> <p>For e-payment: On real time basis. Once the customer account is debited, transaction gets completed at Government website and tax will be treated Amount paid after 8.00PM, will be treated for next day payment</p>
19	Collection of Indirect Taxes – Electronic Accounting System in Excise and Service Tax (EASIES T)	<p>A. Main portion of the challan and the taxpayer's counterfoil form be filled in properly and the amount and major head of account to which the amount is to be accounted/ credited be correctly recorded therein</p> <p>B. Details of the Assesse code, name and address of the taxpayer, nature and type of</p>	<p>For physical payment of challan: 15-20 minutes.*</p> <p>For e-payment: On real time basis. Once the customer account is debited, transaction gets completed at</p>

Sr. No.	Service	Documents required	Time norm (indicative, after completion of form)
		<p>payment are to be properly filled in.</p> <p>C. The amount should be written correctly both in words and figures.</p>	<p>Government website and tax will be treated as payment made to Government. Amount paid after 8.00PM, will be treated for next day payment.</p> <p>*Subject to fulfillment of formalities</p>
20	Collection of MCA21 (Ministry of Corporate Affairs) fees	<p>Every request submitted on MCA portal is identified by a unique number known as the Service Request Number (SRN). In case of Challan payments; the Challan number is the SRN.</p> <p>In case of online payments; SRN is given to the user, before he/she is redirected to the Bank’s payment gateway / Bank’s site</p>	<p>For physical payment of challan: 15-20 minutes.*</p> <p>For e-payment: On real time basis. Once the customer account is debited, transaction gets completed at MCA website and fees will be treated as payment made to Government. Amount paid after 8.00PM, will be treated for next day payment.</p> <p>*Subject to fulfillment of formalities</p>
21	<p>Foreign Inward Remittances for Beneficiaries in India</p> <p>Followings Arrangements / modes of foreign inward remittances are in place</p>		<p>Swift Remittances: Value date / next working day depending upon remitting center time zone.</p> <p>Encashment of Currency Notes, Traveler Cheques</p>

Sr. No.	Service	Documents required	Time norm (indicative, after completion of form)
	Remittances by way of SWIFT Transfer / Demand Draft / Cheque / Traveler Cheque / Currency notes etc. Rupee Drawing Arrangement with Non Resident Exchange Houses Remittances under Money Transfer Service Scheme		About 30 minutes through selected branches only Rupee Drawing Arrangement : For Speed Remittance – same day: For demand drafts - payable on demand (3rd day from the date of submission of instrument in the branch) Money Transfer Service Scheme: About 30 minutes: this may slightly vary from branch to branch

6. Expectations from customers

6.1. Qualitative and efficient services

- 6.1.1. For an efficient service delivery, the Bank expects the customer to –
- 6.1.1.1. Check the statements of account regularly and bring to the Bank’s notice any discrepancy so observed
 - 6.1.1.2. Ensure safe and protected custody of cheque books and ATM / debit card and to keep them separate
 - 6.1.1.3. Issue crossed / account payee cheques as far as possible
 - 6.1.1.4. Mention account number and mobile number on the reverse of a cheque and cross it, before dropping it in a cheque drop box for collection
 - 6.1.1.5. Verify details of the cheque, viz., Payee’s name and date, amount in words and figures, crossing, etc., before tendering it at the branch or dropping it in cheque collection box. Acknowledgement for cheque deposit can be obtained from the Bank officials
 - 6.1.1.6. Issue cheques after rounding off the amount to nearest rupee

- 6.1.1.7. Issue cheque without cutting / overwriting and not make any changes / corrections on the cheques. 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
- 6.1.1.8. Issue fresh cheque for any change in the payee’s name, amount (in figures) or legal amount (amount in words) etc.
- 6.1.1.9. Make changes in date field, except for re-validation of ‘stale cheque’
- 6.1.1.10. Securely plug blanks in spaces meant for writing payee’s name, amount in word, and figure by putting cross / drawing a line
- 6.1.1.11. Note that cheques and other financial instruments are sent only by Registered post or by courier
- 6.1.1.12. Avoid signing blank cheque(s) or recording their specimen signature on cheque book. Ensure to sign only a cancelled cheque leaf.
- 6.1.1.13. Issue cheques only after ensuring adequate balance
- 6.1.1.14. Maintain minimum balance as specified by the Bank
- 6.1.1.15. Use nomination facility
- 6.1.1.16. Promptly communicate to the Bank any change in address, telephone number, mobile number and email ids etc. through available channels
- 6.1.1.17. Immediately notify the loss of demand draft, cheque leave(s) / book, etc. to the Bank
- 6.1.1.18. Pay all dues on time
- 6.1.1.19. Report complaints relating to deficiency of customer service within a reasonable time as the Bank preserves records only for the prescribed period
- 6.1.1.20. Operate account regularly to maintain the status as operative, or inform the Bank if he / she intends not to operate the account for sometime
- 6.1.1.21. Avail standing instructions facility for repeat transactions
- 6.1.1.22. Ensure safe custody of debit / ATM card, cheque book / leaves, etc. Wherever signature on the card is mandatory, it should not be left unsigned
- 6.1.1.23. Ensure confidentiality of password for internet banking and mobile banking and PIN for debit card at all times
- 6.1.1.24. Notify the Bank immediately in case of loss of ATM / debit card or in case of fraudulent use due to hacking, to prevent the same from being misused The customer shall be liable for any misuse until the time the Bank has been notified
- 6.1.1.25. Keep account details, passwords or any other security information confidential
- 6.1.1.26. Memorize Personal Identification Number (PIN) and change it on regular basis

- 6.1.1.27. Do not respond to any phone calls or emails asking for password / PIN
- 6.1.1.28. Submit correct PAN number and declaration for not deducting TDS (Form 15G / 15H), at the commencement of each financial year for correct deduction of TDS
- 6.1.1.29. Use SMS alert facility and notify any change in mobile number
- 6.1.1.30. Avoid accessing the Bank’s internet banking through a link from another site or an email
- 6.1.1.31. Verify the domain name displayed to avoid spoof website
- 6.1.1.32. Be cautious while using cyber cafes / shared PCs to access any internet banking site and ensure not to save password
- 6.1.1.33. Log off the PCs when not in use
- 6.1.1.34. Install personal firewall software and antivirus on desktop and download latest available updates as a matter of good practice
- 6.1.1.35. 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
- 6.1.1.36. Change internet banking password regularly in accordance with best practices
- 6.1.1.37. Always logout from internet banking before closing the window.
- 6.1.1.38. Use virtual key board for entering internet banking login ID and Password.
- 6.1.1.39. Do not store id / PIN in the internet browser
- 6.1.1.40. Cooperate with the Bank / police / any other investigating agency, for any investigation on any transaction on your account
- 6.1.1.41. Furnish the nominations for deposit and pension account separately
- 6.1.1.42. Ensure that account is not used for money laundering or for any fraudulent transaction

7. Customer education

7.1. Financial literacy

- 7.1.1. BCSBI codes shall be exhibited on the Bank’s official website.
- 7.1.2. Special efforts will be made to educate customers to use technology in banking. To promote this, regular communications will be sent using various channels available to the Bank like emails, SMS, website, other online portals, social media, and offline media like newspapers, outdoors, etc.
- 7.1.3. Short training programs at branch level may also be arranged for the customer.

- 7.1.4. The Bank shall ensure complete transparency to customers in levying various fees / service charges and penalties.
- 7.1.5. The Bank shall establish a proper customer grievance / assistance center which works in an integrated manner across channels like – branches, call centers, IVR, internet and mobile. The personnel in the call centers who receive the grievances shall be empowered to make decisions with respect to containment of operational risks.
- 7.1.6. The Bank shall use various technology channels for customer education and gathering suggestion for improving service.
- 7.1.7. The Bank will implement a relevant Customer Relationship Management system to capture and track customer issues and complaints.

8. Grievance redressal mechanism

8.1. Redressal of grievances

- 8.1.1. Customer having any complaint / grievance with regard to services rendered by the Bank has a right to approach authority(ies) designated by the Bank for handling customer complaint/grievances.
- 8.1.2. The details of the internal set up for redressal of complaints/grievances shall be displayed in the branch premises. The branch officials shall provide all the required information regarding procedure for lodging the complaint.
- 8.1.3. In case the customer does not get response from the Bank within 30 days from the date of complaint, or he / she is not satisfied with the response received from the Bank, he / she shall have the right to approach the Internal Ombudsman / Chief Customer Service Officer (CCSO)
- 8.1.4. In case the customer does not get response from the Internal Ombudsman within 30 days from date of complaint to him or he / she is not satisfied with the response received, he / she shall have a right to approach the Banking Ombudsman appointed by the RBI.
- 8.1.5. The details of the grievance redressal mechanism and the escalation matrix shall be as per ‘Grievance Redressal Policy’ of the Bank.
- 8.1.6. The Grievance Redressal Policy shall be available at all branch and on the Bank’s website.

9. Policy revision

- 9.1.1. This policy shall come into force w.e.f. 1st January 2017.
- 9.1.2. The Customer Service department shall be responsible to own, maintain and update this policy.
- 9.1.3. Any revisions to the policy may seek inputs from Operations, Sales and Marketing, Risk and Compliance departments of the Bank.

- 9.1.4. This policy shall undergo an annual review and approval process by the Board. If any change in this policy is subsequently approved, consequent upon any change in regulatory guidelines, market conditions, etc., such changes and approvals shall be deemed to be part of the policy until the policy and framework are comprehensively reviewed. All such interim changes shall be approved by the Board. The reviewed policy should be made available for information of all employees.

Annexure I - Glossary

Term	Description
IPPB	India Post Payments Bank
RBI	Reserve Bank of India
KYC	Know Your Customer
AML	Anti-Money Laundering
CCSO	Chief Customer Service Office
BO	Banking Ombudsman
BCSBI	Banking Codes and Standards Board of India
BC	Business Correspondent
RTGS	Real Time Gross Settlement System
NEFT	Nation Electronic Fund Transfer
IMPS	Immediate Payment Service
UPI	Unified Payment Interface
AEPS	Aadhaar Enabled Payment System
ATM	Any Time Money
SMS	Short Message Service
ECS	Electronic Clearance Service
PIN	Personal Identification Number
PC	Personal Computer

Annexure II – Reference

Sr. No.	Reference	Description
1	Indian Banks’ Association: Citizen’s Charter, dated March 2012	The Citizen’s Charter provides a guiding framework to promote fair banking practices by maintaining transparency in various products and services offered to make banking an enriching experience