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# CUSTOMER SERVICE POLICY

Department	Operations Department
Committee Review	Risk Management Committee
Last Review Date	29.02.2024
Placed at the Risk Management Committee (Reviewed Policy)	25.02.2026
Placed at the Board (Reviewed Policy)	27.02.2026



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## 1. INTRODUCTION

Customer service has great significance in the banking industry. The banking system in India today has perhaps the largest outreach for delivery of financial services and serves as an important service channel for meeting financial needs of individuals and entities.

Depositors' interest forms the focal point of the regulatory framework for banking in India. There is widespread feeling that the banking system requires significant enhancement on customer service levels and there does exist a level of disenfranchisement of the depositor. There is, therefore, a need to correct this trend and start a process of empowering the depositor.

Primary Urban Co-operative Banks are established primarily to fill the existing gaps in banking and credit needs in urban and semi-urban areas Citizen Credit Co-operative Bank LTD (CCBL), over the years has been supported by well-meaning customers enabling it to grow from strength to strength. The Bank aims at uplifting the standard of living of its customers and giving them opportunities to create wealth. In light of the above, it is very essential that the Bank improves the quality of its customer service in order to maintain its image, create confidence and build a good relationship with its customers.

At the same time, it is important to provide all our customers the best of services within the regulatory provisions and guidelines of the Reserve Bank of India. The endeavour of the Bank will be to ensure and protect the interest of the community it serves.

## 2. 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:

- To care for and provide complete satisfaction to customers.
- To gain and sustain customer confidence by ensuring high ethical standards of service to suit all levels of our customer base.
- To establish prudent and acceptable practices in line with the Banking law under the Negotiable Instruments Act, 1881 and Banking Regulation Act 1949
- To motivate and enhance customer relationship management skills amongst the staff of the Bank

The Policy document on Customer Service is to be read in conjunction with other policies of the Bank:

- Customer Grievance Redressal Policy
- Customer Rights Policy
- Cash & Currency Management Policy
- Cheque Collection Policy
- Compensation Policy
- Safe Deposit Locker Policy





### **Key service attributes.**

- Reliability- Customers rely on Bank to keep its promises, do things right and on time with an on going performance.
- Credibility / Accountability - Customers rely on Bank to provide them with consistent, high quality, error free & efficient service.
- Responsiveness - Customers – desire that their concerns and problems are attended to promptly and that educate about procedures, policies and systems.
- Privacy & Security - Customers intent that their affairs are treated with utmost discretion, respecting their need for privacy at all times
- Personal Relationship - Customers desire that the Bank provides them with knowledgeable, trained, responsible and trustworthy staff that will attend to them
- Brand / Goodwill – Banks assurance to customers that its credentials are genuine and sense of social responsibility.

### **3. GENERAL MANAGEMENT OF BRANCHES**

**Customer shall mean user or potential user of Bank's services, and 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,*
- *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.*

The Banks' operating systems is to be oriented towards providing consistent and quality customer service and should periodically be assessed to study its impact on customer service. These need to be adopted for every Branch roll out :

- Providing infrastructure facilities for bestowing particular attention to providing adequate space, proper furniture, drinking water facilities, with specific emphasis on pensioners, senior citizens, disabled persons, etc. and reviewing and improving upon the existing security system in branches in line with CCCBL standards so as to instill confidence amongst the employees and the public as per **Annexure I**.
- Displaying indicator boards at all the counters in English, Hindi as well as in the relevant regional language.
- Providing customers with booklets consisting of all details of service and facilities available at the bank in Hindi, English and the concerned regional languages, if required by customers.
- Use of Hindi and regional languages in transacting business by banks with customers, including communications to customers.
- Identity Card displaying photo and name to be worn by the employees during Business hours.
- Periodic change of desk and entrustment of elementary supervisory jobs.
- 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 as given in **Annexure II**.
- Visit by senior officials from Group offices and Head Office to branches at periodical intervals for on-the-spot study of the quality of service rendered by the branches.
- Rewarding the best branches from customer service point of view by annual awards/running shield.
- Customer service audit, customer surveys.
- 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.



#### 4. INSTITUTIONAL FRAMEWORK

Pursuant to guidelines, 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 responsibility of the Board.

##### i Customer Service at Board level

The Board shall have oversight on formulation of policies and in strengthening the corporate governance structure and also to bring about ongoing improvements in the quality of customer service provided by the banks.

##### ii Procedure to be followed by Branches/Group Offices towards submission of Customer Service Review Report

Branch Heads will be required to submit the half yearly Review of customer service in the required format as attached (**TABLE I**) to their respective Group Offices.

Group Heads will be required to verify/justify the reviews sent by their respective Group Branch Heads and forward a consolidated Customer Service Review Report of their branches in the format as attached (**TABLE II**) to Operations Department.

##### iii Customer Service Committees (Branch and Bank Level)

The Branch Level Customer Service Committee is to be formed to meet at least once a month to study complaints/ suggestions, cases of delay; difficulties faced / reported by customers / members of the Committee and evolve ways and means of improving customer service. The Branch Level Service Committees should include at least one customer, preferably a senior citizen. The Terms of the Reference of the Branch Level Service Committees will be approved by the Customer Service Committee of the Bank. As and when new branches are opened for operations, the Branch Level Customer Service Committees need to be formed to ensure active participation by the customers from the respective locations. The feedback / suggestions if any, received from the customers will be discussed in the Customer Service Committee of the Bank, held once in every quarter. The Customer Service Committee of the Bank should also ensure that the Bank is compliant with all RBI regulations with regard to customer service and complaints.

##### iv Nodal Department/ Official for Customer Service

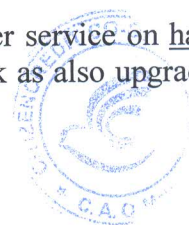
The Bank will have a Nodal department / official for customer service in the Corporate Office with whom customers with grievances can approach in the first instance and with whom the Banking Ombudsman and RBI can liaise.

##### v Customer Service-Periodical Review and Monitoring

With a view to constantly upgrading the quality of customer satisfaction and also identifying more avenues for customer service, banks need to undertake periodical evaluation of the position in regard to the extent of actual implementation at the grass root level of the various recommendations of the Goiporia Committee, the Committee on Procedures and Performance Audit of Public Services (CPPAPS) and instructions issued by the Reserve Bank.

Banks also need to evolve an appropriate monitoring system in respect of 15 core recommendations of the Goiporia Committee. The banks are free to include more items for such monitoring and evaluation by their Board of Directors.

Banks should introduce a system of periodical evaluation on customer service on half yearly basis, with a view to ensuring their implementation at all offices of the bank as also upgrading the quality of services to achieve higher satisfaction among the bank's customers.





**The analysis of customer complaints shall include**

- Types of customer complaints
- Turnaround Times of complaints resolution
- Top reasons/ areas of complaints
- Root cause analysis.

**5. DETAILS OF SERVICE AT THE COUNTERS**

1. Business and Working hours:

Branch Managers should ensure that the shutters are open and all staff are at their seats 15 minutes prior to commencement of business hours to attend to all the customers who are in the branch prior to the close of business hours. Branch Managers should also ensure that Day-open procedures are undertaken before the start of business hours so as to enable smooth functioning of banking operations and no delay is caused to any customer.

2. Display of Time Norms:

Branch Manager should ensure that time norms for specified business transactions is displayed prominently in the banking hall so that it attracts the customers' attention as well as that of the employees for adherence. Branches should ensure that all customers who enter the banking hall before the close of business hours should be attended to.

3. Changes in Banking hours

**No particular banking hours have been prescribed by law and 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.**

**The Bank shall give sufficient notice to the public / its customers of its intention of closing any of its branches / offices on a day other than a public holiday. The Bank shall note to avoid infringement of any other relevant local laws such as Shops and Establishment Act, etc.**

**The provisions, if any, regarding the Bank's obligations to its staff under Industrial Awards / Settlements, shall be complied with. Clearing House authority of the place shall also be consulted in this regard.**

4. Extension of business hours for Non-Cash transaction:

Staff at Branch counters may undertake the following transactions during the extended business hours (branches to indicate the timings):

A) Non-voucher generating transactions:

1. Issue of passbook/statement of accounts
2. Issue of cheque book
3. Delivery of term deposit receipts/drafts
4. Acceptance of share application form; and
5. Acceptance of clearing cheques/bills for collection

B) Voucher generating transactions:

1. Issue of term deposit receipts (TDR)
2. Acceptance of cheques for locker rent due
3. Issue of gift cheques
4. Acceptance of individual cheques for transfer credit.





#### 5. Uninterrupted Service:

Branch Managers should ensure that no counter remains unattended during business hours and uninterrupted service is rendered to the customers by making adequate relief arrangements as may be necessary. Also all equipments needed for effective customer service such as computers, pass book printers, term deposit receipt printers, cash binding machine, cash counting machine, ultra violet lamp, surveillance systems, UPS, etc. are in working condition.

Branch Managers should ensure that all required stationery is available at any point of time and no inconvenience is caused to any customer due to lack of adequate stationery. Stationery would include account opening forms, pay-in-slip books, pass books, cheque books, payorder books, withdrawal slips, requisition slips, term deposit receipts, debit & credit vouchers, advices, loan applications and related security documents, etc.

#### 6. Guidance to Customers:

Branch Managers should ensure that all staff members are well trained on the job and should be aware of all the Bank's products and services. Staff members should be able to attend to customer queries and should guide them accordingly. In case a staff member is unable to satisfy the customer, he /she should direct the customer to a senior official. Branch Managers should be available to attend to all customers during business hours. All Branches of large size (business mix) with adequate space arrangements may have "Enquiry" or "May I help you" counters. Such counters may exclusively attend to enquiries or may be combined with other functions depending upon the requirement. As far as possible, such counters should be near the entry point to the banking hall.

#### 7. Rights of Transgender Persons-Changes in Bank Forms/Applications:

The Bank has include 'third gender' in all forms / applications etc., wherein any gender classification is envisaged.

#### 8. Service at Cash Counters:

Cashiers should see that the cash from the vault to the counter is carried observing due security measures before the start of business hours. Cashier's drawers and cabins should be closed and locked at all times. Branch Managers should ensure that there is always a dual custody of cash keys. Cashiers / Cash Officers should exercise due caution in carrying out their responsibilities and any laxity on their part could cause customers to lose confidence in the Bank.

Appropriate notices should be displayed at prominent places in each branch and at the cash counter advising the customers:

- To count and verify cash at the Cash counter itself before leaving the Bank premises
- Not to take assistance from any person in the banking hall for counting cash
- To hand over cash only to the cashier / teller and not to any other person
- To deposit mutilated currency notes by filling separate pay-in-slip.
- Not to mix the mutilated currency notes in regular bundles or with other currency notes.
- The proceeds of the mutilated currency notes would be credited to the depositor's account only after their fate is known from RBI.

Branch Managers should ensure that the Security Guards posted at the Branch are positioned and are alert at all times. The Security alarm system should be kept in working condition at all times and should be activated in the event of a robbery attempt.



The Branch should take care that no queues are allowed to be formed in front of the teller and that cash dispensing / receipt should be done quickly and customers are not made to wait. Branches should take the following measures:

1. If the branch finds that there is a rush of customers on account of preceding holiday or Sunday, then the Branch should set up another teller / cashier for accepting cash and ensure that there are no queues of customers in the banking hall. Bunching of customers in the banking hall facilitates unscrupulous elements mingling in the crowd and unsuspecting customers fall prey to them.
2. Branch Managers should move into the Banking hall and talk to customers. Apart from showing attention to customers, this will enable them to find out if there are any strangers who have mingled with the customers with the ulterior motive of snatching cash.
3. The Security Guard at the branch should be instructed to keep a watch on people in the Banking hall, who are waiting for a long time doing nothing.
4. Cashiers and the Cash Officer should attend to customers promptly and undertake the following precautions to avoid mesmerism of customers as well as cashiers at the time of cash withdrawals:
5. Cashiers should attend to only one customer at a time and avoid overcrowding at the Cash Counters
6. Cashier after making each payment must orally advise the customer to count the cash personally before leaving the counter and not to take assistance from any other person
7. Special attention should be given in assisting elderly customers
8. Exchange of cash should be avoided during rush hours
9. Pay outs should be made only after due authorization
10. All denominations paid out / received should be immediately entered into the system with utmost care
11. Pay in slips / cheques / withdrawal slips should be stamped correctly with the right date and authentication of the cashier and cash officer
12. Customers can withdraw cash across the counter using a withdrawal slip or cheque:

### **Withdrawal Slip**

A customer without a cheque book facility can withdraw cash using a withdrawal slip. He has to be present in person and will be given a withdrawal slip on producing his passbook. The withdrawal slip cannot be taken out of the branch premises but has to be filled up in the branch itself.

### **Cheque**

A customer availing of a cheque-book facility can withdraw cash only with the use of a cheque. Customers should be made aware of the use of a bearer or order cheque, a crossed or uncrossed cheque and when a cheque becomes post dated or stale.

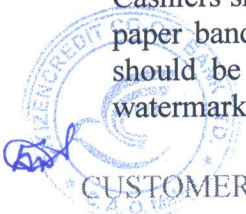
Staff members should avoid payment of a cheque after banking hours as it is not 'payment in due course' and is not eligible for protection under section 10 of the Negotiable Instruments Act.

### **Cash payments/receipts under ABB**

Under Any Branch Banking customer/s can withdraw and deposit cash through other branch. (Refer internal Circular guidelines 2015-16/12 dated 27.04.2015- Cash Withdrawal limit Any Branch Banking.)

### **Cash handling**

Cashiers should sort notes of each denomination in bundles of 100 each and should band them using paper bands instead of stapling the notes as it tends to damage the notes. Scribbling on the notes should be discontinued as it not only damages the note but makes it difficult to recognize the watermark on it. Issuable and non-issuable currency notes should be sorted.





### **Forged Notes**

On detection of a forged note, the forged note should be stamped with 'Forged Note Impounded' stamp and an acknowledgment is to be issued to the tenderer. The forged notes detected in the cash received by the branch shall be forwarded to the local police for investigation by filing an FIR.

UV machines provided in each branch help detect forged notes/alterations, both in cash as well as cheque.

## **9. Deposit and other Accounts**

### **a. Nomination facilities**

Branches are advised that while opening a Savings account or a Term Deposit Account in a single name, the person should be insisted upon to nominate. In case the person declines to nominate, the advantages of nomination should be explained to the person and if the person still does not want to nominate, he should be asked to give a specific letter to the effect. If the person declines to give such a letter, the fact should be recorded on the account opening form and the account can be opened.

Under no circumstances, branches should refuse to open an account solely on the ground that the person opening the account refused to nominate. Branches are also advised that the procedures mentioned above in respect of nomination to the deposit accounts are applicable to Sole Proprietary Concerns also.

### **b. Incorporation of legend 'Nomination Registered' in pass book, deposit receipt etc**

In terms of Rules 2 (10), 3 (9) and 4 (10) a co-operative bank is required to register in its books the nomination, cancellation and/or variation of the nomination. The co-operative banks should accordingly take action to register nominations or changes therein, if any, made by their depositor(s)/hirer(s) of lockers. Branches should incorporate the legend "Nomination Registered" on every pass book or deposit receipt so as to enable the relatives to know the availability of the nomination facility by the deceased depositor.

### **c. Savings Bank Passbooks/ Statement of Accounts**

1. The Bank offers passbook facility to all its savings bank account-holders at no extra charge (except on request for a duplicate passbook).
2. Branches should ensure that all Savings Bank Pass Books / Statement of accounts are stamped with proper Branch name, address, telephone numbers before issuing to customers.
3. Branches should provide MICR code and IFSC Code of the branch in all passbook /statement of account to their account holders.
4. Branches should ensure that the passbooks are updated immediately on submission with complete and correct particulars duly authenticated. In case of entries having to be written by hand, due to unavoidable circumstances, it should be legible. If updating is not possible immediately due to a large number of entries, then paper tokens should be issued for collection of passbooks on the next day.
5. The Bank has Multi-function Kiosk and also automated passbook printing machines have been installed. If the passbook is full with entries then the customer is provided a fresh passbook for further entries. These services are being provided to the customers at no extra cost.
6. Customers are charged only if they request for a Duplicate Passbook in case it is lost, stolen or damaged. Customers are asked to update details of their Mobile phone number and email address in their accounts. This will ensure that customers receive SMS alerts for every transaction, FD renewal and important bank notifications. Customers also need to be educated to submit the passbooks regularly for updating.
7. The Bank issues statement of accounts to its current account holders / borrowers. Such computer generated statements should bear the Bank's seal and the signature of the concerned official.



8. Monthly statement are emailed to customers as per customer request.
9. Counterfoils for having deposited cash / cheques should be authenticated by the authorized staff.

Furnishing remitter details in pass book / account statement for credits received by customers through NEFT/NECS/RTGS/NACH/IMPS

Branch Manager should ensure that the staff are aware of the procedural guidelines on NEFT/NECS/RTGS/NACH/IMPS and various circulars issued from time to time by the Reserve Bank which clearly highlights the minimum information that should be provided to customers about the details of credit received through NEFT/NECS/RTGS/NACH/IMPS. Staff should be able to provide complete information from the relevant fields in the messages/data files to customers when they approach the branch counters/help desks.

**d. Term Deposits**

Branches should make conscious efforts to publicize the various term deposit schemes offered by the Bank. Customers should be educated and advised accordingly to suit their requirements. The customers need to also be informed specifically of the provision of monthly interest on term deposits at a discounted rate and the facility of safe custody of term deposit receipts.

The branch should ensure that the customer clearly selects the option for disposal of deposits on maturity. In those cases where the customer does not indicate the course of action, the bank has to intimate the customer of the impending due date of the deposit well in advance. In case of absence of instructions, the system will automatically renew the deposit for the same period that the deposit was held with the branch under the same scheme. The customer will then be intimated with regard to the automatic renewal deposit due via SMS.

**e. Timely Issue of TDS Certificate to Customers**

Branches should provide TDS Certificate in Form 16A to their customers from whose deposit accounts tax deducted at source, within the time-frame prescribed under the Income Tax Rules.

**f. Advisory Services on deposit schemes**

Branches should provide assistance/guidance to customers in the area of investment of funds in the various deposit schemes vis-à-vis the requirement of the customers.

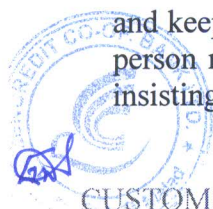
**g. Brochures/pamphlets for guidance of customers**

The Bank has made available to the customers brochures/ pamphlets in English / Hindi giving details of various schemes available and terms and conditions thereof.

**h. Claims in respect of Missing persons**

The settlement of claims in respect of missing persons would be governed by the provisions of Section 110 / 111 of the **Bharatiya Sashay Adhiniyam, 2023**. Section 110 deals with presumption of continuance and Section 111 deals with presumption of death. As per the provisions of Section 111 of the **Bharatiya Sakshya Adhiniyam, 2023**, presumption of death can be raised only after a lapse of seven years from the date of his/her being reported missing. As such, the nominee / legal heirs have to raise an express presumption of death of the subscriber under Section 110/111 of the **Bharatiya Sakshya Adhiniyam, 2023** of the before a competent court. If the court presumes that **the missing person** is dead, then the claim in respect of a missing person can be settled on the basis of the same.

Branches should seek legal opinion after taking into account the facts and circumstances of the case and keeping in view the imperative need to avoid inconvenience and undue hardship to the common person may fix upto a certain threshold limit to settle claims in respect of missing person without insisting on production of any documentation other than





- FIR and non-traceable report issued by police authorities.
- Letter of Indemnity stamped

#### **i. Settlement of Claims in respect of Deceased Depositors**

To facilitate expeditious and hassle-free settlement of claims on the death of a depositor, the following guidelines may be followed:

- 1) Claims in respect of deceased depositors and release payments to survivor(s) / nominee(s) should be completed within a period not exceeding 15 days from the date of receipt of the claim subject to the production of proof of death of the depositor and suitable identification of the claim(s), to the bank's satisfaction.
- 2) In the case of deposit accounts where the depositor had utilised the nomination facility and made a valid nomination or where the account was opened with the survivorship clause ("either or survivor", or "anyone or survivor", or "former or survivor" or "latter or survivor"), the payment of the balance in the deposit account to the survivor(s)/nominee of a deceased deposit account holder represents a valid discharge of the bank's liability provided:
  - the bank has exercised due care and caution in establishing the identity of the survivor(s) / nominee and the fact of death of the account holder, through appropriate documentary evidence;
  - there is no order from the competent court restraining the bank from making the payment from the account of the deceased; and
  - it has been made clear to the survivor(s) / nominee that he would be receiving the payment from the bank as a trustee of the legal heirs of the deceased depositor, i.e., such payment to him shall not affect the right or claim which any person may have against the survivor(s) / nominee to whom the payment is made.
- 3) In case there is no nomination in the account, the Bank has adopted a threshold limit upto Rs 6.00 lakh for settlement of claims without Succession Certificate.
- 4) Operations Department to report the same, at appropriate intervals, on an on going basis to the respective committee indicating the details of the number of claims received pertaining to deceased depositors / locker-hirers and those pending beyond the stipulated period, giving reasons therefor.

#### **j. Unclaimed Deposits and Inoperative / Dormant Accounts**

Branches should make an annual review of accounts in which there are no operations (i.e. no credit or debit other than crediting of periodic interest or debiting of service charges) for more than one year. The branches may approach the customers and inform them in writing that there has been no operation in their accounts and ascertain reasons for the same. In case the non-operation in the account is due to shifting of the customers from the locality, they may be asked to provide details of the new bank accounts to which the balance in the existing account could be transferred. If the letters are returned undelivered, they may immediately be put on enquiry to find out the whereabouts of customers or their legal heirs in case they are deceased.

In case the whereabouts of the customers are not traceable, branches should contact the persons who had introduced the account holder. They could also consider contacting the employer / or any other person whose details are available with them. They could also consider contacting the account holder telephonically in case his telephone number / cell number has been furnished to the Bank. In case of non resident accounts, the Bank may also contact the account holders through email and obtain their confirmation of the details of the account. The segregation of the inoperative accounts is from the point of view of reducing risk of frauds, etc. However, the customer should not be inconvenienced in any way, just because his account has been rendered inoperative.



Operation in such accounts may be allowed after due diligence as per the risk category of the customer. Due diligence would mean ensuring the genuineness of the transaction, verification of the signature and identity, etc. However, it has to be ensured that the customer is not inconvenienced as a result of extra care taken by the Bank.

As per RBI directives, the amount to the credit of any account in India with any bank which has not been operated upon for a period of ten years or any deposit or any amount remaining unclaimed for more than ten years has to be credited to the Depositor Education and Awareness Fund (DEA Fund), within a period of three months from the expiry of the said period of ten years.

#### **k. Signature Verification of Customers & Updation of Customer Records**

Customers approach the Bank for signature verification generally required on:

- Share transfer forms of Companies
- MTNL transfer / application forms
- Surety / guarantors signature verification on loans taken from other banks
- Mobile application forms
- Financial companies loan application forms, etc.

Branches should note that verification of customer's signature should be an added service by the Bank to customers at prescribed charges. Branch Managers should, however, use their discretion

It is observed that customers face inconvenience on account of delay in updation of customer records covering change of address, e-mail, telephone numbers, signatures, etc.

Branches are advised that any intimation received from the customer with regards to the above should be in writing and supported with valid documents. These intimations should be duly acknowledged by the concerned branch staff with the date and stamp. The changes should be updated immediately without any delay after verifying the bonafides of the customer.

#### **10. KYC**

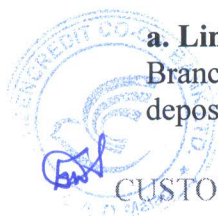
KYC details are regularly updated by branches as it is mandated by RBI. This will also ensure that the account does not become Inoperative/Dormant and the customer is able to transact in his/her account without any hassle. Updating KYC details on the account will ensure that the customer can be contacted by the branch/bank if required and doesn't miss out on any of the Banks notification or alerts including transaction alerts through SMS. The branches have to periodically update the KYC documents as per RBI guidelines and follow up to be done by email/SMS/letter.

#### **11. Safe Deposit Lockers**

The main advantage of having a safe deposit locker is that a customer is able to keep together in one place all his / her valuables and confidential documents safe from fire, theft and from prying eyes. The Bank charges reasonably low rentals in comparison to the advantages and security that its customers would derive. The Safe Deposit lockers cabinets installed at our branches offer complete security against theft, fire and burglary. Please refer to the Safe Deposit Locker Policy for further guidance.

##### **a. Linking of Allotment of Lockers to placement of Fixed Deposits**

Branches should not link the provisions of lockers facility with placement of fixed or any other deposit beyond what is specifically permitted.





### **b. Fixed Deposit as Security for Lockers**

Branches may obtain a Fixed Deposit which would cover 3 year's rent and the charges for breaking open the locker in case of an eventuality. However, the Bank should not insist on such Fixed Deposit from the existing locker hirers.

### **c. Wait List of Lockers**

Branches should maintain a wait list register for the purpose of allotment of lockers and ensure transparency in allotment of lockers. All applications received for allotment of locker should be acknowledged and given a wait list number.

### **d. Vault Timings**

Vault timings to be observed by branches are to be fixed in consultation with the Central Administrative Office and must be strictly observed. Customers should not be permitted to have access to the locker before or after the notified business hours.

### **e. Security aspects relating to Safe Deposit Lockers**

#### **1. Operations of Safe Deposit Lockers**

- Branches should exercise due care and necessary precaution for the protection of the vault and the lockers provided to the customer. The staff member is expected to take care of the locker as a person of ordinary prudence would take care in respect of his / her locker.
- Utmost care should be exercised to prevent entry of unauthorized persons in the vault to obviate the risk of theft / fraud and as a security precaution.

#### **2. Customer due diligence for allotment of lockers**

- Branches should carry out customer due diligence for both new and existing customers at least to the levels prescribed for customers classified as medium risk. The full KYC procedure is to be followed with respect to customer introduction, identification, location and address, employment / business. The relevant documentary evidence / proofs of identity and address is to be obtained for both existing and prospective customers. If the customer is classified in a higher risk category, customer due diligence as per KYC norms applicable to such higher risk category should be carried out.

- The Bank may discharge of locker contents if the locker remains inoperative for a period of seven years and the locker-hirer cannot be located, even if rent is being paid regularly, the branch shall be at liberty to transfer the contents of the locker to their nominees/legal heir or dispose of the articles in a transparent manner, as the case may be. Before breaking open the locker, the branch shall follow the due procedure. The Branch shall ensure that the procedure to be followed by them for disposal of the articles left unclaimed for a reasonably long period of time as mentioned above is incorporated in their locker agreement. The Bank shall ensure that appropriate terms are inserted in the locker agreement executed with the Hirer(s) specifying the position in case the locker is not in operation for long period. A clause may also be incorporated in the locker agreement to discharge the Branch from liability in case the locker is not in operation and the locker is opened by the Branch and contents are released as per law and as per the instructions issued by the Reserve Bank and the terms and conditions prescribed in the agreement.

- The Bank's custodian should acquaint hirers with:

- a. the terms and conditions on which the lockers are rented out
- b. the hours of business
- c. the importance of the password
- d. the need for safekeeping of the locker key
- e. Prominent notices may be exhibited at the entrance of the locker room / vault and at various places inside the locker room / vault, reading as below:

"Hirers are requested in their own interest to close their lockers securely before leaving the vault."



Please also ensure before leaving the locker room that you have not left any of your belongings outside.” - Branch Manager.

● Locker keys are to be embossed with the Identification Code of the Branch/Bank/Locker No-(Refer Internal Circular for detailed guidelines, No. 2021-22/77 dated 12.10.2021- Embossing of identification code on Bank Locker Keys.)

**f. Secrecy**

Utmost secrecy must be maintained. No information about renting of lockers, mode of operation or visits of hirers must be divulged except with the clear consent of the hirers and / or when compelled by law.

**g. Locker Rentals**

The Branch should ensure that a notice is prominently displayed at the entrance to the locker room / vault on revision of locker rentals. Letters advising the revised locker rentals should be sent by post to all the hirers; a copy of the letter should also be handed over to the hirer personally when he / she visits the branch and suitable acknowledgement obtained and recorded in the safe deposit vault register.

**h. Access to the safe deposit lockers / return of safe custody articles to Survivor(s) / Nominee(s) / Legal heir(s)**

**If the sole locker hirer nominates an individual to receive the contents in the locker, in case of his death, after verification of the death certificate and satisfying the identity and genuineness of such individual approached, the branch should give access of the locker to such nominee with liberty to remove the contents of the locker, after an inventory is taken in the prescribed manner.**

In case the locker was hired jointly with the instructions to operate it under joint signatures, and the locker hirer(s) nominates a person, in the event of death of any of the locker hirers, the branch should give access of the locker and the liberty to remove the contents jointly to the survivor(s) and the nominee(s) **after an inventory is taken in the prescribed manner.**

In case the locker was hired jointly with survivorship clause and the hirers instructed that the access of the locker should be given over to 'either or survivor', 'anyone or survivor' or 'former or survivor' or according to any other survivorship clause, the branch should follow the mandate in the event of the death of one or more of the locker-hirers. However, the branch should take the following precautions before handing over the contents:

1. Due care and caution should be exercised in establishing the identity of the survivor(s)/ nominee(s) and the fact of death of the locker hirer by obtaining appropriate documentary evidence.
2. Diligent effort should be made to find out if there is any order from a competent court restraining the bank from giving access to the locker of the deceased.
3. It should be made clear to the survivor(s) / nominee(s) that access to locker / safe custody articles is given to them only as a trustee of the legal heirs of the deceased locker hirer; i.e. such access given to them should not affect the right or claim which any person may have against the survivor(s) / nominee(s) to whom the access is given.

**i. Access to the safe deposit lockers / return of safe custody articles (without survivor/nominee clause)**

In case where the deceased locker hirer had not made any nomination or where the joint hirers had





not given any mandate that the access may be given to one or more of the survivors by a clear survivorship clause, branches are required to obtain approval of the Legal Department / CAO for giving access to the legal heir(s) / legal representative of the deceased locker hirers.

Branches are advised to be guided also by the provisions of Sections 45 ZC to 45 ZF of the Banking Regulation Act, 1949 (As Applicable to Cooperative Societies- AACS) and the Co-operative Banks (Nomination) Rules, 1985 and the relevant provisions of Indian Contract Act and Indian Succession Act.

Branches should prepare an inventory before returning articles left in safe custody / before permitting removal of the contents of a safe deposit locker. The inventory shall be in the appropriate Forms or as near thereto as circumstances require.

## 6. CUSTOMER GUIDANCE AND PUBLICITY

### i. Benefits of nomination / survivorship clause

Branches should give wide publicity and provide guidance to locker-hirers / depositors of safe custody articles on the benefits of the nomination facility and the survivorship clause.

### ii. IT enabled Financial Inclusion

The Bank will pursue to scale up IT initiatives for financial inclusion speedily while ensuring that solutions are highly secure, amenable to audit, and follow widely accepted open standards to ensure eventual inter-operability among the different systems.

### iii. Banking facilities to the visually challenged

All the banking facilities such as cheque book facility including third party cheques, ATM facility, net banking facility, locker facility, retail loans, credit cards etc. are required to be invariably offered to the visually challenged without any discrimination. Branches are advised that their staff render all possible assistance to the visually challenged for availing the various banking facilities.

In addition to the above, magnifying glasses should be available at all branches for the use of persons with low vision, wherever they require, for carrying out banking transactions with ease. Branches should display a notice about the availability of magnifying glasses and other facilities available for persons with disabilities at a prominent place in the Banking hall. All new ATMs installed from July 1, 2014 should be made as talking ATMs with Braille keypads and converting existing ATMs as talking ATMs with Braille keypads is to be considered. At least one talking ATM with Braille keypad is to be made available in each locality for catering to the needs of visually impaired persons. The location of such talking ATMs should be brought to the notice of their visually impaired customers.

### iv. Provision of ramps at Automated Teller Machines (ATMs)/Branches

The Bank has to take necessary steps to provide all existing ATMs/ future ATMs with ramps so that wheel chair users / persons with disabilities can easily access them. The height of the ATM should be such that it does not create an impediment in its use by a wheelchair user. Banks may also take appropriate steps including ramps at the entrance of the bank branches so that the person with disabilities/wheel chair users can enter the bank branches and conduct business without much difficulty. However, in cases where it is impracticable to provide such ramp facilities, whether permanently fixed to earth or otherwise, the requirement may be dispensed with, for reasons recorded or displayed in branches or ATMs concerned.





## v. Collection of Cheques

### a. Collection of account payee cheques – Prohibition on crediting proceeds to third party account

Branches should not collect 'account payee' cheques for any person other than the payee constituent. Where the drawer/ payee instructs the branch to credit the proceeds of collection to any account other than that of the payee, the instruction being contrary to the intended inherent character of the 'account payee' cheque, the branch should ask the drawer/ payee to have the cheque or the account payee mandate thereon withdrawn by the drawer. This instruction will also apply with respect to the cheque drawn by a bank payable to another bank. Branches should ensure that 'A/c Payee' cheques should be credited to the account of the person whose name appears as payee and not to the account of any person other than the payee named therein.

### b. Collection of account payee cheques-Co-operative credit societies :

With a view to mitigate difficulties faced by members of co-operative credit societies in collection of account payee cheques, the Bank may consider collecting account payee cheques drawn for an amount not exceeding Rs. 50,000 to the account of their customers who are co-operative credit societies if the payees of such cheques are the constituents of such co-operative credit societies. The same may be considered on a case to case basis and after approval from the respective sanctioning authority.

### c. Measures for Quicker Collection of Outstation Instruments

Branches should maintain a register for collection of outstation cheques (OBC register) to enable the Branch Managers to exercise better supervision and remedial measures should be initiated to speed up the collection of outstation instruments. These registers should be monitored regularly and follow up measures should be taken for collection of these cheques.

### d. Rounding off cheques to the nearest rupee

Branches are advised to ensure that cheques / drafts issued by clients containing fractions of a rupee are not rejected or dishonoured by them. Branch Managers to ensure that the concerned staff are well versed with these instructions so that the general public does not suffer. Branch Managers should also ensure that appropriate action is taken against members of their staff who are found to have refused to accept cheques / drafts containing fractions of a rupee.

### e. Dishonoured Instruments

Branches should ensure that dishonoured instruments are returned / dispatched to the customer promptly without delay on the same day but in any case within 24 hours, against acknowledgement.

### f. Reimbursement of interest by paying bank

Delay beyond two days on the part of paying bank in dispatching the proceeds to the collecting bank may be treated as delay attributable to that bank and interest paid on delayed credit by the collecting bank may be reimbursed by the paying bank. Responsibility for payment of interest to the depositor of the cheque, however, should continue to remain that of the collecting bank

### g. Immediate/Instant Credit of Local / Outstation Cheques / Instruments

- a. Branches of the bank will consider providing immediate credit for outstation cheques / instruments up to the value of Rs.5,000/- tendered by individual account holders, provided they are satisfied about proper conduct of the accounts. These arrangements should be scrupulously followed.
- b. Branches may recover usual collection charges in respect of outstation cheques. Branches





should not wait for customers requests for the facility but should, as a matter of normal course, provide this service.

- c. In respect of local cheques, the branches of the bank may extend the facility of affording immediate credit up to Rs.5,000/- to customers who wish to avail of the facility and are prepared to bear charges for the same. In case the cheques are returned unpaid, the branch can recover normal rate of interest at the minimum Lending Rate for the period it is out of funds.

For the purpose of this policy, a *satisfactorily conducted* account shall be the one:

- a. Opened at least six months earlier and complying with KYC norms.
- b. Conduct of which has been satisfactory and bank has not noticed any irregular dealings.
- c. Where no cheques / instruments for which immediate credit was afforded returned unpaid for financial reasons.
- d. Where the bank has not experienced any difficulty in recovery of any amount advanced in the past including cheques returned after giving immediate credit.

#### **h. Time frame for collection of cheques:**

- a. For local cheques presented in clearing credit will be afforded as on the date of settlement of funds in clearing and the account holder will be allowed to withdraw funds as per return clearing norms in currently applicable.
- b. For cheques and other instruments sent for collection to all other centres within the country the following time norms shall be applied.(i.e State capitals / Major cities / Other locations shall be 7 / 10 / 14 days respectively.)
- c. Cheques drawn on foreign countries: Such instruments are accepted for collection on the 'best of efforts' basis and will be collected through the services of correspondent Authorised Dealer Banks.
- d. The collection period of outstation cheques and interest payable thereon in case of delay will be displayed on the notice board.

## **7. GENERAL**

### **i. Legal Guardianship Certificate issued under the National Trust Act, 1999 empowering the disabled persons with autism, cerebral palsy, mental retardation and multiple disabilities**

Branches are informed that the Guardianship Certificate in regard to persons with disabilities issued by the Local Level Committees set up under the National Trust for the Welfare of Persons with Autism, Cerebral palsy, Mental retardation and Multiple Disabilities Act, 1999 can be accepted by Banks.

Branches are therefore advised to accept such Guardianship Certificates under the above Act, and rely upon them for the purposes of opening / operating bank accounts.

Branches are also advised to give proper guidance so that the parents / relatives of the disabled persons do not face any difficulty in this regard.

### **ii. Fair Practices Code for Lenders**

The Bank has adopted the CITIZENCREDIT Co-operative Bank Ltd. Fair Lending Practices Code (CCBFLPC) which aims to foster a transparent business relationship and facilitate effective interaction between the borrower and the Bank. The code inter alia covers fair practices with regard to:





- Application for loan and their processing
- Loan appraisal and terms / conditions
- Disbursement of loans including changes in terms and conditions
- Post-disbursement supervision

### iii. Fair Practices Code - Display of Bank/ Service Charges

The Bank's current schedule of charges approved by the Board is in line with the average cost of providing these services. Branches are advised to display the schedule of charges on its notice boards.

### iv. Display of information – Comprehensive Notice Board

The Branch should put up in a notice board important aspects or indicators on 'customer service information', 'service charges', 'grievance redressal' 'license' and 'others'. The notice board should be updated on a periodical basis. Branches should display information relating to interest rates and service charges in their premises. The Bank updates relevant information from time to time on its web-site ([www.citizencreditbank.com](http://www.citizencreditbank.com)) to enable the customer to obtain the desired information at a glance.

### v. Issue of Cheque Books

- Cheque Processing Unit to ensure that cheque books are printed with due care and the perforation in the cheque leaves as also binding of cheque books are up to the mark so as to avoid any inconvenience to the customers.
- Branches are advised to issue only “payable at par”/”multi city”/ CTS 2010 standard cheques to all eligible customers.

### vi. Enhancement of Customer Service- Efficiency in ATM operation.

- The message regarding non-availability of cash in ATMs will be displayed before the transaction is initiated by the customer by notices either on screen or in some other way.
- The ATM ID is to be displayed clearly in the ATM premises to enable a customer to quote the same while making a complaint / suggestion.
- The forms for lodging ATM complaints are available at the branch and the name and phone number of the officials with whom the complaint can be lodged is to displayed along with the toll-free phone number for lodging complaints / reporting and blocking lost cards to avoid delays and also attend the requests on priority.
- Branches are required to ensure registration of mobile numbers / e-mail IDs of their customers at the time of account opening in order to send alerts/statements.
- To prevent fraudulent withdrawal at ATMs, as per RBI mandated requirement, PIN entry will be prompted for each and every transaction, including balance enquiry transactions. It is advised that the time out sessions should be enabled for all screens / stages of ATM transaction keeping in view the time required for such functions in normal course ensuring that no time extensions are allowed beyond a reasonable limit at any stage of the transaction.
- The Bank shall reimburse to the customers the amount wrongfully debited, if any, due to ATMs failure to dispense cash within the turn around period.





### **vii. Issue of Duplicate Demand Draft - Without receipt of Non-Payment Advice and Fixation of time-frame for issue of duplicate demand draft.**

The duplicate draft amounting to Rs. 5,000 or less, may be issued on the basis of adequate indemnity and without obtaining Non-Payment Advice (NPA) from the drawee branch. It should be ensured that a duplicate demand draft is issued within a fortnight from the receipt of such requests. Any delay in issuing duplicate demand draft beyond the above stipulated period, they should pay interest at rate applicable for fixed deposit of corresponding maturity in order to compensate the customer for such delay. (These instructions would be applicable only in cases where the request for duplicate demand draft is made by the purchaser or the beneficiary and would not be applicable in the case of third party endorsements.)

### **viii. Grievance Redressal**

Branches are advised to ensure that a suitable mechanism exists for receiving and addressing complaints received from their customers with specific emphasis on resolving such complaints fairly and expeditiously regardless of the source of the complaints. Branches should acknowledge the complaints, where the complaints are received through letters / forms.

Branches should forward a copy of the complaint to the concerned authority, if it is not redressed within the time frame stated in the Customer Grievance Redressal policy of the Bank.

The Nodal Officer will oversee the entire Grievance Mechanism in the Bank. He/She will also deal with unresolved complaints/grievances referred to him /her and ensure that the matter stands resolved within 30 working days from the receipt of the complaint.

Customers should be advised to approach the Branch Manager for any grievances / complaints in writing.

If the complaint is not resolved at the branch level, the customer may approach the Nodal Officer at the Registered Office of the Bank at

"CITIZEN CREDIT CENTRE", CTS No. 236, Marve Road, Orlem, Malad West Mumbai-400 064

or

call the Grievance Cell on the Toll Free Number-1800 123 0209 or

Email id: nodal.officer@citizencreditbank.com

If the customer is not satisfied with the Bank's grievance redressal, he/she may approach the Banking Ombudsman.

### **ix. Customer Correspondence**

Good customer service demands that all queries, applications, written requests, etc. letters from customers should not go unattended without reason. It is important that customer requests are attended to promptly, efficiently and effectively. In order, therefore to maintain good customer service and to build up a good relationship with our clients, branches should take note that:

- a. No letter from any shareholder or customer should go unanswered for a period longer than 48 hours, without reason. Branches are advised to reply to every correspondence received by customers whether it may be through email, fax, post, etc. If a branch is unable to reply to a correspondence, they may forward the same to the relevant departments at the Central Administrative Office for guidance.
- b. If a customer requests information which requires reference to old records not immediately or



- easily available, the customer's request should be acknowledged in writing and the customer should be advised promptly stating the date (not more than a week later) by which the required information will be furnished.
- c. In no circumstances, should customers be put off by excuses such as "Shortage of Staff" or "We are too busy". As we are in the business of providing service to our customers, such excuses are not acceptable from any customer's standpoint.
  - d. Branches are required to maintain a register listing all correspondences received by the branch with the following details:
    - Sender's name and address
    - Date of the letter
    - Date of receipt of the letter
    - Brief details of the contents
    - Date of the reply
    - Brief details of the reply

Branches are advised to incorporate a 'Disclaimer Clause' in every communication with customers vide E-mail as spelt out below:

*"Communications through E-mail are effected on the Public Domain and confidentiality and secrecy of information cannot be guaranteed. The Bank reserves the right to reply or act on any such communication. Communications received by E-mail cannot be acted upon unless authenticated in accordance with the operational instructions on record with the Bank."*

#### x. E-Payment Products (NEFT/NECS/RTGS/NACH/IMPS/Rupay cards)

##### **Processing inward transactions based solely on account number information:**

In terms of the extant Procedural Guidelines for RTGS/NEFT/NECS, Banks are generally expected to match the name and account number information of the beneficiary before affording credit to the account. In the Indian context, however, given the many different ways in which beneficiary names can be written, it becomes extremely challenging for the banks to perfectly match the name field contained in the electronic transfer instructions with the name on record in the books of the destination bank. This leads to manual intervention hindering the straight through-processing (STP) environment causing delay in credit or due return of uncredited instructions. The manual intervention also provides scope for error and fraudulent intent. Being essentially credit-push in nature, responsibility for accurate input and successful credit lies with the remitting customers and the originating banks. The role of destination banks is limited to affording credit to beneficiary's account based on details furnished by the remitter/originating bank. Instructions for processing such inward transactions based solely on account number information will be followed as per RBI guidelines.

The Bank has introduced CCB Mobile App facility to all its customers. Customers need to download the Application from Google Play-store and register their accounts with the Bank to enable them to transfer funds upto Rs 50,000 instantly (Max daily limit- Rs 50,000).

CCB Mobile App can also be utilized to Block/Unblock Rupay cards, check Balance and generate mini statement.

Initially Bank had introduced Rupay cards for ATM transactions which can now be utilized as Debit cards at POS outlets and for online payments.



**xi. Website**

The Bank's website is comprehensive and informative and it is updated on a timely basis. The website includes details about the products offered, rate of interest of loans and deposits, service charges list and also application forms for account opening, SMS alerts, ATMs, CCB Mobile App which can be downloaded.

**8. REVIEW OF POLICY**

The Policy will be reviewed by the Board through the Directors' Planning Committee, once in two years. The Approved Policy may be reviewed/amended before due date if, there is any change or revised guidelines issued by RBI





## ANNEXURE-1

### IA Use of Telephones/ Branch Mobile Phone

Staff members are advised that outgoing calls should be kept to the minimum and only for official purposes. In-coming calls should be handled with courtesy and politeness, identifying the Bank and greeting the customer appropriately. The telephones/ mobile are to be used to convey messages, clinch business deals and build up the Bank's image. Branch Managers should ensure that there is no misuse of telephones/ mobile for long personal conversations at liberty and without limitation. This will enable customers to have easy access to the telephone/ mobile phone. In case any complaint is received from customers with regards to their inability to get through the telephone/ mobile phone of the Branch, disciplinary action will be taken against the concerned staff.

Branches should ensure that their telephone /Mobile/lease lines are in working conditions and follow ups are made with relevant authorities.

### IB Provision of Note Counting Machines on counters

The Bank has provided its branches with dual display note counting machines at the cash counters for the use of their customers towards building confidence in the minds of the public to accept note packets secured with paper bands.

### IC Branch Ambience

Branches are to ensure that:

- the interior & exterior premises are clean and maintained well .
- the name board and the board displaying the business hours of the branch is kept clean
- adequate space, proper furniture, clean environment, etc, in the premises is provided to enable conduct of banking transactions smoothly and more comfortably.
- Updated and relevant notices are displayed and outdated notices are discarded.

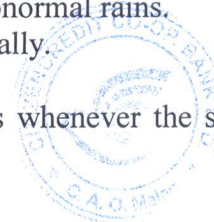
### ID. Security Arrangements

The branch should ensure the following:

- the installed CCTV surveillance cameras, alarm systems and smoke / fire detectors are in working condition.
- the ATMs of the Bank are manned by security guards 24 x 7 for the safety and security of our customers.
- regular drill & training programmes to employees and security staff are conducted to keep them alert and vigilant.

### IE. Infrastructure, Amenities and Up-keep of Locker Room

- The vault / locker room must be kept clean and tidy at all times.
- Due care should be taken to ensure that the locker cabinets are installed in a room / vault which is well fortified and free from dampness of the floor.
- There should not be any seepage of the subsoil water and due precautions / periodic check should be taken to prevent flooding of the locker room / vault due to abnormal rains.
- The locker cabinet should be so arranged that the locker nos. come serially.
- Adequate room for passage should be left to facilitate access.
- Arrangements should also be made to exchange / inter change locks whenever the security





concerns arise. For this purpose, the basic tools such as a punch for sealing the keys, seals, extra locks and keys should be maintained.

The following amenities should be provided in the vault (Locker room) for the convenience of the hirers of lockers when they visit the vault for operating their lockers:

- A clock at an appropriate place
- Adequate number of ceiling / pedestal fans and exhaust fans with appropriate protective grills.
- Chairs and an inspection table.
- A moving ladder mounted on wheels to reach the lockers at the top rows of the cabinets.
- Emergency lamps / torch for use in case of failure of electric supply.

There should be periodical checks to prevent the appearance of insects or other pests in the vault and the vault premises should be subjected to treatment against termite menace at regular intervals.

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## ANNEXURE II

### IIA Code of Conduct of Employees in light of Customer Service

All employees will adhere to the Code of Conduct Policy of the Bank and conduct themselves professionally. They will adhere to the following acts of professionalism, honesty, integrity and behaviour:

- Should maintain personal hygiene and should dress formally.
- Be on their seats 15 minutes before start of business hours.
- Should have a positive attitude towards the Bank, its Management, Branch Officials, Colleagues and Customers. This will create goodwill, reduce stress and create a better work environment.
- Should keep the counters and branch premises clean.
- Should be alert & vigilant and observe office discipline. Activities like eating, giggling, joking, using slang words, talking aloud / chit-chatting on the counter in front of customers should be avoided.
- Should be able to make right decisions at the right time especially during time bound jobs, in the midst of an overload and during a crisis.
- Should treat the customer with courtesy, giving them due respect, recognition and making them feel valued.
- Should be able to win the customer's confidence.
- Should give a listening ear regardless of the request or concerns presented by the customers.
- Should attend to telephone calls promptly and avoid keeping the customer on hold for long. Messages should be taken down clearly.
- Should listen to instructions & follow them carefully.
- Should know their job well (including account opening, clearing operations, payment & settlement systems, cash management, security aspects, systems & procedures, branch accounting & reconciliation, loans & advances, Bancassurance, franking, lockers, forex operations, inspection & audit, maintenance of records, review of operational efficiency, marketing, etc.)
- Should update themselves with the current market situations, changes in the Banking environment, and clear knowledge of the Bank's products and services so as to attend to customers accurately.

### IIB Code of Conduct of Employees in light of Confidentiality

All employees, as representatives of the Bank, will be in possession of sensitive and confidential information about customers and / or the Bank that must be kept secure in order to maintain the integrity of individual customer transactions and the Bank's business.

Disclosures permitted under law include information required by Government Officials, involvement in activities prejudicial to the interest of the country, flow of sizeable funds from or into foreign countries (Anti-Money Laundering) and suspicious transactions.

Even inadvertent disclosure by discussions among staff members or any other persons may do considerable harm to the reputation and credit of customers business. Staff members are advised to exercise utmost caution in following the principles of secrecy and confidentiality. Care should also be taken to carry out all transactions and operations without openly discussing confidential issues among the staff, especially where other customers are present. Secrecy should be observed even if the account is closed.

Staff members should ensure that the person enquiring the information is the account holder by confirming the customer's identity. No information is to be disclosed to husband / wife / blood relatives, if they are not the account holders. Staff should also avoid disclosure of confidential information about customer accounts over the phone to other banks / other parties who are in no way



connected with the account.

If any other Bank / Third Party seek information about the Bank's customers, they should be asked to submit their request in writing with specific reasons for such an enquiry. The request should be referred to the Central Administrative Office with Branch recommendations. All other requests from parties should be turned down except to the account holder themselves on proper identification.

All members of the staff are required to sign the declaration of secrecy and confidentiality. Disclosure in violation of the declaration will jeopardize the Banks' image as well as the staff member's career and interest in the Bank. Every staff member is bound by the declaration even if they leave the services of the Bank.

*[Handwritten signature]*





**REVIEW OF CUSTOMER SERVICE AT THE BRANCH**

**For the Period:**  
**Branch:**  
**Branch Head Name:**

**1) Service at the Counters**

1.a	Is the business and working hours being observed by all staff at the Branch?
1.b	Has there been any instance of interrupted Service at the Counters? If any, please state.
1.c	Is there a properly functioning dual display Note Counting Machine at the payment counter?
1.d	Is there provision made for an Ultraviolet Lamp for Detection of Forged Notes at the branch?
1.e	Is the Time Norms of the Bank displayed prominently?
1.f	Has there been any issue related to the Service at the Cash Counters? If any, please state.
1.g	Is the acceptance and disposal of cash being handled with care? Report any instance of excess/ shortfall of cash.
1.h	Has there been any instance of Forged Notes reported? If any, please state.

**2) Work Culture , Discipline & Attitude**

2.a	Have all staff been wearing their name/identity badges during customer hours?
2.b	State any issue related to Systems and Procedures.
2.c	What steps are taken towards job enrichment of staff? Please specify and state the job rotations delegated to the staff?
2.d	Are the training needs of the staff assessed? Kindly give details of the trainings undergone by the staff.
2.e	Are all issues stated in Inspection/Audit reports related to customer service duly complied with? If not state the pending issue.
2.f	Are there any Complaint Prone Employees among the staff of the branch? What action has been taken against the concerned staff?



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2.g	State the Periodical Visit by Senior Officials of the Bank during the last 6 months?
2.h	Are efforts being made to educate customers both regarding rights and responsibilities in dealing with the Branch through a proper mix of advertisements, literature, interface, seminars, etc.? If yes, please state in what way?
2.i	Brief description of the Infrastructure/Branch Ambience.
2.j	Lapse/s in the Security Arrangements at the Branch? If any, please state.
<b>3) Guidance to Customer and Disclosure of Information</b>	
3.a	Is there a "Enquiry" or "May I help you" counter set up at the branch to assist/ guide customers correctly?
3.b	Are brochures / pamphlets being made available for the guidance of customers?
3.c	Is the Bank Service Charges displayed prominently?
3.d	Is relevant customer information as per latest RBI guidelines on Circular on Customer Service, updated & displayed on the Bank's Notice Board/ Comprehensive Board?
<b>4) Financial Inclusion</b>	
4.a	Have there been issues related to opening or operation of BSBDA ?
<b>5) Provision of Banking Facilities to Persons with Disabilities</b>	
5.a	Is provision of ramps at the entrance of its branches made, so that the persons with disabilities / wheelchair users can enter its branches and conduct business without difficulty ?
5.b	Are banking facilities being provided to the Visually Challenged customers?
5.c	Is there provision of a magnifying glasses made, in the branch for the use of persons with low vision, wherever they require, for carrying out banking transactions with ease.?
5.d	Have there been issues related to operation of Bank Accounts by Old / Sick / Incapacitated Customers?

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5.e	Have there been issues related to acceptance of Legal Guardianship Certificate issued under the National Trust Act, 1999 empowering the disabled persons with autism, cerebral palsy, mental retardation and multiple disabilities for opening / operating bank accounts?

**6) Deposit and Other Liabilities**

6.a	Has there been any issue related to Savings bank passbook issuance / updation and issuance of statement of accounts?

6.b	Are efforts being made to publicize the various Term deposit schemes to the customers through proper publicity and advice ?

6.c	Has there been any instance of inconvenience/hardship caused to the customer, reported due to extra care taken by the Branch with regard to Unclaimed Deposits and Inoperative / Dormant Accounts?

6.d	Has there been any instance of delay in updation of Customer Records? If any, please state.

6.e	Has there been any issues related to opening of and operation in deposit accounts of minors

6.f	Has there been any issues related to delay in TDS certificates in Form 16A issued to customers beyond 15 days from due date of filing of the return?

6.g	Are advisory services being offered on deposit schemes? (i.e assistance / guidance to customers in the area of investment of funds in the various deposit schemes vis-à-vis the requirement of the customers)

6.h	Are all death claims & claims in respect of missing persons settled within stipulated time frame of 15 days ?

**7) Safe Deposit Lockers**

7.a	Is the infrastructure, amenities and up-keep of the Locker Room in proper condition?

7.b	Are the Vault Timings displayed prominently and observed strictly?

7.c	Are all precautions taken with regard to the Security aspects relating to Safe Deposit Lockers?

7.d	Is transparency being ensured in the allotment of lockers?

7.e	Is a notice on locker rentals / revision in locker rentals prominently displayed?

7.f	Has there been any issue related to access to the safe deposit lockers / return of safe custody articles (with survivor/nominee clause)? If any, please state.



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7.g	Has there been any issue related to access to the safe deposit lockers / return of safe custody articles (without survivor/nominee clause)? If any, please state.
7.h	Have the benefits of nomination / survivorship clause been explained to the locker-hirers?
7.i	Any other issue/s related to Safe Deposit Lockers
<b>8) Payment &amp; Remittance Services</b>	
8.a	Have there been any issues related to Collection of account payee cheques and credit of proceeds to third party account? If any, please state.
8.b	Has there been any instance of rejection / dishonor of cheques issued by clients containing fractions of a rupee?
8.c	Has there been any delay in dispatch of Dishonored Instruments?
8.d	Has there been any instance of Reimbursement of interest by paying bank due to delay in dispatch of proceeds to the collecting bank? If any, please state.
8.e	State the measures taken for Quicker Collection of Outstation Instruments.
8.f	State any issues related to the issue of Cheque Books.
8.g	Have there been any issues related to issuance of Duplicate Demand Drafts?
<b>9) ATM &amp; Others Tech Services</b>	
9.a	Have all facilities been made available in ATM rooms? Any unresolved complaints with regard to amounts wrongfully debited to customers in ATM transactions ?
9.b	Are the ATM rooms made accessible to persons with disabilities? Please specify issues unresolved
9.c	Are efforts being made to educate customers on ways to safeguards vital information of ATM Cards/PIN details and ways to block and unblock the Card? If yes, please state in what way?
9.d	Any complaints related to ATM services or any Other Technology services provided by the Bank
10	Are customers being made aware of Nomination facilities available for all deposit accounts?

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11	Is the legend 'Nomination Registered being incorporated in the pass book, deposit receipt etc?		
12	Issue related to non-compliance with general Employee Behavior in light of Customer Service? If any, please state.		
13	Instance/s of non-maintenance of Secrecy & Confidentiality of Customer Information? If any, please state.		
14	State any issues related to misuse of telephones / excessive use of mobile phones on the counter during customer hours		
15	Is the Fair Practices Code for Lenders being observed?		
16	Are all Customer Correspondence handled promptly and accurately?		
17	Customer Grievance Redressal		
	Number of grievances received	Status of Redressal (Pending/Resolved)	Resolved at Branch/Group/CAO level
			Reason for Grievance unresolved.
18	Are complaints / suggestions by clients being attended to? State the suggestions made by clients in the suggestion book? Are there any pending complaints / suggestions unattended by the Branch?		
19	No. of Customer Service meetings held at the branch? (Specify with dates of meeting) (minutes of meetings to be attached)		
Date of submission			
Branch Head/ In charge (Name & Sign)			
Branch Stamp			

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**REVIEW OF CUSTOMER SERVICE AT THE BRANCH**

For the Period:					
Sr. No.	Particulars of issues faced	Issue faced by Branch Name	Brief description of the issue	Action Taken (pls. specify the Dept. name)	Resolution/status of the issue faced
1	Issues related to Branch Ambience				
2	Issues related to Security Arrangements at the Branch.				
3	Issues related to Service at the Counters.				
4	Issues related to instances of interrupted Service at the Counters.				
5	Issues related to Service at the Cash Counters.				
6	Issues related to Excess / Shortfall of Cash.				
7	Instances of Forged Notes.				
8	Issues related to Deposits & Other Accounts.				
9	Issues related to provision of Banking facilities to Persons with Disabilities /old, sick & incapacitated customers				
10	Issues related to the legend 'Nomination Registered being incorporated in the pass book, deposit receipts, etc.				
11	Issues related to Issuance / Updation of Passbooks / Issuance of Statement of Accounts.				
12	Claims in respect of Deceased Depositors				
13	Claims in respect of missing persons.				
14	Issues related to Safe Deposit Lockers.				
15	Observance of Fair Practices Code for Lenders.				
16	Issues related to cheque collection				
17	Issues related to issuance of duplicate Demand Draft				
18	Issue of Cheque Books.				
19	Issues related to on compliance of general employee behaviour in light of Customer Service				
20	Any instances of non Maintenance of Secrecy & Confidentiality of Customer information				



21	Issues related to Systems & Procedures.				
22	Job Enrichment of Staff.				
23	Complaints / Suggestion by,clients.				
24	Any complaints related to Technology services.				
25	Any complaints related to ATM.				
26	Complaint Prone Employees.				
27	Staff Job Rotation.				
28	Issues related to Inspection/Audit reports related to customer service pending.				
<b>Date of submission</b>					
<b>Group Head/In charge (Name &amp; Sign)</b>					
<b>Group Office Stamp</b>					



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