

# **Citizen's Charter**

## **Uttar Bihar Gramin Bank**



## Vision

Gram Chetna- Going Beyond Banking

## Mission

Holistic development and wealth creation in villages where each banking outlet of Uttar Bihar Gramin Bank would act as the focal point for extension, counselling , liaisoning, providing forward and backward linkages, and channelling financial muscle required for rural development, while ensuring profitability of each business unit.

## Core Values

- Trust & Transparency
- Empowerment & Development
- Service Excellence





## Application of Charter

---

### Disclaimer:

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

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

### KYC Compliance:

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

### Products:

1. All deposit accounts e.g. saving accounts, current accounts, term deposits and recurring deposits.
2. Offer nomination facility to all deposit accounts (i.e. account opened in individual/ proprietorship capacity) and all safe deposit locker hirers (i.e. individual hirers).
3. Fund based (Retail Loans, Demand Loan, Term Loan, Cash credit, overdrafts)
4. Remittances by NEFT
5. Third party products and investment products.
6. Card products including Debit Card, ATM Cards.

### Services:

- a. Remittance facility to the customers by transfer through NEFT, Banker's cheques, etc.
- b. Collection of cheques,
- c. Safe deposit locker facility
- e. Settlement of claim cases in deceased accounts.

## Our commitments

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

---

- Providing minimum banking facility of receipt and payment of cash/ cheques at the banks' counters. Basic banking services are provided in the BSBDA accounts.
- Meet the commitments and standards in the Charter for the products and services offered and in the procedure and practices followed.
- Ensuring that products and services meet relevant laws and regulations in letter and spirit.
- Ensuring dealings with the customers rest on ethical principles of integrity and transparency.
- Operating a secure and reliable banking and payment system.
- To deal quickly and sympathetically with customer grievances arising due to errors, delays in handling of customer related issues or on account of problems arising due to technological failure.

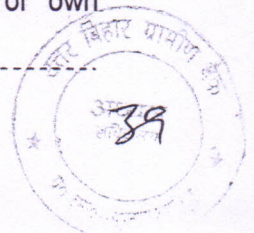
(ii) To display on the Bank's website

---

The Banking Codes and Standards Board of India is displayed on the Bank's website and is available at branches for customer information.

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

---





- a. where disclosure is under compulsion of law
- b. Where there is duty to the public to disclose.
- C. Where interest of the bank requires disclosure
- d. Where the disclosure is made with the express or implied consent of the customer

(iv) To publicize the Charter:

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

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

---

- a. Suggestions/Feed backs are welcome.
  - b. Display business hours.
  - c. Render courteous services.
  - d. Attend to all customers present in the banking hall at the close of business hours.
  - e. Display interest rates for various deposit schemes from time to time.
  - f. Keeping customers informed about changes / modification in interest rates, charges, terms & conditions through bank's website.
  - g. Provide details of various deposit schemes/services of the Bank in the bank's website.
  - h. Display Time-Norms for various banking transactions.
  - i. Pay interest for delayed credit of outstation cheques, as advised by RBI from time to time
  - j. Provide complaint register/ form and /suggestion box in the branch premises
  - k. Display address of administrative offices as well as Nodal Officer/Chief Manager dealing with customer grievances/complaints. There will be specific and proper queue management system at branches where there is heavy crowd, with basic facilities of seating arrangements, drinking water etc
  - l. Bank will reconcile certain issues regarding 'one-man' branches by putting in place proper safeguards which ensure 'four eyes' principle, safety of cash and also continuity of services in case of leave, etc
  - m. Uniform Account Opening Form (AOF) - common to all banks, similar to formats available for loans and advances. Additional information required for individual banks may be obtained in the Annexure to AOF which will also contain detailed checklist of documents to be submitted by the customer and this check-list will also be available in the website of Bank.
- For account opening, the Know Your Customer (KYC) regulatory guidelines require us to seek documents for
- (i) proof of identity and (ii) proof of address
- n Open BSBDA accounts under Financial Inclusion with prescribed minimum balance except in accounts where specifically exempted.
  - o. Open a Savings Fund account in the name of individuals, singly or jointly, minors of the age of 10 years and above or under natural/legal guardianship or by an illiterate/blind person.
  - p. The name of the payee as well as instrument number in case of debit entries and the name of payee bank/drawer of instrument as well as instrument number in case of credit entries will be provided by the bank in the Passbooks/Statement of Accounts.
  - q. Transfer the account from one branch to another branch as per Bank Norms
  - r. Provide facility of standing instruction for regular payments like insurance premium, rent, tax etc.
  - s. Allow premature withdrawals, unless specified otherwise, at the rate of interest applicable for the period for which the deposit has run or the contracted rate whichever is lower, subject to penalty, if any, prescribed by the bank. No interest will be paid on premature withdrawals of deposit which has remained with the bank for less than prescribed minimum number of days for issuance of FDR.
  - t. Allow premature withdrawal of fixed deposits in the name of Deceased Depositor(s) to the Survivors/nominee specified by the depositor(s) at the time of issuance of such fixed deposit. On overdue fixed deposit bank may pay interest as per the method of calculation prescribed from time to time.





- u. Allow generally loans/overdrafts against deposits except on Certificates of Deposit (CD) Tax Saver Scheme/ Capital Gains Scheme Such loans are sanctioned by charging interest at rates circulated as prescribed by the Bank.
- v. Pay interest on deposits either monthly at discounted value or quarterly or half-yearly (quarterly compounded i.e., reinvestment of interest) or on the date of maturity at the option of the depositor as applicable under particular deposit scheme. Maturity proceeds of Rs.20,000/- and above will be paid by account payee cheque or credit to account. Cash payment of FDR/TDR will not be made if amount of Principal+ Interest is Rs.20,000/- and more.
- w. Provide TDS statement explicitly mentioning details of gross interest credited and TDS debited .
- x. Pay interest on overdue deposit if the deposit is renewed, as decided by the Bank from time to time.
- y. Issue duplicate FDR in the event the original FDR is lost, subject to Depositor(s) completing required formalities prescribed by the Bank from time to time.

#### (vi) SPECIAL CUSTOMERS

---

##### (A) Senior Citizens and physically handicapped -

- a. There will be prioritized service to senior citizens, physically handicapped persons.

##### (B) Customers in Rural and semi urban areas-

- a. It will be ensured that the branches are opened as per the schedule times and operating them for the full hours.

##### (C) Self Help Groups (SHGs)

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

##### (D) Providing banking facilities to visually impaired Persons-

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

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

---

The bank follows a simplified procedure for settlement of death claims without insisting on production of succession certificate. However, the bank may adopt such safeguards in considering settlement of claims as appropriate including accepting an indemnity bond. The bank will adopt a simplified procedure for settlement of claims of the deceased customers relating to deposits, contents of Lockers and articles kept in safe custody with the bank. The bank is continuously communicating to its customers for making nomination in the accounts in terms of provisions of the Banking Regulation Act.

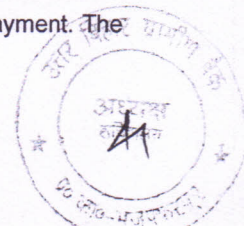
The simplified procedure as under:

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

---

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

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





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

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

## (c) Settlement of Claims in absence of Nomination and/or Survivorship Mandate

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

## (d) Timeline for Settlement:

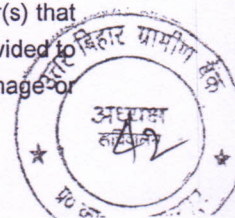
In case all formalities are completed by the claimant(s) the claim will be settled within 15 days from the date of submission of claim documents, complete in all respects, to the Branch. At the time of payment of the claim, the claimant(s) shall give receipt to the Branch.

## (e) Time-Norms for various Banking Transactions

S. No.	Services	Time Taken
1	Receipt of Cash	7 to 15 Minutes or depends upon amount (denomination)
2	Cash Payment	7 to 15 Minutes
3	Updation of Passbook	5 Minutes
4	Opening of an Account	20 to 25 Minutes
5	Issuance of Time Deposit Certificate	15 to 20 Minutes
6	Payment/ Renewal of Time Deposit Certificate	10 Minutes
7	Claim execution in deceased Account	(i) Within One Hour Where Nomination facility is available (ii) Where nomination is not available (a) Within 15 days when claim receipt at Branch level (b) Within 30 days when claim receipt at RO/HO level
8	Disposal of Loan Application	Loan limit upto 25000                      15 days Loan limit above 25000                      8 to 9 weeks
9	Loan Application related to MSME	Loan limit upto 5 lakh                      15 days Loan limit from 5 lakh to 25 lakh                      1 month Loan limit above 25 lakh                      2 month

## (ix) Safe Deposit Vaults (Lockers)

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





**The major aspects governing the services:**

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

The facility of safe deposit vault is available to customers having account with the bank. For availing the above facility, the customer has to deposit a prescribed amount in fixed deposit for a minimum period of three years for meeting the annual rent of the locker out of interest and to meet break open charges, if required.

**(x) Remittance Services**

---

a. Customers may remit funds from one centre to another centre by NEFT by paying specified charges

**(xi) Loan and Advances**

---

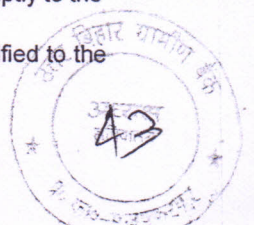
- A.Pricing and Non-pricing Terms and Conditions of Loans- All Pricing and Non-pricing Terms and Conditions of Loans will be in strict conformity with the Regulatory Guidelines and correctly capture the risks involved and the rating of the borrowers concerned individually or as a class. Regulation will ensure that customers clearly understand the pricing policies of banks, and the Supervision will ensure strict compliance of bank with the Regulatory Guidelines regarding Pricing and Non-pricing terms governing all Loans.
- The CBS software will be so enabled so as to provide the following Provision to apply for Retail Loan and will be available in bank's portal
- Loan Interest Certificate/Education Loan interest Certificates are required for Income Tax purpose by the borrowers every year. CBS software will be enabled to generate/issue such certificates in respect of all Housing Loan and Educational Loan customers in the month of April every year.
- Loan Documents- Borrower will be made aware upfront about various documents required to be produced for processing of loan application, instead of in piecemeal.

**CUSTOMER OBLIGATIONS FOR QUALITATIVE AND EFFICIENT SERVICES.**

---

The Bank suggests that customers take the following precautions in order to safeguard their interest as well as that of the Bank:

- Statements of account should be checked regularly and any discrepancy should be highlighted within 15 days.
- Passbook, if issued, should be updated from time to time.
- The safe and protected custody of cheque books, pass book, ATM card, debit card should be ensured and these should not be kept together. Wherever signature on the card is mandatory, it should not be left unsigned.
- Crossed/account payee cheques should be issued as far as possible.
- On the reverse of a cheque, the account and contact numbers should be mentioned, before dropping it in a cheque drop box for collection.
- Details of the cheque viz. date, amount in words and figures, crossing, etc., should be verified before it is issued.
- Blank cheque/s should not be signed and customers should not record their specimen signature either on pass book or on cheque book.
- Cheques should not be issued without ensuring adequate balance at the time of issuance.
- The Nomination facility should be used. Account numbers, details of Term Deposits, locker number, etc., should be noted separately.
- Change of address, telephone number, mobile number and email ids etc. should be communicated promptly to the Bank through available channels.
- Loss of term deposit receipt, cheque leave(s)/book, keys of locker, etc. should be immediately notified to the Bank.
- Interest, instalments, locker rent and other dues should be paid on time.





- Customers should report complaints relating to deficiency of customer service within a reasonable time as the Bank is committed to preserving relevant records only for the prescribed periods.
- Customers should operate their accounts regularly to maintain its status as operative/active.
- Customers should avail standing instructions facility for repeat transactions.
- In case of loss of ATM/Debit card, the Bank (Bank's call center) to be notified to take immediate steps to prevent the same from being misused. Customer shall be liable for any misuse until the time the Bank has been notified.
- Account details, passwords or any other security information should never be shared with anyone. Personal identification number (PIN) should be memorized and changed on regular basis.
- Customers should not respond to any phone calls or emails asking for password/ PIN.
- Correct PAN number/ Form 15G or 15H, is to be furnished at the commencement of each financial year to the Bank to deduct TDS correctly.

## CUSTOMER EDUCATION

---

- BCSBI Codes are exhibited on our public domain website
- Special efforts will be made to educate the customers in the use of technology in banking. Banks will make use of Financial Literacy Centres for this purpose. Short training programmes at the branch level will also be arranged for the customers.
- Bank will ensure full transparency to the customer in levying of various fees/ service charges and penalties.

## GRIEVANCE REDRESSAL MECHANISM

---

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

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

Online Grievance Redressal System - Bank will provide for online registration of grievance on its website.

**In case of non redressal, you may contact the following**

Chief Manager(OPR) posted at Head Office.

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

---

**For ATM related complaints on account of following reasons:-**

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

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

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

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

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

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

General Manager of the bank

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

The Banking Ombudsman located in State Capitals under RBI Ombudsman Scheme 1995, re-launched as Banking Ombudsman Scheme 2006. Presently, Banking Ombudsman is located at 15 Stations. Addresses and area of operation of Banking Ombudsman are given on public domain website.





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

**Anonymous complaints will not be entertained**

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

\_\_\_\_\_ ✂ \_\_\_\_\_ ✂ \_\_\_\_\_ ✂ \_\_\_\_\_ ✂ \_\_\_\_\_

