



Customer Service Policy 2024-25



Customer Service Policy

Banking being a service industry, customer is the most essential ingredient for its successful operation. Reserve Bank of India, over a period of time has enunciated various regulatory directives, which is based on certain principles and practices. Studies conducted by various committees such as the Talwar Committee, Goiporia Committee, Tarapore Committee etc., are the pillars on which customer service Policy of Banks are built. We have taken all the possible steps to imbibe the spirit of RBI directives to make this Policy the most customers friendly.

1. General management of the branches (Other offices also to follow to the extent possible)

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

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

Infrastructure facilities at branches

Branches shall provide sufficient customer service space, adequate furniture, drinking water facility etc. People with physical infirmities like pensioners, senior citizens, disabled persons, etc., will be provided with special seatings & counters. Branches will provide special infrastructure support for physically challenged and aged customers.

The Bank will take its best effort for providing of ramps at the entrance of the bank branches, ATMs, wherever feasible, so that the persons with disabilities/wheel chair users can enter bank branches and conduct business without difficulty.

For senior citizens more than 70 years of age and differently abled or infirm persons (having medically certified chronic illness or disability) including those who are visually impaired, the Bank takes concerted effort to provide door step banking for basic banking facilities such as pick up of cash and instruments against receipt, delivery of demand drafts, submission of KYC documents and Life Certificate at the premises / residence of such customers.

Separate enquiry counters at large branches

Large branches shall provide separate enquiry counters in addition to a regular reception / "May I help you" counter.

Display of indicator boards

Branches shall display indicator boards at all the counters in English, Hindi as well as in the concerned regional language. Business posters at branches of Bank shall also be in the concerned regional languages.

A uniform Comprehensive Notice Board is displayed at all the branches displaying various key aspects, i.e. interest rates, service charges, minimum balance requirement, product information, time norms for various banking transactions, Grievance Redressal Mechanism etc., and the same is to be updated regularly whenever there is a change in respect of the information already displayed or it may be screened on the TV placed / installed at the branch for the purpose.

