

Suryoday Small Finance Bank Limited

Policy on Customer Service

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1. Introduction

Suryoday Small Finance Bank (hereinafter referred to as “the Bank”) emphasizes on inculcating a culture of providing efficient banking services and building an institution which is best in class in customer service, innovation, and efficiency amongst other aspects. Customer Service is a key focus area of the Bank. The Bank focusses on following a holistic approach targeting consistent improvement in customer experience and quality of operations. The customers shall be clearly apprised of the assurances of the Bank on the services on these aspects at the time of establishment of the initial relationship be it as a depositor, borrower or otherwise. This policy seeks to cover the guidelines for dealing with the customer service requirements under relevant situations and towards ensuring fair treatment to customers in all aspects with the Bank.

The policy document shall include the regulatory requirements and leading market practices to enhance the customer experience and have better customer retention. This policy document shall cover all the provisions to be followed by the Bank branches and its employees with respect to the Citizen’s Charter, Code of Commitment to customers and Fair Practice Code for Lenders.

2. Objectives

The Bank, through this policy, aims to align customer service norms and procedures with the customers’ expectations. The Bank’s intention is to provide each customer with a personalised, seamless experience that makes it easier for them to manage banking with the Bank.

The key objectives of this policy are as follows:

- Provide a comprehensive framework on the procedures relating to customer service
- Promote good and fair banking practices by setting minimum standards in dealings with customers
- Increase transparency in the Bank’s dealings
- Promote a fair and cordial relationship between customers and the Bank
- Foster customers’ confidence in the Bank
- Build trust in the formal banking channels
- Provide customers with channels to reach out to the Bank in case of any issues or complaints.

3. Applicability

The Policy applies to all the employees of the Bank whether directly or indirectly interacting with the Bank’s customers. The policy shall cover all products and services offered, whether they are provided by bank Branches or Business Correspondents/ Agents acting on behalf of the Bank, whether across the counter, over the phone, by post, through interactive electronic devices, remote delivery channels like internet, ATM, mobile banking or by any other method.

4. General Management of Branches

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

- a person or entity that maintains an account and/or has a business relationship with the bank.
- one on whose behalf the account is maintained (i.e., the beneficial owner).
- beneficiaries of transactions conducted by professional intermediaries, such as Stockbrokers, 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.

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. The Customer Service Committee of the Board (CSCB) will be the approving body for the Customer Service policy for general management of all SSFB branches which shall include the following aspects.

These need to be adopted for every new branch roll-out.

- a. 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.
- b. Providing "May I help you" counter at all branches except single man branch.
- c. Displaying comprehensive notice board at all the branches in English, Hindi as well as in the relevant regional language. Business posters at semi-urban and rural branches of banks should also be displayed in the relevant regional languages.
- d. Posting roving officials to ensure employees' response to customers and for helping out customers in putting in their transactions.
- e. 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.
- f. Use of Hindi and regional languages in transacting business by banks with customers, including communications to customers.
- g. Reviewing and improving upon the existing security system in branches so as to instil confidence amongst the employees and the public.
- h. Wearing on person SSFB Identity Card displaying photo and name thereon by the employees.
- i. Periodic change of desk and entrustment of elementary supervisory jobs.
- j. 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.
- k. Visit by senior officials from controlling offices and Head Office to branches at periodical intervals for on-the-spot study of the quality of service rendered by the branches.
- l. Rewarding the best branches from customer service point of view by annual awards/running shield.
- m. Customer service audit, customer surveys.
- n. 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.
- o. Clearly establishing a New Product and Services Approval Process which should require approval by the CSCB on issues which compromise the rights of the Common Person.
- p. Appointing Quality Assurance Officers who will ensure that the intent of policy is translated into the content and its eventual translation into proper procedures.

5. Governance Structure

In line with RBI guidelines, the Bank shall have a customer service mechanism at three levels i.e., the Board, Senior Management and Branches. The Customer Service Committee at the Board level shall assess and review the overall implementation of customer service policies and initiatives. The Standing Committee on Customer Service at Senior Management level shall serve as an executive committee for driving the implementation of customer service policies and initiatives and shall act as a bridge between various units of the Bank and Customer Service Committee of the Board. The Branch Level Customer Service Committee shall act as a formal channel of communication between the customers and the Bank at the branch level. The detailed responsibilities of each of the aforesaid Committees are elaborated as under:

5.1. Customer Service Committee of the Board

The Committee shall be chaired by the designated independent director of the Board shall comprise of following as its members:

- MD & CEO
- 3 Independent Directors
- 1 Nominee Director

Quorum for the meeting of the Customer Service Committee is 2 directors.

The primary responsibilities of the Committee are as follows:

- Formulation of a Comprehensive Deposit Policy
- Issues such as the treatment of death of a depositor for operations of his account
- Product approval process with a view to suitability and appropriateness
- Annual survey of depositor satisfaction
- Tri-ennial audit of such services
- Assessing the overall implementation of the Customer Service Policies of the Bank.
- Review product approval process with respect to suitability and appropriateness for the customers
- Review the audit findings of the services rendered to customers including level of customer satisfaction
- Ensure transparent communication of information pertaining to products, services, and related procedures
- monitor the quality of customer service extended and facilitate continuous improvement in the customer service quality.
- Take steps proactively to protect customer's interests.
- Review the effectiveness of grievance redressal mechanism within the bank for redressing complaints received about services rendered by Business Correspondents (BC)
- Review, on a quarterly basis, the position of the complaints against the Bank with the RBI/ Banking Ombudsman offices / Consumer Courts / Courts and analyse the reasons for these complaints not getting resolved by the Bank itself.

5.2. Monitoring the implementation of awards under the Banking Ombudsman Scheme

The Committee shall also play a more pro-active role with regard to complaints / grievances resolved by Banking Ombudsmen of the various States. The Bank will ensure that the Awards of the Banking Ombudsmen are implemented expeditiously and with active involvement of Top Management.

Further, with a view to enhancing the effectiveness of the Customer Service Committee, the Bank will also:

- a) place all the awards given by the Banking Ombudsman, before the Customer Service Committee to enable them to address issues of systemic deficiencies existing in Bank, if any, brought out by the awards; and
- b) place all the awards remaining unimplemented for more than three months with the reasons thereof before the Customer Service Committee to enable the Customer Service Committee to report to the Board such delays in implementation without valid reasons and for initiating necessary remedial action.

5.3. Board Meeting to Review and Deliberate on Customer Service Customer Service Committee of the Board (CSCB)

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

5.4. Standing Committee on Customer Service

The Standing Committee on Customer Service may be chaired by the MD & CEO and in his absence shall be chaired by CSO. It shall include CIO, CBOs and 2 customers as its members. The Internal Ombudsman of the Bank shall be a special invitee to the meeting. The Standing Committee on Customer Service shall meet at least on a quarterly basis to review the implementation of customer service initiatives across the Bank.

For Committee meetings, the minimum quorum shall be at least four members of the above-mentioned membership. Each Committee meeting shall be attended mandatorily by either MD & CEO or CSO, One of CBOs or CIO and two customers.

- The primary responsibilities of the Committee shall be as under:
 - Ensure timely and effective compliance of the RBI instructions on customer service
 - Obtain independent feedback on the quality of customer service to ascertain if the action taken by the departments concerned are in tune with the spirit and intent of such instructions
 - Review existing practices and procedures which lead to frequent customer complaints, and initiate necessary corrective action on an ongoing basis to improve these procedures
 - Submit a report on the areas reviewed, procedures/ practices identified and simplified to the Customer Service Committee of the Board on a periodic basis
 - Examine the quarterly reports submitted by the Customer Service Division and provide relevant feedback to the Customer Service Committee of the Board
 - Review periodically the implementation of this policy

5.5. Branch Level Customer Service Committees

The Branch Level Customer Service Committee shall be responsible for strengthening of customer service at branch level through interaction with diverse set of customers. The composition of the branch level Customer Service Committees shall invariably include senior citizen / women customers, apart from the Branch Manager / Branch Operations Manager / other designated branch resources. This committee shall conduct monthly meetings with customers including depositors and borrowers, at the branch level to study customer grievances, cases of delay and other difficulties faced by the customers. It shall also provide a forum for the customers to provide their feedback/ suggestions and help the Bank in evolving ways to improve customer service. The Branch Level Customer Service Committees may also submit quarterly reports giving inputs/ suggestions to the Standing Committee on Customer Service thus enabling the Standing Committee to examine them and provide relevant feedback to the Customer Service Committee of the Board for necessary policy/ procedural action.

For Committee meetings, the minimum quorum shall be the following:

- For Bank branches- At least two branch officials and 2 customers of whom 1 should be senior citizen.

- For URC/ IFBO Bank branches- At least one branch official and 2 customers of whom 1 should be senior citizen

5.6. Nodal department/ official for customer service:

The Bank shall 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. The Bank will appoint the official in charge of this function at the Corporate Office in Mumbai and inform all concerned.

5.7. Internal Ombudsman (IO)

The Internal Ombudsman of the Bank, who is the focal point for the Internal Grievance Redressal System, shall ensure that all complaints which are rejected or partially accepted by the Bank are examined and he/she shall facilitate resolution/settlement/agreement of such grievances through conciliation and mediation between the Bank and the aggrieved party or by passing an Advisory in accordance with the Scheme. The detailed policy guidelines pertaining to Internal Ombudsman are more descriptively provided under the Customer Grievance Redressal Policy of the Bank along with the Grievance Redressal Mechanism of the Bank.

5.8. Board approved policies on Customer Service:

The Bank has board approved policy for the following:

1. Comprehensive Deposit Policy
2. Policy on Cheque Collection
3. Customer Compensation Policy
4. Customer Grievance Redressal Policy

The above policies shall be placed on the Bank's website. Copies of the above policies will be available to customers at request. A notice to that effect will be placed at all branches. A copy of the service guide encompassing the salient features of the above policies will be given to all customers. The Bank has in place a Service Guide and policies encompassing the points mentioned above which have been put up on the Bank's website.

Branches need to ensure all possible efforts are made for disseminating the policies by displaying them on the notice board as well. The customers shall be duly informed of the changes in the policies formulated by them from time to time.

5.9. Financial Inclusion

Basic Savings Bank Deposit Account (BSBDA)

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

The 'Basic Savings Bank Deposit Account' should be considered a normal banking service available to all.

The FAQ's will be available with the staff at the branches to enable them to address any queries.

5.10. IT-enabled Financial Inclusion

Wherever possible, the Bank will endeavour to increase the banking outreach to the remote corners of the country with affordable infrastructure and low operational costs with the use of appropriate technology.

The Bank would ensure that the solutions developed are:

- highly secure,
- amenable to audit and

- follow widely accepted open standards to allow inter-operability among the different systems adopted by different banks.

5.11. Printed material in trilingual form

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

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

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

6. Key commitments to customers

6.1. Account Opening and Operation of Deposit Accounts

While various deposit products offered by the Bank are assigned different names. The deposit products can be categorised broadly into the following types.

- The Bank before opening any deposit account will carry out due diligence as required under Know Your Customer (KYC) and Anti Money Laundering (AML) guidelines issued by RBI and /or such other norms or procedures adopted by the Bank. If the decision to open an account of a prospective depositor requires clearance at a higher level, reasons for any delay in opening of the account will be informed to the customer and the final decision of the Bank will be conveyed at the earliest.
- The account opening forms and other material would be provided to the prospective depositor by the Bank. The same will contain details of information to be furnished and documents to be produced for verification and / or for record. It is expected of the Bank official opening the account, to explain the procedural formalities and provide necessary clarifications sought by the prospective depositor when he approaches for opening a deposit account. The Bank may also ask for additional documents if required for account opening.
- For deposit products like Savings Bank Account, No Frill Account and Current Deposit Account, the Bank may stipulate certain minimum balances to be maintained as part of terms and conditions governing operation of such accounts. Failure to maintain minimum balance in the account will attract levy of charges as specified by the Bank from time to time. For Savings Bank account, the Bank may also place restrictions on number of transactions, cash withdrawals, etc., for given period. Similarly, the Bank may specify charges for issue of cheque books, additional statement of accounts, duplicate passbook, folio charges, etc. All such details, regarding terms and conditions for operation of the accounts and schedule of charges for various services provided will be communicated to the prospective depositor while opening the account. These charges may change from time to time and the Bank will inform the customer through the Banks website.
- Savings Bank Accounts can be opened by Individuals, HUFs & Trusts (as advised by Reserve Bank of India (RBI) from time to time). Current Accounts can be opened by individuals / partnership firms / Private and Public Limited Companies / HUFs / Specified Associates / Societies / Trusts, etc. Term Deposit Accounts can be opened by individuals / partnership firms / Private and Public Limited Companies / HUFs/ Specified Associates / Societies / Trusts, etc.) The due diligence process, while opening a deposit account will involve satisfying the KYC and AML norms issued by RBI. Obtaining introduction of the prospective depositor from a person acceptable to the Bank

and obtaining recent photograph of the person/s opening / operating the account are part of due diligence process.

- In addition to the due diligence requirements, under KYC norms the Bank is required by law to obtain Permanent Account Number (PAN) or General Index Register (GIR) Number or alternatively declaration in Form No. 60 or 61 as specified under the Income Tax Act / Rules. Deposit accounts can be opened by an individual in his own name (status: known as account in single name) or by more than one individual in their own names (status: known as Joint Account). Savings Bank Account can also be opened by a minor jointly with natural guardian or with mother as the guardian (Status: known as Minor's Account).
- Services Post Account Opening: The customer receives the Welcome Kit from the Bank on receipt of the complete account application and supporting documents required by the Bank. Welcome Kit sent to the customer is enclosed with a welcome letter, cheque book, Terms & Conditions. The Bank shall allow the customer to switch to any other accounts if the customer is not happy about the choice of current / savings account within 7 working days of making their first payment into the account. The Bank shall allow the customer to ask for refund of the amount with the accrued interest on such deposit if any. No charges will be levied for such an action
- Operation of Joint Account - The Joint Account opened by more than one individual can be operated by single individual or by more than one individual jointly. The mandate for operating the account can be modified with the consent of all account holders. The joint account holders can give any of the following mandates for the disposal of balance in the above accounts:
 - i. Either or Survivor: If the account is held by two individuals say, A & B, the final balance along with interest, if applicable, will be paid to survivor on death of anyone of the account holders.
 - ii. Anyone or Survivor/s: If the account is held by more than two individuals say, A, B and C, the final balance along with interest, if applicable, will be paid to the survivor on death of any two account holders.
 - iii. Joint: If the account is held by two individuals say, A & B, under a joint mandate both the holders will be required to sign on all instructions issued to the Bank.The above mandates will be applicable to or become operational only on or after the date of maturity of term deposits. This mandate can be modified by the consent of all the account holders. At the request of the depositor, the Bank will register mandate / power of attorney given by him authorising another person to operate the account on his behalf.
- The Bank shall also inform the customer, the details of the insurance cover and applicable limits as offered by the Deposit Insurance and Credit Guarantee Corporation of India (DICGC).

6.2. Opening of Current Account

- Keeping in view the importance of credit discipline for reduction in NPA level of banks, the Bank, at the time of opening current accounts, insist on a declaration stating that the account holder is not enjoying any credit facility with any other bank.
- The Bank will abide by the RBI Circular dated RBI/2020-21/20 DOR.No.BP.BC/7/21.04.048/2020-21 dated August 6th, 2020, RBI/2020-21/62 DOR.No.BP.BC.27/21.04.048/2020-21 dated November 2nd, 2020, and RBI/2020-21/79 DOR.No.BP.BC.30/21.04.048/2020-21 dated December 14th, 2020 on "Opening of Current Accounts- Need for Discipline"

6.3. Photograph

The Bank shall obtain and keep on record photographs of all depositors/account holders in respect of accounts opened. The Bank shall obtain two copies of photographs and obtaining photocopies of driving licence/passport containing photographs in place of photographs would not suffice. The Bank shall obtain photographs of natural / court-appointed guardians in case of minor accounts.

In cases, where the customer has multiple accounts, the Bank shall obtain only one set of photographs and KYC documents and shall not insist on fresh photographs and KYC documents for each type of account shall not be obtained for each category of deposit.

The Bank shall obtain photographs of all persons authorised to operate accounts viz., Savings Bank and Current Accounts without exception.

The Bank shall also obtain photographs of the 'Pardanishin' women.

Photographs cannot be a substitute for specimen signature.

Only banks, Local Authorities and Government Departments (excluding public sector undertakings or quasi-Government bodies) and staff members (Single/Joint) shall be exempt from the requirement of photographs.

In case of operative accounts, viz., Savings Bank and Current Accounts photographs of persons authorised to operate them should be obtained. In case of other deposits, viz., Fixed, Recurring, Cumulative, etc., photographs of all depositors in whose names the deposit receipt stands may be obtained except in case of deposits in the name of minors where guardians photographs should be obtained.

6.4. Operations of Accounts

The Bank shall ensure that banking facilities such as cheque book facility including third party cheques, ATM facility, net banking facility, retail loans, etc. are invariably offered to the visually challenged and minors without any discrimination. The Bank shall offer all normal banking services to the visually challenged and minor customers without any discrimination.

The Bank shall ensure that minor accounts are not overdrawn and always remain in credit. The Bank shall instruct their branches to allow minors' accounts (fixed and savings only) with mothers as guardians to be opened, whenever such requests are received by them.

The Bank shall allow opening of accounts of persons with Autism, Cerebral Palsy, Mental Retardation, Mental Illness and Mental Disabilities after appointing guardian/managers and shall also take note of the legal position and orders/certificates issued by the competent authority, under the acts applicable to such account holders.

In case the Bank account is operated by sick/old/incapacitated account holder, his/her thumb or toe impression/any mark of such account holder shall be identified by two independent witnesses known to the bank, one of whom shall be a responsible bank official. The Bank shall ask the customer to indicate who would withdraw the amount based on cheque / withdrawal form as signed/marked above and that person shall be identified by two independent witnesses. The Bank shall seek the signature of the person who would actually be drawing the money.

In this context, the opinion obtained by the Indian Bank's Association from their consultant on the question of opening of a bank account of a person who had lost both his hands and could not sign the cheque/withdrawal form is as follows:

In the case of the person who has lost both his hands, the signature can be by means of a mark. This mark can be placed by the person in any manner. It could be the toe impression as suggested. It can be means of mark which anybody can put on behalf of the person who has to sign, the mark being put by an instrument which has had a physical contact with the person who has to sign".

In addition to the above, magnifying glasses shall also be provided in all Bank branches for the use of persons with low vision, wherever they require for carrying out banking transactions with ease.

The Bank shall give an acknowledgment at the time of receipt of Form 15-G/15-H submitted by customers for non-deduction. The Bank shall put in place systems that shall enable it to provide Form 16A to customers, pertaining to Tax Deducted at Source (TDS) as per timeframe prescribed under the Income Tax Rules.

6.5. Cheque Deposit/Demand Draft Issuance

The Bank shall provide its customers with both the drop box facility and regular counters for deposit of cheques. The Bank branch shall not refuse giving an acknowledgement if the customer tenders the cheques at the counters.

The Bank shall invariably display on the cheque drop-box itself English, Hindi and the concerned regional language of the State.

- Customers can also tender the cheques at the counter and obtain acknowledgment on the pay-in-slips"
- The account number and contact number have to be mentioned behind the cheque
- The source of funds in case of NRO/NRE accounts have to be mentioned
- Please do not drop cash in the drop box
- Outstation and NRE cheques have to be tendered over the counter
- Deposits favouring consulates have to be tendered over the counter

The Bank shall ensure that drafts of small amounts are issued by the branches against cash to all customers irrespective of the fact whether the customer has an account with the Bank after ascertaining the reasons and being satisfied that there is no fraudulent intent. The Bank staff shall not refuse to accept small denomination notes from the customers (or non-customers for issuance of the drafts). The Bank shall ensure that drafts drawn on its branches are paid immediately. The Bank shall issue a duplicate draft, in lieu of lost draft, up to and including Rs. 5,000/- to the purchaser on the basis of adequate indemnity.

6.6. Cash Transactions

The Bank shall ensure that its branches accept cash over the counters from all their customers. The Bank shall not insist on the presence of account holder for making cash withdrawals in case of 'self' or 'bearer' cheques unless the circumstances so warrant. The Bank shall pay 'self' or 'bearer' cheques taking appropriate precautions.

6.7. Statement of account

The Bank shall offer monthly e-statement of account at the option of its Savings bank account holders (individuals) without any cost. The statement of accounts shall have full address /MICR and IFSC code of the branch.

The Bank shall dispatch the monthly statement of account which shall have brief, informative and intelligible entries. The bank shall facilitate statement of account to the customers through internet banking, mobile banking or any other remote delivery channel or hardcopy of the statement of accounts as per the preference of the customer.

The Bank shall keep the printed statements, if any, in the custody of the named responsible official, under lock and key overnight at the branch.

6.8. Nomination

The Bank shall publicize the nomination facility by printing appropriate message on cheque books, passbook and any other literature reaching the customers.

The Bank shall generally insist that the person opening a deposit account makes a nomination.

There can be only one nominee for a deposit account whether held singly or jointly and such a nominee must only be an individual. A person legally empowered to operate a minor's account can file a nomination on behalf of the minor.

In case the person opening an account declines to fill in nomination, the Bank official shall explain the advantages of nomination facility. If the person opening the account still does not want to nominate, the Bank official shall ask the customer to give a specific letter to the effect that he/she does not want to make a nomination.

In case the person opening the account declines to give such a letter, the Bank shall record the fact on the account opening form and proceed with opening of the account if otherwise found eligible. The Bank shall not refuse to open an account solely on the ground that the person opening the account refused to nominate.

The Bank shall have a proper system of acknowledging the receipt of the duly completed form of nomination, cancellation and / or variation of the nomination, which shall be given to all the customers irrespective of whether the same is demanded by the customers.

The Bank shall indicate the name of the Nominee in the FDRs and statement of account in case the customer agrees for the same, in addition to the legend "Nomination Registered".

The nominee is a mere custodian of the account and has no right over the money unless they inherit it, or it is specified in the will. The nominee's role is to direct the court in terms of handling the account in the event of the account holder's demise.

6.9. Account Transfer/ Closure

The Bank shall transfer the customer's account to another branch on request of the customer. The Bank shall transfer the account to the transferee branch within 7 working days without insisting on fresh proof of address and on the basis of the customer's self-declaration giving his/her current address. The customer shall submit documentary proof of his/her current address within a period of six months.

The Bank shall close the Current/Savings account upon customer's request within 7 working days of receiving instructions, subject to the customer completing all formalities and submitting all required documents.

7. Customer service aspects in respect of advances

7.1. Loan application and agreement

The Bank shall ensure that the Loan application forms are comprehensive in respect of all categories of loans irrespective of the amount of loan sought by the borrower. The Bank shall provide a checklist of documents to be submitted (compliant with legal and regulatory requirements) along

with the loan application form to enable the customer to submit the application complete in all respects.

The Bank shall not offer any unsolicited pre-approved credit facility in any form. The loan shall be disbursed only post compliance of all the terms and conditions of the credit facility.

The Bank shall have a system of giving acknowledgement for receipt of all loan applications.

7.2. Loan assessment and appraisal

The Bank shall conduct proper assessment of credit application of the borrowers without using margin and security stipulation as a substitute for due diligence on credit worthiness of the borrower. The Bank shall convey to the borrower the credit limit along with the applicable terms and conditions by way of sanction letter which shall be accepted by the borrower.

7.3. Information exchange with CICs with respect to loan applications

The Bank shall explain to the customer the role of Credit Information Companies (CICs), checks undertaken with the CICs and the effect that the information the CICs provides, can have on the customer's ability to avail credit.

The Bank may furnish a copy of the credit information report obtained from the CICs on request from the customer and on payment of the prescribed fee.

The Bank shall provide information about credit availed by the customers and its status to the CICs at periodic intervals

7.4. Timelines for Credit Decisions

The Bank shall have a defined procedure for disposal of loan proposals, with appropriate timelines and institute a suitable monitoring mechanism for reviewing applications pending beyond the specified period. The Bank shall make suitable disclosures on the timelines for conveying credit decisions through their websites, noticeboards, product literature, and such other modes.

The Bank shall verify the loan applications within a reasonable period of time and intimate the borrowers immediately in case any additional details/ documents are required.

The Bank shall communicate the sanction and the detailed terms and conditions to the customer in writing.

In case of rejection of any loan application the Bank shall convey in writing, the reason/reasons for rejection within stipulated time.

7.5. Procedure to be followed on sanction of loan

The Bank shall give a written receipt for all documents to title taken as security/ collateral for any loan. The Bank shall not insist on collateral security for loans up to Rs. 10 lakhs to MSME customers.

The Bank shall explain the repayment schedule, viz. amount, tenure, and periodicity of repayment at the time of sanction of loans and shall have a defined process for collection of dues. The Bank shall give the customer the option to let equated monthly instalments (EMIs) stay constant and change the tenure or vice-versa when the interest rate changes. The Bank shall explain the methodology for calculation of interest on loans.

The Bank shall furnish a copy of the loan agreement/ documents executed by the customer for his record. The statement of account shall be shared on a monthly basis or give access to the customer for generating the statement on a monthly basis and also the facility to view the said system as and when required.

7.6. Disbursement and recovery of loans

The Bank shall ensure timely disbursement of loans sanctioned in conformity with the sanction terms and conditions. The Bank shall give notice of any change in the terms and conditions, which shall be affected only prospectively. The changes in base/reference rates and standard service charges shall be communicated to the customer through the Bank's website. However, customer specific changes shall be communicated in writing.

The Bank shall have adequate post disbursement supervision mechanism in respect of loans.

In case of any misuse of any banks loan, the Bank shall take a decision to recall / accelerate payment or performance under the agreement or seek additional securities after giving due notice to borrowers. In the matter of recovery of loans, the Bank shall not resort to undue harassment viz. persistently bothering the borrowers at odd hours, use of muscle power for recovery of loans, etc.

The Bank shall release all securities on receiving payment of loan or realisation of loan subject to any legitimate right or lien for any other claim the Bank may have against such borrowers. The Bank shall return to its customers all the securities/ documents/ title deeds to mortgaged property within a maximum 30 working days of the repayment of all dues agreed to or contracted. The Bank shall give notice to borrowers if it decides to exercise the right of set off. The notice shall have full particulars about the remaining claims and the documents under which the Bank is entitled to retain the securities till the relevant claim is settled/ paid. The Bank shall convey any objection in respect of borrowal accounts which are being taken over by banks/ financial institutions within 21 days from the date of receipt of request.

7.7. Fees and charges in respect of loans

The Bank shall disclose in its loan application form/ sanction letter all information about fees / charges payable for processing the loan application, pre-payment options and charges, if any, penalty for delayed repayments if any, conversion charges for switching loan from fixed to floating rates or vice versa, existence of any interest reset clause and any other matter which affects the interest of the borrower.

The Bank shall display information on rates of interest, service charges and other fees on its website for all categories of loan products. The branches of the Bank shall have a copy of the Tariff Schedule, the availability of which shall be notified by way of a notice on the Comprehensive Notice Board.

The Bank shall ensure that such charges/ fees are non-discriminatory. The Bank shall inform its customers of changes in interest rates on its loan products and changes in the reference rate to which the floating rate of interest is linked through the Banks website. The Bank shall publicise this policy on its website.

7.8. Levy of Service Charges

The service charges will be approved by the board / New proposed committee. The charges will be reasonable and not out of line with the average cost of providing these services.

The Bank has displayed the charge schedule on the website and the same is updated from time to time for easy access and retrieval by the customers. A copy of the charges will be made available to customers at the branches on request.

7.9. Service at the counters

a. Banking hours / working days of bank branches

The Bank will observe public holiday on second and fourth Saturdays and will observe full working days on Saturdays other than second and fourth Saturdays (referred to as working Saturdays)

Bank will function for public transactions at least for 4 hours on weekdays and 2 hours on Saturdays in the larger interest of public and trading community. One-man offices or other special class of branches may remain open for such shorter hours as may be considered necessary.

b. Changes in banking hours

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

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

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

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

c. Commencement / Extension of working hours

Commencement of employees' working hours 15 minutes before commencement of business hours will be made operative by Bank at branches in metropolitan and urban centres. The Bank will take into consideration the recommendation taking into account the provisions of the local Shops and Establishments Act.

The branch managers and other supervising officials should, however, ensure that the members of the staff are available at their respective counters right from the commencement of banking hours and throughout the prescribed business hours so that there may not be any grounds for customers to make complaints.

Bank will ensure that no counter remains unattended during the business hours and uninterrupted service is rendered to the customers. Further, the bank shall allocate the work in such a way that no Teller counter is closed during the banking hours at their branches.

All the customers entering the branch before the close of business hours shall be attended to.

8. Collections of Instruments

The Cheque Collection Policies so formulated shall include:

- Immediate Credit for Local / Outstation cheques
- Time frame for Collection of Local / Outstation Instruments

- Interest payment for delayed collection

The Cheque Collection Policy will be comprehensive and transparent covering all aspects, is available on the website covering the technological capabilities, systems and processes adopted for clearing arrangements and other internal arrangements for collection through correspondents.

The policy should include instructions on the following:

- Delay in Cheque Clearing
- Collection of Account Payee Cheque
- Payment of Cheques/Drafts/Pay Orders/Banker's Cheques
- Cheques / Instruments lost in transit / in clearing process / at paying bank's branch
- Bills for collection
- Payment of interest for Delays in collection of bills
- Delay in Re-presentation of Technical Return Cheques and Levy of Charges for such Returns:

9. Dishonour of Cheques

The Bank will formulate procedures for dealing with dishonoured cheques, which will include procedure for returning dishonoured cheques, guidelines for action to be taken in respect of dishonour of inward clearing cheques/failed inward NACH mandates for amount of Rs 5 Lakh and above, for amount below Rs 5 Lakh and reporting of instance of frequent dishonour of cheques/failed NACH transactions for insufficiency of funds and similar reasons

Reporting of instances of frequent dishonour of cheques/failed NACH debit transactions for insufficiency of funds and similar reasons

Branch Operations Control (BOC) shall prepare the reports providing details of customer accounts which have been closed and details of customer accounts which have not been closed but permitted to continue, assigning reasons therefor. The consolidated report shall be placed before Audit Committee of the Board for review on a quarterly basis.

10. Branch Layout

The Bank shall take appropriate steps, including providing of ramps at the entrance of the Bank branches, wherever feasible, so that the persons with disabilities/wheelchair users can enter Bank branches and conduct business without difficulty. The Bank shall ensure that all new ATMs have Braille keypads.

The Bank shall provide infrastructure facilities within branches by providing adequate space, proper furniture, drinking water facilities, with specific emphasis on pensioners, senior citizens, disabled persons, and such other categories.

The Bank's large/ bigger branches shall have enquiry counters. The Bank branches shall display indicator boards at all the counters in English, Hindi as well as in the concerned regional language.

The Bank shall provide seating arrangements in the banking hall. The Bank shall endeavour to provide its customers services through a Single Window mechanism.

10.1. Branch Staff

The Bank branches shall ensure proper response to customers and help out customers in executing their transactions. The branch staff shall wear an identification badge displaying photo and name of the employee. The Assistant Branch Manager/ Branch Managers shall ensure that the intent of

policy is translated into the content and its eventual translation into proper procedures. The branch staff shall use Hindi and other regional languages in transacting business with customers.

The senior officials from Business team shall visit branches at periodical intervals for observing the quality of service rendered by the branches. The Bank shall have rewards for the best branches from customer service point of view by annual awards/ running shield.

The Bank shall train staff in technical areas of banking at delivery points by adopting innovative ways of training / delivery ranging from job cards to roving faculty to video conferencing with focus on customer service.

10.2. Guidance to customers

➤ Complaint Form

The Bank shall ensure that its branches have adequate customer complaint forms. The Bank shall provide the details of the Nodal Officer for complaint redressal in case if the customer grievance is unresolved.

➤ Complaint/ Suggestions Box

The Bank shall have a Complaints/suggestions box at all branches and a notice requesting the customers to meet the Branch Manager may be displayed regarding grievances if the grievances remain un-redressed.

➤ Complaint Book /Register

The Bank shall provide an acknowledgement to its customers in the form of perforated copies in each set which shall form part of the complaint book/ register in all branches. The Branch Manager shall send intimation to the Customer Service Team of the Bank along with the remarks of the Branch Manager within a time frame.

All complaints received at the branches will be entered in CRM system and the customer will be provided CRM reference number.

The complaint register will be scrutinized by the concerned officials during periodical visit to the branches and the observations/comments to be recorded in the visit reports.

The grievance policy displayed on the banks home page informs the customers on the channels to lodge a complaint and includes the name of the Nodal Officer for complaint redressal. Additionally, the policy mentions the escalation levels available to the customers for their complaints.

Assistance/guidance to customers:

All branches, except very small branches should have “Enquiry” or “May I Help You” counters either exclusively or combined with other duties, located near the entry point of the banking hall.

Customer Service Officers to ensure that the “May I Help You” and no counter remains unattended during the business hours and uninterrupted service is rendered to the customers. Additionally, no Teller counter is closed during the banking hours at their branches.

Display of time norms:

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

11. Third Party Products

The Bank may sell third party products subject to compliance with the extant rules and regulations. The Bank shall inform its customers if the Bank acts as an agent of any third-party product. The Bank shall not compel the customer to purchase/ subscribe to any third-party product when the customer avails a banking service or product.

The Bank shall obtain the requisite application and documentation for a third-party product offered only after the customer consents to subscribe/ avail of the product, in writing or through authenticated electronic means after necessary validation. The Bank shall disclose to the customers the details of all commissions / other fees received, if any. The Bank shall arrange to provide maximum possible 'After Sales Service'.

12. Disclosure of Information

12.1. Branch Display

The Bank shall display all important information to its customer via notice board enabling customers to take informed decision regarding the products and services. The notice board shall specifically indicate wherever recent changes have been done. Information like service charges, interest rates, services offered, product information, time norms for various banking transactions along with cut-off time and grievance redressal mechanism along with contact person details shall be displayed on the notice board in the specified format given in Annexure 1.

The Bank shall provide its customers with booklets consisting of all details of service and facilities available at the Bank in Hindi, English and the regional languages concerned.

These booklets/brochures may be kept in separate file/folder in the form of 'replaceable pages' so as to facilitate copying and updating. In this connection, banks may also adhere to the following broad guidelines:

The file / folder may be kept at the customer lobby in the branch or at the 'May I Help You' counter or at a place that is frequented by most of the customers. The language requirements (i.e., bilingual in Hindi speaking states and trilingual in other states) may be taken into account. While printing the booklets it may be ensured that the font size is minimum so that the customers are able to easily read the same. Copies of booklets may be made available to the customers on request.

The Unbanked Rural Branches (UBRB) and Customer Service Points (CSP) shall display business posters in the concerned regional languages.

The branches shall display at a prominent place notice about the availability of magnifying glasses and other facilities available for persons with disabilities. The Bank shall display on the notice board in all branches the name and address of the Banking Ombudsman / Ombudsman for Digital Transactions, name, address, and telephone numbers of the officials handling the Grievance Redressal mechanism.

12.2. Website

- The Bank shall display on their website the interest rate range of contracted loans for the past quarter for different categories of advances granted to individual borrowers along with mean interest rates for such loans.
- The total fees and charges applicable on various types of loans to individual borrowers shall be disclosed at the time of processing of loan as well as displayed on the website of the Bank for transparency and comparability and to facilitate informed decision making by customers. The

Bank shall display the information as specified under Minimum requirements for display of website point.

- The Bank shall publish Annual Percentage Rate (APR) or such similar other arrangement of representing the total cost of credit on a loan to an individual borrower on their websites so as to allow customers to compare the costs associated with borrowing across products and/ or lenders.
- The Bank shall place on its website the instructions along with the policies / procedures put in place for giving access of the locker / safe custody articles to the nominee/ survivor/ Legal Heir of the deceased customer.
- Information like time norms for common transactions, complete service charges, including services rendered free of charge, Fair Practice Code design and security features of all the bank notes may be made available in various booklets / brochures and website.

12.3. Other

The Bank shall make sure that all its advertising and promotional material are clear, and not misleading. The Bank shall also disclose applicable fees and charges with full details.

The Bank shall communicate from time to time to its customer various features of its available products and services through the Banks website. Information about products or promotional offers shall not be conveyed through tele-marketing to the customer if they have registered 'Do Not Call' facility.

12.4. Disclosure of Information by banks in the public domain

The bank will ensure the following are made available for public viewings through websites of banks are listed below:

I. Policy / Guidelines

1. Citizen's Charter
2. Deposit Policy
3. Deceased Depositors Policy along with Nomination Rules
4. Cheque Collection Policy
5. Fair Practices Code for Lenders
6. Fair Practices Code for Self- Regulation of Credit Card Business
7. Code of Conduct for Direct Selling Agents
8. Code for Collection of Dues and Repossession of Security

II. Complaints

1. Grievance Redressal Mechanism
2. Information relating to Banking Ombudsmen
3. Information relating to Ombudsmen for Digital Transactions.

III. Opening of Accounts

1. Account Opening Forms
2. Terms and Conditions
3. Service Charges for various types of services – Shall cover typical common services including courier charges – What services are available without any charges.
4. Interest rates on Deposits
5. Minimum balances – along with corresponding facilities offered

IV. Loans and Advances

1. Application forms relating to loans and advances
2. Copy of blank agreement to be executed by the borrower
3. Terms and Conditions
4. Processing fee and other charges
5. Interest rates on Loans and Advances

V. Branches

1. Details of branches along with addresses and telephone numbers (with search engine for queries relating to branch location)
2. Details of ATMs along with addresses

12.5. Remittance

The branch operations policy covers the following:

Remittance of Funds for Value ` 50,000/- and above

- Demand Drafts
- Issue of Demand Drafts
- Encashment of drafts
- Issue of Duplicate Demand Draft

Remittance through electronic mode

- Providing Positive Confirmation to the Originator
- Payment of penal interest for delayed credit /refunds of NEFT transactions
- National/ Regional Electronic Clearing Service (NECS/RECS)- Extension of service to remaining branches
- National Electronic Funds Transfer (NEFT)- Requirement of Indian Financial System Code (IFSC) in transactions
- National Electronic Funds Transfer (NEFT) System- Rationalisation of customer charges
- NEFT- Customer Service and Charges- Adherence to Procedural Guidelines and Circulars
- Mobile banking transaction limits
- Domestic Money Transfer- relaxations

13. Reporting Requirements

The Bank shall ensure that the following reports are submitted to the Customer Service Committee:

- Minutes consisting of agenda of Branch Level Customer Service Committee, list of feedback and opinion shared by customers to branch officials.
- The Internal Ombudsman of the Bank will report the status / progress of complaints escalated to his/her level to the Customer Service Committee of the Board, which will exercise oversight on the functioning of I.O.
- Customer complaint report on monthly basis covering:

- Details of customer complaints received including complaints received at Head Office/Regional Office along with the date on which it was received
- Turnaround time of resolution
- Brief details of resolution provided
- Complaints unattended for more than 30 days with reasons for delay
- Statement of complaints along with an analysis of the root cause. The complaints shall be analysed:
 - to identify customer service areas in which the complaints are frequently received.
 - to identify frequent sources of complaint.
 - to identify systemic deficiencies; and
 - to initiate appropriate action to make the grievance redressal mechanism more effective.
- Submission of the minutes highlighting the performance of the Standing Committee indicating the areas reviewed, procedures / practices identified and simplified / introduced
- Feedback submitted for necessary policy / procedural action after reviewing the quarterly reports of the Branch Level Committees
- Progress made for providing ramps at the entrance of the bank branches
- Details of the number of claims received pertaining to deceased depositors/ at an ongoing interval
- Progress report on recommendations made by various groups/ committees on customer service
- The detailed statement of complaints and its analysis will be available on our website for information of the general public. The complaints pertaining to ATM cards will also be included in this disclosure

The following shall be reported to the Board:

- Detailed memorandum of customer service / customer care aspects in the bank once every six months
- All awards received from the Banking Ombudsmen to report delays in implementation without valid reasons and for initiating necessary remedial action
- All rewards receive from BO not implemented with reasons in delay in implementation

14. Grievance Redressal Mechanism

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

Grievance Redressal Cell and Display of Names of Nodal Officer

The Bank shall form a Grievance Redressal Cell (GRC) as a part of its Customer Service Division at its Head Office to oversee the customer complaint handling mechanism of the entire bank. This cell shall be headed by a Principal Nodal Officer (PNO) Head – Customer Service. The PNO at the Head Office level shall be the point of contact with whom the BO, Indian Banks' Association (IBA) and RBI can liaise for resolution of customer complaints. The GRC shall ensure that following details are displayed in the branch and on the website of the Bank.

- Names of officials who can be contacted for redressal of complaints along with direct telephone number, fax number, complete address, and email address
- Details of Principal Nodal Officers
- Names and other contact details of MD & CEO and other business heads to enable customers to approach them if required
- Contact details of the BO Offices of the respective areas
- Code of Bank’s Commitment to Customers framed by Banking Code and Standards Board of India (BCSBI)
- Detailed Grievance Redressal Mechanism

Escalation levels:

The Bank shall adopt a four-tier approach for handling escalation of complaints/ grievances by the customers. Escalation of customer complaints/ grievances shall be handled in a structured manner as under:

Level of Escalation	Official to be approached	Channel to be followed
First Level	Branch Manager/Smile Centre	In-person/ Call/ In writing
Second Level	NO (central level)	Call/In writing
Third Level	PNO (central level)	Call/ In writing
Fourth Level	Banking Ombudsman/ BCSBI/ CPGRAMS	Call/ In writing/ Internet (through portal)

1. The Bank shall inform the customers that if their complaints are not resolved to their satisfaction, they may approach the PNO/NO, whose details are displayed in branches and on the website. The Bank shall ensure that appropriate efforts are made to resolve the escalated complaints within the Bank itself. In case of inability to resolve the complaint within the Bank, appropriate reasons shall be documented for non-resolution of such complaints.
2. If the customer is still not satisfied, the Bank shall inform the customer that he may approach the banking ombudsman within one month from the date of such intimation. The Bank shall endeavour to redress all customer grievances through its internal grievance redressal mechanism.

15. Erroneous Debits arising on fraudulent or other transactions:

- i. Vigilance by banks: The Bank shall adhere to the guidelines and procedures for opening and operating deposit accounts to safeguard against unscrupulous persons opening accounts mainly to use them as conduit for fraudulently encashing payment instruments
- ii. Compensating the customer: The Bank has Customer Compensation Policy in place which shall be put on Bank’s website

16. Settlement of Deceased Claims

The Bank will adhere to the provisions of Sections 45 ZA to 45 ZF of the Banking Regulation Act, 1949 and the Banking Companies (Nomination) Rules, 1985 with respect to the below:

- a. Accounts with survivor/nominee clause
- b. Accounts without the survivor / nominee clause
- c. Premature Termination of term deposit accounts
- d. Treatment of flows in the name of the deceased depositor

- e. Interest payable on the deposit account of deceased depositor
- f. Time limit for settlement of claims
- g. Availability of claim forms.
- h. Return of safe custody articles to Survivor(s) / Nominee(s) / Legal heir(s)

The Bank shall incorporate a clause in the account opening form that premature termination of term deposits (without penalty) would be allowed in case of death of a customer.

The Bank shall provide claim forms for settlement of claims of the deceased account holders, to nominee/legal heir(s). The Bank shall transfer the balance in the deceased's customers account to the nominee wherever nomination has been registered. The Bank shall obtain appropriate agreement from the nominee with regard to the treatment of pipeline flows in the name of the deceased account holder.

The Bank shall settle the claims in respect of deceased depositors and release payments to nominee 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 and other relevant information /documents if any.

The Bank shall adopt a simplified procedure for payment to legal heir(s) of the depositor where the deceased depositor had not made any nomination.

The Bank shall place templates of the claim forms for settlement of claims in respect of deceased depositors in terms of the RBI / IBA mandated simplified procedure, on their websites in a prominent manner.

The Bank will adhere to the procedures for accepting nominations and settlement of claims in respect of deceased depositors. The procedures will be in line with Bank's policy on Model Operational Procedure for Settlement of Claims for Deceased Depositor.

17. Settlement of Claims in respect of missing persons

The settlement of claims in respect of missing persons would be governed by the provisions of Section 107 / 108 of the Indian Evidence Act, 1872. Bank shall formulate a policy which would enable them to settle the claims of a missing person after considering the legal opinion and taking into account the facts and circumstances of each case.

18. Release of other assets of the deceased borrowers to their legal heirs

The Bank will adhere to the procedure for release of other assets of the deceased borrowers to their legal heirs.

19. Unclaimed Deposits/Inoperative Accounts in banks

The Bank will accordingly adhere to the process to cover the guidelines mentioned in the RBI circular-customer service.

20. Customer Confidentiality Obligations

The Bank shall maintain secrecy that arises out of the contractual relationship between the Bank and the customer, and as such no information shall be divulged to third parties except under circumstances as given below:

- Where disclosure is under compulsion of law or if required by the statutory/regulatory authorities
- Where there is duty to the public to disclose
- Where interest of Bank requires disclosure and
- Where the disclosure is made with the express or implied consent of the customer.

The Bank shall treat all customer information as private and confidential (even when customer relation ceases to exist) and shall not use customer information for marketing/ cross selling purposes by anyone including the Bank itself unless the customer specifically authorizes the Bank to do so.

20.1. Providing customers necessary information

The Bank shall provide its customer with regular appropriate updates and display the following at its branches, for customer information

- Services the Bank provides.
- Schedule of Charges for relevant products
- Name of the official at the branch whom the customer shall approach in case of any grievance.

The Bank shall keep its customers informed about changes in the charges or terms and conditions with a 30-day advance intimation through appropriate means like statement messages, news releases, letters, e-mail, SMS, website, notice board etc. or other such means.

20.2. Customer compensation and grievance redressal

The Bank shall handle customer complaints / grievances promptly and shall attempt to resolve the same. The detailed guidelines in this regard are contained in Customer Grievance Redressal policy and Customer Compensation Policy.

20.3. Non - Discrimination policy

The Bank shall not discriminate between its customers based on age, race, gender, marital status, religion, disability, or financial status.

21. Collecting information from customer for cross selling purpose:

The Bank is aware, that the information provided by the customer for KYC compliance while opening an account is confidential and divulging any details thereof for cross selling or any other purpose would be in breach of customer confidentiality obligations. Bank shall treat the information collected from the customer for the purpose of opening of account as confidential and not divulge any details thereof for cross selling or any other purposes. The Bank will ensure that information sought from the customer is relevant to the perceived risk, is not intrusive, and is in conformity with the guidelines issued in this regard.

Wherever we decide to collect any information about the customer for a purpose other than KYC requirements, it will not form part of the account opening form. Such information may be collected separately, purely on a voluntary basis, after explaining the objectives to the customer and taking his express approval for the specific uses to which such information could be put.

22. Switching banks by customer:

The Bank will ensure that customer service in the branches is superior, in case the depositors are dissatisfied with customer service, they can switch banks and we would not thwart depositors from switches.

23. Co-ordination with officers of Central Board of Direct Taxes:

There is a need for greater co-ordination between the income-tax department and the banking system.

Banks will extend necessary help/co-ordination to tax officials whenever required. Further, Bank shall view serious concern cases where Bank staff connive/assist in any manner with offences punishable under the Income Tax Act. In such cases in addition to the normal criminal action, these cases (if any) shall be taken up by the disciplinary committee.

24. Declaration of Holiday under the Negotiable Instruments Act, 1881

The Bank shall declare holidays, in terms of Section 25 of the Negotiable Instruments Act, 1881, the expression "public holiday" includes Sunday and any other day declared by the Central Government by notification in the Official Gazette to be a public holiday. However, this power has been delegated by the Central Government to State Governments vide the Government of India, Ministry of Home Affairs' Notification No. 20-25-56-Pub-I dated 8 June 1957. While delegating the power to declare public holidays within concerned States under Section 25 of the Negotiable Instruments Act, 1881, the Central Government has stipulated that the delegation is subject to the condition that the Central Government may itself exercise the said function, should it deem fit to do so. This implies that when Central Government itself has notified a day as "public holiday" under Section 25 of the Negotiable Instruments Act, 1881, there is no need for banks to wait for the State Government notification.

25. Miscellaneous

➤ **Sunday banking**

Sunday banking: In predominantly residential areas the Bank may keep the branches open for business on Sundays by suitably adjusting the holidays. The Bank will ensure that rural branches are open on weekly market day.

➤ **Accepting standing instructions of customers**

Standing instructions will be accepted on all current and savings bank accounts, including payments on account of taxes, rents, bills, school / college fees, licenses, etc.

➤ **Clean Overdrafts for small amounts**

Clean overdrafts for small amounts may be permitted to customers whose dealings have been satisfactory subject to policy framed.

➤ **Rounding off of transactions**

(a) All transactions, including payment of interest on deposits/charging of interest on advances, shall be rounded off to the nearest rupee i.e., fractions of 50 paise and above shall be rounded off to the next higher rupee and fraction of less than 50 paise shall be ignored. Issue prices of cash certificates shall also be rounded off in the same manner. However, Bank shall ensure that cheques/drafts issued by clients containing fractions of a rupee are not rejected or dishonoured by them.

➤ **Doorstep Banking**

SSFB shall offer Doorstep banking for certain customer segments including Senior Citizens of 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. Various modes of requesting the service shall include via e-mail, fax, telephonic instructions initiated by Self or through Relationship Managers. Appropriate mitigating controls as per the Bank's standard shall be implemented (including Call back confirmations, Manual authentication, e-mail requests are from registered ID, encryption as applicable from time to time).

➤ **Types of Service to include and not limited to:**

- Financial transactions (Cash pick up / Delivery, Cheque pick up, cheque book delivery, Demand Draft delivery, Manually Enabled Fund Transfer (MEFT) advice, KYC documents collection (for senior citizens only) etc.
- Non-Financial Transactions: Statements, Wealth statements, Mortgage provisional interest certificates, Form 15G/H etc.

➤ **Various Working Groups / Committees on Customer Service in Banks - Implementation of the Recommendations**

In order to keep a watch on the progress achieved by the Bank in the implementation of the recommendations of various working groups/Committees on customer service, the Bank shall examine the recommendations which have relevance in the present-day banking and continue to implement them. These may be submitted periodically to the Customer Service Committee of the Board, a progress report on the steps/ measures taken in that regard.

➤ **Code of Bank's Commitment to Customers**

The Bank follows various provisions of the code of Bank's Commitment to Customers, implementation of which is monitored by the Banking Codes and Standards Board of India (BCSBI). The formulated Code of Bank's Commitment to Customers has been put on the Bank's website.

26. Record Keeping

All the documents and records as applicable will be maintained as per Policy on Preservation of Records

27. Policy Review & Updates

This Board approved policy shall be reviewed on an annual basis or earlier, if required for incorporating changes in handling Customer service policy and regulatory updates, if any.

28. Regulatory References

- RBI Master Circular on Customer Service in Banks dated July 01, 2015
- RBI Master Circular – Loans and Advances – Statutory and Other Restrictions dated July 1, 2015
- RBI Circular No. DBR.NBD.No.26/16.13.218/2016-17 dt. 06.10.2016: Operating Guidelines for Small Finance Banks.
- RBI Press Release dated September 03, 2018, on “The Reserve Bank introduces Internal Ombudsman Scheme, 2018” for Scheduled Commercial Banks
- RBI Notification No. CEPD. PRS. No. 3370 /13.01.010/2018-19 dated January 31, 2019, on Ombudsman Scheme for Digital Transactions, 2019
- IBA Model Customer Rights Policy
- IBA Code of Banking Practice
- BCSBI Code of Commitment to Bank's Customers

29. Annexure 1- Format of Comprehensive Notice Board

(Updated up to _____)

A. CUSTOMER SERVICE INFORMATION:

- (i) We have separately displayed the key interest rates on deposits & forex rates in the branch.
- (ii) Nomination facility is available on all deposit accounts
- (iii) We exchange soiled notes and mutilated notes.
- (iv) We accept/exchange coins of all denominations.
- (v) Please refer to our cheque collection policy for the applicable timeframes for collection of local and outstation cheques.
- (vi) For satisfactory accounts, we offer immediate credit of outstation cheque up to ₹ 5000 (Please refer cheque collection policy).
- (vii) Bank's BPLR (Benchmark Prime Lending Rate) & its effective date

B. SERVICE CHARGES:

Sr No	Type of account	Minimum Balance Requirement	Charges for non-maintenance thereof
1.	Savings Account		

C. GRIEVANCE REDRESSAL:

- (i) If you have any grievances/complaints, please approach Branch Manager:
- (ii) If your complaint is unresolved at the branch level, you may approach our Regional/Zonal Manager at: Ms. Jyoti Tatikonda, Head – Customer Experience, 104, Sharada Terrace, Plot No.65, Sector 11, CBD Belapur, Navi Mumbai – 400614
- (iii) If you are not satisfied with our grievance redressal, you may approach the Banking Ombudsman as given in "F" below / Ombudsman for Digital Transactions as given in "G" below, as applicable.

D. OTHER SERVICES PROVIDED:

- i) We offer SSI loans/products.
- ii) We open 'Basic Savings Bank Deposit Accounts'.

E. INFORMATION AVAILABLE IN BOOKLET FORM

(Please approach 'MAY I HELP YOU' Counter)

- (i) All the items mentioned in (A) to (D) above.
- (ii) The Citizen's Charter for Currency Exchange facilities.
- (iii) Time norms for common transactions.
- (iv) Design and security features of all the bank notes.
- (v) Policy documents relating to Cheque Collection, Grievance Redressal Mechanism, Security repossession and Compensation.
- (vi) The complete service charges, including services rendered free of charge.
- (vii) Fair Practices Code/The Code of Bank's Commitment to Customers.

Information to be provided outside the premises:

- Name of the Bank / Branch:
- Weekly Holiday on:
- Weekly Branch Non-Banking Day:
- Branch Working Hours:

F. Details of Banking Ombudsman:

Sl. No.	Centre	Name & Address of the Office of Banking Ombudsman	Area of Operation
1	Ahmedabad	Smt. N Sara Rajendra Kumar C/o Reserve Bank of India 5th Floor, Nr. Income Tax, Ashram Road Ahmedabad-380 009 STD Code: 079 Tel. No. 26582357 Email: cms.boahmedabad@rbi.org.in	Gujarat, Union Territories of Dadra and Nagar Haveli, Daman, and Diu
2	Bengaluru	Ms Saraswathi Shyamprasad C/o Reserve Bank of India 10/3/8, Nrupathunga Road Bengaluru -560 001 STD Code: 080 Tel. No. 22277660/22180221 Fax No. 22276114 Email: cms.bobengaluru@rbi.org.in	Karnataka
3	Bhopal	Shri Hemant Kumar Soni C/o Reserve Bank of India Hoshangabad Road Post Box No. 32, Bhopal-462 011 STD Code: 0755 Tel. No. 2573772 2573776 2573779 Email: cms.bobhopal@rbi.org.in	Madhya Pradesh
4	Bhubaneswar	Shri Biswajit Sarangi C/o Reserve Bank of India Pt. Jawaharlal Nehru Marg Bhubaneswar-751 001 STD Code: 0674 Tel. No. 2396207 Fax No. 2393906 Email: cms.bobhubaneswar@rbi.org.in	Odisha
5	Chandigarh	Shri J L Negi C/o Reserve Bank of India 4th Floor, Sector 17 Chandigarh Tel. No. 0172 - 2721109 Fax No. 0172 - 2721880 Email: cms.bochandigarh@rbi.org.in	Himachal Pradesh, Punjab, Union Territory of Chandigarh and Panchkula, Yamuna Nagar, and Ambala Districts of Haryana
6	Chennai	Dr. Balu K C/o Reserve Bank of India Fort Glacis, Chennai 600 001 STD Code: 044 Tel No. 25395964 Fax No. 25395488 Email: cms.bochennai@rbi.org.in	Tamil Nadu, Union Territories of Puducherry (except Mahe Region) and Andaman and Nicobar Islands

7	Dehradun	Shri Arun Bhagoliwal C/o Reserve Bank of India 74/1 G.M.V.N. Building, 1st floor, Rajpur Road, Dehradun - 248 001 STD Code: 0135 Telephone: 2742001 Fax: 2742001 Email: cms.bodehradun@rbi.org.in	Uttarakhand and seven districts of Uttar Pradesh viz., Saharanpur, Shamli (Prabudh Nagar), Muzaffarnagar, Baghpat, Meerut, Bijnor and Amroha (Jyotiba Phule Nagar)
8	Guwahati	Shri Thotngam Jamang C/o Reserve Bank of India Station Road, Pan Bazar Guwahati-781 001 STD Code: 0361 Tel.No. 2734219/ 2512929 Email: cms.boguwahati@rbi.org.in	Assam, Arunachal Pradesh, Manipur, Meghalaya, Mizoram, Nagaland, and Tripura
9	Hyderabad	Shri T Srinivasa Rao C/o Reserve Bank of India 6-1-56, Secretariat Road Saifabad, Hyderabad-500 004 STD Code: 040 Tel. No. 23210013 Fax No. 23210014 Email: cms.bohyderabad@rbi.org.in	Andhra Pradesh and Telangana
10	Jaipur	Ms. Rekha Chandanaveli C/o Reserve Bank of India, 4th floor Rambagh Circle, Tonk Road, Jaipur - 302 004 STD Code: 0141 Tel. No. 2577931 Email: cms.bojaipur@rbi.org.in	Rajasthan
11	Jammu	Shri P Shimrah C/o Reserve Bank of India, Rail Head Complex, Jammu- 180012 STD Code: 0191 Telephone: 2477617 Fax: 2477219 Email: cms.bojammu@rbi.org.in	Union Territories of Jammu & Kashmir and Ladakh
12	Kanpur	Shri P K Nayak C/o Reserve Bank of India M. G. Road, Post Box No. 82 Kanpur-208 001 STD Code: 0512 Tel. No. 2305174/ 2303004 Email: cms.bokanpur@rbi.org.in	Uttar Pradesh (excluding Districts of Ghaziabad, Gautam Buddha Nagar, Saharanpur, Shamli (Prabudh Nagar), Muzaffarnagar, Baghpat, Meerut, Bijnor and Amroha (Jyotiba Phule Nagar)
13	Kolkata	Shri Hauzel Thangzaman C/o Reserve Bank of India 15, Netaji Subhash Road Kolkata-700 001 STD Code: 033	West Bengal and Sikkim

		Tel. No. 22310217/22133353 Fax No. 22305899 Email: cms.bokolkata@rbi.org.in	
14	Mumbai (I)	Dr. Neena Rohit Jain C/o Reserve Bank of India 4th Floor, RBI Byculla Office Building, Opp. Mumbai Central Railway Station, Byculla, Mumbai-400 008 STD Code: 022 Tel No. 23022028 Fax: 23022024 Email: cms.bomumbai1@rbi.org.in	Districts of Mumbai, Mumbai Suburban and Thane
15	Mumbai (II)	Shri S.K.Kar C/o Reserve Bank of India, 4th Floor, RBI Byculla Office Building, Opp. Mumbai Central Railway Station, Byculla, Mumbai-400 008 STD Code: 022 Telephone: 23001280/23001483 Fax : 23022024 Email : cms.bomumbai2@rbi.org.in	Goa and Maharashtra, (except the districts of Mumbai, Mumbai Suburban and Thane)
16	Patna	Shri Rajesh Jai Kanth C/o Reserve Bank of India Patna-800 001 STD Code: 0612 Tel. No. 2322569/2323734 Fax No. 2320407 Email: cms.bopatna@rbi.org.in	Bihar
17	New Delhi (I)	Shri R.K. Moolchandani C/o Reserve Bank of India, Sansad Marg, New Delhi STD Code: 011 Tel. No. 23725445 Fax No. 23725218 Email: cms.bonewdelhi1@rbi.org.in	North, North-West, West, South-West, New Delhi, and South districts of Delhi
18	New Delhi (II)	Mrs. Ruchi A S H C/o Reserve Bank of India Sansad Marg, New Delhi STD Code: 011 Tel. No. 23724856 Email: cms.bonewdelhi2@rbi.org.in	Haryana (except Panchkula, Yamuna Nagar, and Ambala Districts) and Ghaziabad and Gautam Budh Nagar districts of Uttar Pradesh
19	New Delhi (III)	Smt. Suchitra Maurya C/o Reserve Bank of India Sansad Marg, New Delhi STD Code: 011 Tel. No. 23715393 Fax No. 23765234 Email: cms.bonewdelhi3@rbi.org.in	North-East, Central, Shahdara, East and South-East districts of Delhi
20	Raipur	Shri. Keshab Korkora C/o Reserve Bank of India	Chhattisgarh

		54/949, Shubhashish Parisar, Satya Prem Vihar Mahadev Ghat Road, Sundar Nagar, Raipur- 492013 STD Code: 0771 Telephone: 2244246, 2241819 Email: cms.boraipur@rbi.org.in	
21	Ranchi	Smt Chandana Dasgupta C/o Reserve Bank of India 4th Floor, Pragati Sadan, RRDA Building, Kutchery Road, Ranchi Jharkhand 834001 STD Code: 0651 Telephone: 8521346222/9771863111/ 7542975444 Fax: 2210511 Email: cms.boranchi@rbi.org.in	Jharkhand
22	Thiruvananthapuram	Shri G Ramesh C/o Reserve Bank of India Bakery Junction Thiruvananthapuram-695 033 STD Code: 0471 Tel. No. 2332723/2323959 Fax No. 2321625 Email: cms.botrivandrum@rbi.org.in	Kerala, Union Territory of Lakshadweep, and Union Territory of Puducherry (only Mahe Region)

G. Details of Ombudsmen for Digital Transactions:

Sl. No.	Centre	Name & Address of the Office of Banking Ombudsman	Area of Operation
1	Ahmedabad	C/o Reserve Bank of India La Gajjar Chambers, Ashram Road Ahmedabad-380 009 STD Code: 079 Tel. No. 26582357/26586718 Fax No. 26583325 Email: cms.odtahmedabad@rbi.org.in	Gujarat, Union Territories of Dadra and Nagar Haveli, Daman, and Diu
2	Bengaluru	C/o Reserve Bank of India 10/3/8, Nrupathunga Road Bengaluru -560 001 STD Code: 080 Tel. No. 22210771/222785629 Fax No. 22244047 Email: cms.odtbengaluru@rbi.org.in	Karnataka
3	Bhopal	C/o Reserve Bank of India Hoshangabad Road Post Box No. 32, Bhopal-462 011 STD Code: 0755 Tel. No. 2573772 /2573776 2573779 Email: cms.odtbhopal@rbi.org.in	Madhya Pradesh

4	Bhubaneswar	C/o Reserve Bank of India Pt. Jawaharlal Nehru Marg Bhubaneswar-751 001 STD Code: 0674 Tel. No. 2396207/2396008 Fax No. 2393906 Email:cms.odtbhubaneswar@rbi.org.in	Odisha
5	Chandigarh	C/o Reserve Bank of India 4th Floor, Sector 17 Chandigarh Tel. No. 0172 - 2721109 Fax No. 0172 - 2721880 Email: cms.odtchandigarh@rbi.org.in	Himachal Pradesh, Punjab, Union Territory of Chandigarh and Panchkula, Yamuna Nagar, and Ambala Districts of Haryana.
6	Chennai	C/o Reserve Bank of India Fort Glacis, Chennai 600 001 STD Code: 044 Tel No. 25395964 Fax No. 25395488 Email: cms.odtchennai@rbi.org.in	Tamil Nadu, Union Territories of Puducherry (except Mahe Region) and Andaman and Nicobar Islands
7	Dehradun	C/o Reserve Bank of India 74/1 G.M.V.N. Building, 1st floor, Rajpur Road, Dehradun - 248 001 STD Code: 0135 Telephone: 2742003 Fax: 2742001 Email: cms.odtdehradun@rbi.org.in	Uttarakhand and seven districts of Uttar Pradesh viz., Saharanpur, Shamli (Prabudh Nagar), Muzaffarnagar, Baghpat, Meerut, Bijnor and Amroha (Jyotiba Phule Nagar)
8	Guwahati	C/o Reserve Bank of India Station Road, Pan Bazar Guwahati-781 001 STD Code: 0361 Tel.No. 2542556/ 2540445 Fax: 2540445 Email: cms.odtguwahati@rbi.org.in	Assam, Arunachal Pradesh, Manipur, Meghalaya, Mizoram, Nagaland, and Tripura
9	Hyderabad	C/o Reserve Bank of India 6-1-56, Secretariat Road Saifabad, Hyderabad-500 004STD Code: 040Tel. No. 23210013/23243970 Fax: 23210014 Email: cms.odthyderabad@rbi.org.in	Andhra Pradesh and Telangana
10	Jaipur	C/o Reserve Bank of India, Ram Bagh Circle, Tonk Road, Post Box No. 12 Jaipur-302 004 STD Code: 0141 Tel. No. 5107973 Fax: 2562220 Email: cms.odtjaipur@rbi.org.in	Rajasthan
11	Jammu	C/o Reserve Bank of India, Rail Head Complex, Jammu- 180012 STD Code: 0191 Telephone: 2477617 Fax: 2477219 Email: cms.odtjammu@rbi.org.in	State of Jammu

12	Kanpur	C/o Reserve Bank of India M.G. Road, Post Box No. 82 Kanpur-208 001 STD Code: 0512 Tel. No. 2306278/ 2303004 Fax: 2305938 Email: cms.odtkanpur@rbi.org.in	Uttar Pradesh (excluding Districts of Ghaziabad, Gautam Buddha Nagar, Saharanpur, Shamli (Prabudh Nagar), Muzaffarnagar, Baghpat, Meerut, Bijnor and Amroha (Jyotiba Phule Nagar)
13	Kolkata	C/o Reserve Bank of India 15, Netaji Subhash Road Kolkata-700 001 STD Code: 033 Tel. No. 22304982 Fax No. 22305899 Email: cms.odtkolkata@rbi.org.in	West Bengal and Sikkim
14	Mumbai (I)	C/o Reserve Bank of India 4th Floor, RBI Byculla Office Building, Opp. Mumbai Central Railway Station, Byculla, Mumbai-400 008 STD Code: 022 Tel No. 23022028 Fax: 23022024 Email: cms.odtmumbai1@rbi.org.in	Districts of Mumbai, Mumbai Suburban and Thane
15	Mumbai (II)	C/o Reserve Bank of India, 4th Floor, RBI Byculla Office Building, Opp. Mumbai Central Railway Station, Byculla, Mumbai-400 008 STD Code: 022 Telephone: 23028140 Fax: 23022024 Email: cms.odtmumbai2@rbi.org.in	Goa and Maharashtra, (except the districts of Mumbai, Mumbai Suburban and Thane)
16	Patna	C/o Reserve Bank of India Patna-800 001 STD Code: 0612 Tel. No. 2322569/2323734 Fax No. 2320407 Email: cms.odtpatna@rbi.org.in	Bihar
17	New Delhi (I)	C/o Reserve Bank of India, Sansad Marg, New Delhi STD Code: 011 Tel. No. 23725445/23710882 Fax No. 23725218 Email: cms.odtnewdelhi1@rbi.org.in	North, North-West, West, South-West, New Delhi, and South districts of Delhi
18	New Delhi (II)	C/o Reserve Bank of India Sansad Marg, New Delhi STD Code: 011 Tel. No. 23724856 Fax No. 23725218-19 Email: cms.odtnewdelhi2@rbi.org.in	Haryana (except Panchkula, Yamuna Nagar, and Ambala Districts) and Ghaziabad and Gautam Budh Nagar districts of Uttar Pradesh
19	Raipur	C/o Reserve Bank of India 54/949, Shubhashish Parisar, Satya Prem Vihar Mahadev Ghat Road, Sundar Nagar, Raipur- 492013 STD Code: 0771 Telephone: 2242566, Fax No. 2242566 Email: cms.odtraipur@rbi.org.in	Chhattisgarh

20	Ranchi	C/o Reserve Bank of India 4th Floor, Pragati Sadan, RRDA Building, Kutchery Road, Ranchi Jharkhand 834001 STD Code: 0651 Telephone: 2210512 Fax: 2210511 Email: cms.odtranchi@rbi.org.in	Jharkhand
21	Thiruvananthapuram	C/o Reserve Bank of India Bakery Junction Thiruvananthapuram-695 033 STD Code: 0471 Tel. No. 2332723/2323959 Fax No. 2321625 Email: cms.odtrivandrum@rbi.org.in	Kerala, Union Territory of Lakshadweep, and Union Territory of Puducherry (only Mahe Region).