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## 1. Our Vision

To be a customer friendly premier Bank committed to enhancing stakeholder value

## 2. Our Mission

- Provide quality, innovative services with state-of-the-art technology in line with customer expectations.
- Enhance employees' professional skills and strengthen cohesiveness.
- Create wealth for customers and other stakeholders.

### **Disclaimer**

It is not a legal document creating rights and obligations. The Citizen Charter does not by itself create new legal rights, but it helps in enforcing existing rights. The Charter applies to all products and services provided by branches, subsidiaries and agents acting on behalf of the bank, across the counter, by post, through interactive electronic devices and through technology i.e. Alternate Delivery Channels.

## **OUR COMMITMENTS TO CUSTOMERS**

### **We will:**

- act courteously, fairly and reasonably in all our dealings with you
- make sure that our documents and procedures are clear and not misleading and the same give clear information about our products and services.
- give you clear information about the account or service chosen by you and will explain how it works, the terms and conditions and the interest rates which apply to it.
- help you use your account or service, by sending you regular statements (where appropriate) and will keep you informed about changes to the interest rates, charges or terms and conditions, etc.
- deal quickly and sympathetically with things that go wrong by correcting mistakes, handling complaints and reversing any bank charges applied in error.
- publicize our Citizen Charter, have copies available and make sure that our staff is trained to put it into practice.

- provide dedicated services to pensioners, senior citizens and customers with special needs like physically handicapped persons, disabled persons with autism, cerebral palsy, mental retardation, multiple disabilities, visually impaired persons etc.
- maintain privacy and confidentiality of the customers' personal information (except under compulsion of law, duty to the public to disclose, express or implied consent of the customer and where interest of the Bank requires disclosure). The Bank may utilize the information for cross-selling of own products and services
- update on procedure for payment of balance in accounts of the Deceased Customers to Survivors/Claimants (with nomination / without nomination)
- provide exchange of Soiled/Mutilated Currency notes at selected branches
- provide Lockers & Safe Deposit Vault Facilities at selected branches
- update details of the products/services at Bank's public domain website ([www.obcindia.co.in](http://www.obcindia.co.in)).The details of products/services can be obtained from the branches as well. (Bank reserves the right to change /amend the terms and conditions of any Scheme / Service at any time)
- update BCSBI codes on our public domain website ([www.obcindia.co.in](http://www.obcindia.co.in)) for customer education.

#### **WE EXPECT OUR CUSTOMERS TO:**

- help us meet the Know Your Customer (KYC) guidelines at the time of opening the account
- Check their statement of account or passbook regularly. Bring passbook while withdrawing cash from Savings Bank Account through Withdrawal Slip. Get passbook updated from time to time.
- Issue crossed/account payee cheques as far as possible. Ensure cheque is crossed and at the back of the cheque the account number and mobile number is mentioned before dropping it in the cheque drop box for clearing. Not to issue cheque without adequate balance, maintain minimum balance as specified by the Bank.
- Operate account regularly to maintain the status as Operative/Active. Inform Bank if you intend not to operate the account for some time. Inform any change of address, telephone number etc. to the branch

- Correct PAN number/ form 15G or 15H is to be furnished at the commencement of financial year enabling to deduct TDS correctly
- take precautions that are indicated for protection of the accounts
- Avail services like Automated Teller Machine (ATM), Online banking, Electronic Clearing System/ National Automated Clearing House (ECS/NACH), Electronic Fund Transfer (EFT) etc. offered by the branch.
- Avoid accessing Bank's Internet Banking site through a link from another site or an email. Verify the domain name displayed to avoid spoof websites. Ensure confidentiality of password for Internet Banking and PIN for Credit/ Debit Card.
- In case of loss of ATM/Debit card, notify Bank's call centre to take immediate steps to prevent the same from being misused. The customer shall be liable for any misuse until the time the Bank has been notified.
- Use SMS alert facility and notify any change in mobile number
- Avail nomination facility for their accounts and safe deposit lockers.
- Pay interest, installments, locker rent and other dues on time. The details of charges are available on the Bank's website and also with our branches.
- Account holder is to ensure that account is not used for money laundering or for any fraudulent transaction
- Customer obligation - Proper utilization of Bank Loan and its timely Repayment.
- Provide valuable feedback on our services so as to enable us to correct our mistakes and improve our customer service.

#### **Grievance redressal mechanism :**

We are committed to serve to your satisfaction and make your experience of patronizing our services an enjoyable one. However, whenever 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 Branch Manager for immediate redressal. Kindly obtain the feedback/complaint form from the branch or you may download it from our public domain website and submit it against acknowledgement to the branch or send it through email

**Online Grievance Redressal System** - Bank will provide for online registration of grievance on its website. The Online Grievance System provides access to the customer also for recording the complaint, complaint status tracking and receiving response from the Bank.

In case of non redressal, you may contact the following:-

Customer Relationship Centre - Toll free number 1800-180-1235, 1800-102-1235  
(Alternative number 0120-2580001)

And / or

The Nodal Officers posted at every Circle Office on telephone numbers available at our website. ([www.obcindia.co.in](http://www.obcindia.co.in))

If the complaint is not redressed within 7 days, contact the concerned Circle Office. List of Circle Offices along with addresses, Telephone Numbers, emails are available on website.

Our Toll free helpdesk and contact details of other functionaries mentioned above are displayed at the branch Notice Board and are also available on the Bank's website. ([www.obcindia.co.in](http://www.obcindia.co.in))

For ATM related complaints on account of following reasons:-

- (a) Cash not dispensed
- (b) Short dispensation of cash
- (c) Account debited twice but cash dispensed once.
- (d) Non- hot listing of 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 designated contact person is displayed at all ATM locations, Bank branches and on our website. ([www.obcindia.co.in](http://www.obcindia.co.in))

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

The General Manager,  
Chief Grievances Redressal Officer  
Oriental Bank of Commerce,  
Corporate Office,  
Plot No.5, Sector 32,  
Gurgaon-122001  
Ph: 0124-4126371  
E-mail: [complaint@obc.co.in](mailto:complaint@obc.co.in)

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

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

Managing Director & Chief Executive Officer  
Oriental Bank of Commerce,  
Corporate Office,  
Plot No.5, Sector 32,  
Gurgaon-122001

However, if the same is not resolved to the satisfaction of the customer within a month, he/she is 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 **20** Stations. Addresses and area of operation of Banking Ombudsman are given on public domain website. (Ref: ANNEX-1 of Banking Ombudsman Scheme of RBI, 2006 amended upto July 1, 2017).

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).

Oriental Bank of Commerce shall continue to strive to serve the Customers to their delight and Excel in the Area by providing Products and Services in line with the Expectations and Aspirations of our valued Customers.

**TIME NORMS**

Indicative time norms for various transactions subject to submission of required documents by the customers are given below:-

	<b>Service</b>	<b>Time norms (after completion of form)</b>
1	Opening of SB account	**15 Minutes
2	Closing of SB accounts	10 Minutes
3	Opening of Term Deposit Accounts	15 Minutes
4	Payment of Term Deposits	10 Minutes
5	Issuance of duplicate FDR	20 Minutes from the receipt of application along with required documents by the base branch.
6	Opening of Current Account	**30 Minutes
7	Closing of Current account	10 Minutes
8	Transfer of accounts	3 working days
9	Receipt of cash * -Through SWO -Through H/cashier	7 Minutes 15 Minutes
10	Payment of cash * -Through SWO -Through H/cashier	7 Minutes 15 Minutes
11	Updation of passbook/ issuance of statement of a/c	5 Minutes
12	Issuance of cheque Book -Non personalized -Personalized <b>(For new customer after 10 days)</b>	10 Minutes 10 working days
13	Issuance of ATM/ Debit Card -Non personalized -Personalized	10 Minutes 10 working days
14	Internet Banking Service facility	7 working days
15	SMS Alert services	Immediate (Through ATM 3 working days)
16	Mobile Banking facility	7 working days
17	Remittance-RTGS/ IMPS NEEFT/Draft	15 Minutes
18	Payment of Drafts	7 Minutes

	<b>Service</b>	<b>Time norms (after completion of form)</b>
19	Collection of cheques 1. Local – CTS Cheques 2. Outstation a. Cheques payable at CTS centres b. Cheques payable at Non CTS centres	2-3 working days  7 working days  10 working day
20	Retirement of Bills	20-30 Minutes
21	Settlement of deceased claim	15 working days
22	Issuance of Locker facility	30 Minutes
23	Stop payment/ Standing instructions	10 Minutes
24	Redressal of complaints - ATM / related -Internet Banking service related -Others	7 working days 48 hours 30 working days

\*\* Account activated for debit transaction after KYC compliance on T+1 basis (T stands for Day of completion of AOF)

\* subject to submission of required documents by the customers

	<b>Agriculture Credit Schemes</b>	<b>Times norms (after Completion of form) as per IBA</b>
1	Oriental Green Card (OGC) / Oriental Kisan Gold Card (OKGC) / OD facility to Farmers.	Up to Rs.25,000/- Within a Fortnight  Above Rs.25,000/- Within 8-9 Weeks subject to fulfillment of formalities
2	Scheme for Financing Allied Agriculture Activities viz. Dairy, Poultry, Fishery etc.	
3	Scheme for Financing Farmers to purchase Agriculture farm Machinery/ Implements	
4	Financing to Seed Producer & Processors	
5	Scheme For Construction Of Farm Structure And Farm House Cum Dwelling Units	
6	Oriental Kisan Tatkal Scheme	
7	Scheme For Financing To Green House / Poly House	
8	Scheme for cultivation of Coconut, Grapes, Citrus crops, tea plantation, Medicinal & Aromatic crops.	

9	Oriental Scheme for Financing Agriculture Land Purchase	
<b>Retail Loan Schemes</b>		<b>Times norms (after Completion of form)</b>
<ul style="list-style-type: none"> <li>• Oriental Home Loan Scheme</li> <li>• Oriental Education Loan Scheme</li> <li>• Oriental Vehicle( Car/Two wheeler)Loan Scheme</li> <li>• Oriental Mortgage Loan Scheme</li> <li>• Oriental Personal Loan for Govt. / PSU / Corporate Employees</li> <li>• Personal &amp; Vehicle Loan Scheme for Existing Large &amp; Mid Corporate Customers</li> <li>• Oriental Top up Home Loan Scheme</li> <li>• Oriental Advance against Government Securities</li> <li>• Oriental Advance against Gold Jewellery</li> <li>• Oriental Earnest Money Finance Scheme</li> <li>• Oriental Advance against Deposit Scheme</li> <li>• Oriental Reverse Mortgage Scheme</li> </ul>		<p><b><u>Home Loans</u></b> 7 days* for loans falling under the power of Branch/Cluster</p> <p>15 days* for loans falling under the power of Circle Office/Head Office.</p> <p><b><u>Education Loan</u></b> 7 days* for loans falling under the power of Branch/Cluster</p> <p>15 days * for loans falling under the power of Circle Office /Head Office.</p> <p><b><u>Vehicle Loan (Two &amp; Four wheeler)</u></b> 24 hours*</p> <p><b><u>Mortgage Loan</u></b> 7 days* for loans falling under the power of Branch/Cluster</p> <p>15 days * for loans falling under the power of Circle Office /Head Office.</p> <p><b><u>Oriental Personal Loan for Govt./PSU/Corporate Employees</u></b> 48 hours*</p> <p><b><u>Oriental Personal and Vehicle Loan scheme for existing Large &amp; Mid Corporate Customers</u></b> 24 Hours*</p> <p><b><u>Oriental Top up Home Loan Scheme</u></b> 24 hours*</p> <p><b><u>Oriental advances against Govt. Securities</u></b> 48 hours* for existing clients 4 days* for new customers</p> <p><b><u>Oriental advances against Deposit Scheme</u></b> 24 hours</p>

\* After receipt of duly completed application with supporting documents

MSME LOAN SCHEMES	DISPOSAL												
<p>Oriental Weaver Card (OWC) Scheme</p> <p>Oriental Scheme for Financing Autos/Taxis</p> <p>Scheme for Financing of Cotton Ginning Units</p> <p>Scheme for Financing of Rice Shelling Units</p> <p>Scheme for Financing Agro Processing/ Food Processing Units</p> <p>Scheme for loans to Doctor Hospitals etc. i.e. Oriental Sanjeevani</p> <p>Scheme for loans to Professional (other than Doctors)</p> <p>Oriental Business Loan scheme</p> <p>Oriental Fleet Loan Scheme</p> <p>Oriental Budget Hotel &amp; Restaurant</p> <p>Uttam Vyapari</p> <p>Stand Up India Scheme</p> <p>Pradhan Mantri Mudra Yojna (PMMY) Scheme</p> <p>Prime Minister Employment Generation Programme (PMEGP)</p> <p>Loans for Beauty Parlors / Saloons / Tailoring specifically for women.</p> <p>Oriental SME Transport Scheme.</p> <p>Oriental SME Development Scheme,</p> <p>Oriental SME Contractor Scheme,</p> <p>Oriental Equipment Loan Scheme.</p> <p>Overdraft facility to Educational</p>	<p>Upto Rs 5.00 Lakh : Within 2 weeks</p> <p>Above Rs 5.00 Lakh and Upto Rs 25.00 Lakh : Within 3 weeks</p> <p>Above Rs25 Lakh and Upto 1Crore : Within 4 weeks</p> <p>Above Rs1.00 Crore : Within 6 weeks (provided the loan applications are complete in all respects and accompanied by a 'check list')</p> <p>Time frame for disposal of loan applications relating to <i>other than</i> MSE borrowers</p> <p>Credit Limits upto Rs20 Lakh</p> <table border="1" data-bbox="727 1485 1477 1765"> <thead> <tr> <th>Proposal for</th> <th>Export Credit &amp; Non-Export Credit</th> </tr> </thead> <tbody> <tr> <td>Sanction of fresh /enhancements</td> <td>30 days</td> </tr> <tr> <td>Renewal of existing credit limits</td> <td>21 days</td> </tr> </tbody> </table> <p>Credit Limits above Rs20 Lakh</p> <table border="1" data-bbox="727 1865 1457 2011"> <thead> <tr> <th>Proposal for</th> <th>Export Credit</th> <th>Non-Export Credit</th> </tr> </thead> <tbody> <tr> <td>Sanction of fresh</td> <td>30 days</td> <td>45 days</td> </tr> </tbody> </table>	Proposal for	Export Credit & Non-Export Credit	Sanction of fresh /enhancements	30 days	Renewal of existing credit limits	21 days	Proposal for	Export Credit	Non-Export Credit	Sanction of fresh	30 days	45 days
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Institutions	/enhancements		
	Renewal of existing credit limits	21 days	30 days
<p>Oriental Weaver Card (OWC) Scheme for providing adequate and timely Credit Facilities to the handloom weavers.</p> <p>Composite Loans to Micro &amp; Small Enterprises (Manufacturing)</p> <p>Trade Related Entrepreneurship Assistance and Development (TREAD) Scheme for Women</p> <p>Loan under Technology Up gradation Fund Scheme for Textile units</p> <p>Loan under Technology Up gradation Fund Scheme for Modernization /setting up of Food Processing units</p> <p>Oriental Speed Vehicle Scheme For Financing of Vehicles (Public Transport).</p> <p>Scheme of Fund for Regeneration of Traditional Industries (SFURTI)</p> <p>Integrated Development of Leather Sector Scheme (IDLSS) – Subsidy Scheme for up gradation of Technology</p> <p>Refinance Scheme For Energy Saving Projects (RSES) for Micro, Small and Medium Enterprises under JICA Line of Credit</p> <p>Loan Against Security of Gold Jewellery</p> <p>Loan against Warehouse Receipts.</p> <p>Working Capital Finance to Cold Storage</p>			

<b>Government Business – Products/Services</b>		
<b>S.N</b>	<b>Particulars</b>	<b>Time Norms</b>
<b>1.</b>	<b>Pension</b>	<p>For opening of a/c : 30 minutes*</p> <p>Pension will be disbursed every month in the last 4 working days of the month except for pension for the month of March, which shall be credited on 1<sup>st</sup> working day of April. For delay in payment of pension, bank will</p>

		<p>pay interest @ 8% for the period of delay.</p> <p>*Saving account activated for debit transaction after KYC compliance on T+1 basis (T= Completion of form &amp; fulfillment of formalities)</p>
<u>2.</u>	<b>e-stamping of documents (Payment of Non Judicial stamp duty)</b>	<p>The facility is available at the designated branches and a receipt with unique number will be provided to the customer immediately on deposit of stamp duty amount.</p> <p>Time Norm is 20 to 25 minutes*</p> <p>*Subject to fulfillment of formalities</p>
<u>3.</u>	<b>Collection of Direct Taxes - ON-LINE TAX ACCOUNTING SYSTEM (OLTAS)</b>	<p>For physical payment of challan: 15-20 minutes.* (The facility of physical payment of Challan is available at select Branches only)</p> <p>For e-payment: On real time basis. Once the customer account is debited, transaction gets completed at Government website and tax will be treated as payment made to Government.</p> <p>*Subject to fulfillment of formalities</p>
<u>4.</u>	<b>Collection of Indirect Taxes – Electronic Accounting System in Excise and Service Tax (EASIEST)</b>	<p><b>For e-payment:</b> On real time basis. Once the customer account is debited, transaction gets completed at Government website and tax will be treated as payment made to Government. Amount paid after 8.00PM, will be treated for next day payment.</p> <p>*Subject to fulfillment of formalities</p>
<u>5</u>	<b>e-Payment of VAT</b>	<p>On real time basis, once the customer account is debited, transaction gets completed at Govt. website and tax will be treated as payment made to Government. Amount paid after 8.00 PM will be treated for the next day payment.</p>
<u>6</u>	<b>Senior Citizen Saving Scheme, 2004</b>	<p>A/c open : 25-30 minutes*</p> <p>*For Deposit : 10-12 minutes*</p> <p>*A/c closure : 25-30 minutes*</p> <p>*Saving account activated for debit transaction after KYC compliance on T+1 basis (T= Completion of form &amp; fulfillment of formalities)</p>

7	<b>Public Provident Fund (PPF)-1968</b>	<p>A/c open : 25-30 minutes</p> <p>*For Deposit : 10-12 minutes*</p> <p>*A/c closure : 25-30 minutes*</p> <p>*Subject to fulfillment of formalities</p>
<b>International Banking - Products / services.</b>		
	<p><b>Exports</b></p> <ul style="list-style-type: none"> <li>• Handling of documents relating to Exports of Goods &amp; Services on different tenors (Sight / Usance);</li> <li>• Negotiation of export bills under Letter of Credit;</li> <li>• Purchase of export bills;</li> <li>• Handling of export bills on Collections basis.</li> </ul> <p><b>Imports into India</b> All imports into India are subject to FEMA provisions and Foreign Trade policy in force at the time of opening the letter of credit/payment of import bills.</p> <p><b>Collection of instruments payable in Foreign Currency</b></p> <p>To collect foreign currency instruments and to provide immediate credit to account holders of the bank maintaining savings or current account.</p> <p><b>Foreign Inward Remittances for Beneficiaries in India</b> Followings arrangements/ modes of foreign inward remittances are in place</p> <ul style="list-style-type: none"> <li>• Remittances by way of SWIFT Transfer/Demand Draft/Cheque/Traveler Cheque/Currency notes etc.</li> <li>• Rupee Drawing Arrangement – speed remittance facility with Exchange Houses abroad</li> <li>• Remittances under money transfer service scheme with Weizmann Forex for Western Union.</li> </ul>	<p>One day from the receipt of the bill, keeping in view the nature of transaction &amp; subject to fulfillment of formalities.</p> <p>Opening of letter of Credit: 1 day after receipt of documents complete in all respects</p> <p>Retirement of import bills : one day after receipt of documents complete in all respects to fulfill FEMA/Bank guidelines.</p> <p>Dispatch of cheques for collection latest next day. Credit to account after 21 working days from receipt of funds by the bank.</p> <p>“In view of change of system of Foreign Currency cheque collection by Nostro Correspondents and discontinuation of Cheque collection under cash letter facility, in case of receipt of Foreign Currency cheque where bank is not having direct account relationship/the correspondent bank has discontinued the cheque collection, the cheque shall be sent to overseas correspondent as per specific request of the account holder and the value date of the realization will be the actual date of credit in our Nostro account and all the applicable charges like postal fee etc., shall be borne by the customer on actual basis”.</p> <p>Swift Remittances: Value date / next working day depending upon remitting centre time zone.</p>

<p>The above arrangements are subject to RBI Master Directions No. 2/2015-16, 3/2015-16 both dated January 1, 2016 &amp; 1/2016-17 dated February 22, 2017 revised from time to time.</p> <p>Facilitate receiving remittances/ payments from abroad, in foreign currency and Indian Rupees.</p> <p>Facilitate remittances meant for various purposes viz. Family Maintenance/ deposits in resident and non-resident accounts/ advance against export of goods and services.</p> <p><b>Foreign Outward Remittance for Residents</b></p> <ul style="list-style-type: none"> <li>• A resident of India may remit foreign currency amount in favor of a beneficiary residing outside India.</li> <li>• Services to all customers, through our Foreign Exchange Authorized branches.</li> <li>• Exchange Rates on real time basis.</li> </ul>	<p>Encashment of Currency Notes, Traveller Cheques About 30 minutes through selected branches only.</p> <p>Rupee Drawing Arrangement: For Speed Remittance Within 24 hrs from making remittance– same day.</p> <p>Money Transfer Service Scheme: About 30 minutes: this may slightly vary from branch to branch.</p> <p>1 day*</p> <p>*Subject to fulfillment of formalities and subject to fulfillment of FEMA/Bank Guidelines.</p>
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