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1. Vision

To promote fair banking practices by maintaining transparency in various products and services to make banking an enriching experience.

2. Mission

- Excellence in customer service.
- Innovate banking products and financial services to serve all segments of the society.
- Contribute towards growth in economy through multifarious activities/services.
- Contribute towards social banking.

3. Application of Charter

Disclaimer

It is not a legal document creating rights and obligations. The Citizen's Charter does not by itself create new legal rights, but it helps in enforcing existing rights. The Charter applies to all products and services listed below whether provided by branches, subsidiaries and agents acting on behalf of the banks, across the counter, by post, through interactive electronic devices and through technology. (Alternate delivery channels).

KYC Compliance

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

Products:

- a. All deposit accounts e.g. saving accounts, current accounts, term deposits, recurring deposits, NRE, FCNR, NRO.
- b. Offer nomination facility to all deposit accounts (i.e. accounts opened in individual/proprietorship capacity) and all safe deposit locker hirers (i.e. individual hirers).

- c. Fund based (retail Loans, Demand Loan, Term Loan, Cash Credit, overdrafts) and Non Fund Based (Letter of Credit/bank guarantee).
- d. Foreign exchange products including remittances and money changing.
- e. Third party products and investment products.
- f. Demat accounts and applications supported by Blocked Amount (ASBA) facility.
- g. Card products including Credit Card, Debit Card, ATM Cards, Smart Cards.

Services:

- a. Remittances facility to the customers by transfer through RTGS/NEFT/IMPS Issuance of Demand drafts, Banker Cheques, etc.
- b. Payment services with regard to pension.
- c. Collection of cheques.
- d. Safe Custody services, safe deposit locker facility.
- e. Banking services related to Government transactions.
- f. Indian currency notes exchange facility.
- g. Settlement of claim cases in deceased accounts.
- h. Internet Banking Services.

4. Our Commitments.

- (i) **To act fairly and reasonably in all dealings with customers in matters of**
 - a. Providing minimum banking facility of receipt and payment of cash/cheques at the bank's counters. Basic banking services are provided in no frill accounts.
 - b. Meet the commitments and standards in the charter for the products and services offered and in the procedure and practices followed.
 - c. Ensuring that products and services meet relevant laws and regulations in letter and spirit.
 - d. Ensuring dealings with the customers rest on ethical principles of integrity and transparency.
 - e. Operating a secure and reliable banking and payment system.
 - f. To deal quickly and sympathetically with customer grievances arising due to errors, delays in handling of customer related issues or on account of problems arising due to technological failure.
- (ii) **To display on Bank's website:**
 - a. Public awareness scheme- Reserve Bank of India (RBI) and Banking Ombudsman (BO) offices are trying to educate the public about the Banking Ombudsman Scheme through awareness campaigns, outreach programmes, publicity through print media, All India Radio and Doordarshan. However, these efforts need to be complemented by the banking industry. All the communications sent by the bank will have an insert on the Banking Ombudsman Scheme and its applicability.

- b. The policies should clearly lay out approach to Customer Care taking into account the geographic spread of branches, segments of customers, needs of special sections like senior citizens, widows, physically challenged persons etc. This policy will also clearly define and distinguish the features for different products and services and will indicate the target customer group.
 - c. The Bank's approach to Financial Education aspects is documented through a policy framework.
 - d. **Customer Centricity:** The Bank's approach to develop 'Client First Attitude' by the employees is documented and the same may include aspects such as positive attitudinal change, behavior and practices, the skill gaps of employees, the process of re-engineering the recruitment of staff for the purpose etc. Bank Board will evolve Human Resources Policies which will recruit for attitude and train for skills.
 - e. The Bank's policy framed to ensure the prescribed response time for every type of grievance will be approved by the Top Management of the bank.
 - f. Bank will codify annually all its policies/operational guidelines as that would help the front-line staff to serve the customers.
 - g. The internal inspection/audit reports of the banks will adequately focus on customer service and the Audit Rating will appropriately reflect the importance of customer service.
 - h. A comprehensive policy for Customer acceptance, Customer Care and Customer Severance,
 - i. Deposit Policy.
 - j. Cheque Collection Policy.
 - k. Grievance Redressal Policy.
 - l. Compensation Policy.
 - m. Collection of Dues and Security Repossession Policy.
 - n. Customer Right's policy
- (iii) **To maintain privacy and confidentiality of the customers' personal information except in the following cases. However, the bank may utilize the information for cross- selling of own products and services.**
- a. Where disclosure is under compulsion of law.
 - b. Where there is a duty to the public to disclose.
 - c. Where interest of the bank requires disclosure.
 - d. Where the disclosure is made with the express or implied consent of the customer.
- (iv) **To publicize Charter.**
- a. Provide the customer a copy of the charter on request.
 - b. Make available this charter on Bank's website.
 - c. Ensure training to the staff to put the charter into practice.

- (v) **To provide services to the customers as per standards laid down in the Code of Bank's Commitment to customers of BCSBI.**
- a. Suggestions/Feedbacks are welcome.
 - b. Display business hours.
 - c. Render courteous services.
 - d. Attend to all customers present in the banking hall at the close of business hours.
 - e. Provide separate 'Enquiry or 'May I Help you' counter at large branches.
 - f. Display interest rates for various deposit schemes from time to time.
 - g. Keeping customers informed about changes/modifications in interest rates, charges, terms & conditions through bank's website.
 - h. Provide details of various deposit schemes/services of the Bank in the bank's website.
 - i. Display time norms for various banking transactions.
 - j. Pay interest for delayed credit of outstation cheques, as advised by RBI from time to time.
 - k. Provide immediate credit in respect of outstation and local cheques upto a specified limit subject to certain conditions, as advised by RBI from time to time.
 - l. Provide complaint register/form and /suggestion box in the branch premises.
 - m. Display address of administrative offices as well as Nodal Officer/Chief Hosts dealing with customer grievances/complaints. There will be specific and proper queue management system at branches where there is heavy crowd, with basic facilities of seating arrangement drinking water etc.
 - n. Bank will reconcile certain issues regarding 'one man' branches by putting in place proper safeguards which ensure 'four eyes, principle, safety of cash and also continuity of services in case of leave etc.
 - o. For account opening, the Know your Customer (KYC) regulatory guidelines require us to seek documents for (i) proof of identity and (ii) proof of address. The documents required for opening are given in section 5.
 - p. Open no frill accounts under Financial Inclusion with prescribed minimum balance except in accounts where specifically exempted.
 - q. Open a Saving Bank Account in the name of individuals, singly or jointly, minors of the age of 10 years and above or under natural/legal guardianship or by an illiterate/blind person.
 - r. The name of the payee as well as instrument number in case of debit entries and the name of the payee bank/drawer of instrument as well as instrument number in case of credit entries will be provided by the bank in the pass book/Statement of accounts.

- s. Transfer the account from one branch to another branch free of charge.
- t. **Account Number Portability:** Customer will also be allowed to maintain the same account number in a bank even when he/she moves to another city or shifts his account to another branch in the same city. Request letter for transfer of account with account number portability can be submitted either at transferor or transferee branch.
- u. Provide facility of standing instruction for regular payments like insurance premium, rent, tax etc.
- v. Allow premature withdrawals, unless specified otherwise, at the rate of interest applicable for the period for which the deposit has run or the contracted rate whichever is lower, subject to penalty, if any, prescribed by the bank. No interest will be paid on premature withdrawals of deposit which has remained with the bank for less than prescribed minimum number of days for issuance of FDR.
- w. Allow premature withdrawal of fixed deposits in the name of Deceased Depositor/s to the Survivors/nominee specified by the depositor(s) at the time of issuance of such fixed deposit. On overdue fixed deposit bank may pay interest as per the method of calculation prescribed from time to time.
- x. Allow generally loans/overdrafts against deposits except on Certificates of Deposits (CD), Tax Saver Scheme/Capital Gain Scheme. Such loans are sanctioned by charging interest at rates directed by RBI from time to time or as prescribed by Bank.
- y. As a measure of good customer service, the Bank may intimate the depositor in advance regarding the date of maturity. Banks may also provide the auto renewal facility at the request of the customer.

Renewal Notices for Term Deposits:

When a term deposit is placed by a customer with us, the bank will obtain instructions from the customer in the account opening form for the disposal of his/her deposit at maturity

Where there are no instructions for disposal of the deposit at maturity the bank will inform the customer well in advance through letter/mail/SMS about its impending date of maturity.

In case the bank still do not receive any instruction from the customer, The bank will renew the deposit, excluding deposit like Tax savings deposits etc, For the same period of time as the matured deposit at the prevailing rate of interest.

The bank will permit premature withdrawals of term deposits in accordance with the mandate "Former or Survivor/ Either or Survivor", provided the customer has given the bank a specific joint mandate from all the depositors for the purpose. The bank will provide for such a mandate in the account opening form.

- z. Pay interest on deposits either monthly at discounted value or quarterly or half yearly (quarterly compounded i.e. reinvestment of interest) or on the date of maturity at the option of the depositor as applicable under particular deposit scheme. Maturity proceeds of Rs. 20,000/- and above will be paid by account payee cheque or credit to account. Cash payment of FDR/TDR will not be made if amount of Principal plus interest is Rs, 20,000/- or more.
- aa. Provide TDS statement explicitly mentioning details of gross interest credited and TDS debited.
- bb. Pay interest on overdue deposit if the deposit is renewed, as decided by the Bank from time to time.
- cc. Issue duplicates FDR in the event the original FDR is lost, subject to Depositor(s) completing required formalities prescribed by the Bank from time to time.
- dd. Provide linkage of Terms and Conditions of various Products like PPF or any future products introduced for specific segments, say senior citizens, which are provided on an agency basis by bank, properly integrated into the CBS.

(vi) Special Customers

(A) Pensioners and Other Senior Citizens-

- a. There will be prioritized service to senior citizens, physically handicapped persons by effective crowd/people management available at all branches.
- b. Provide automatic updation of age records and then conferring senior citizen benefits wherever applicable once a customer becomes a senior citizen.
- c. The needs of the senior citizens and the physically challenged persons will also be an important input for Bank in deciding on the branch locale and its access.

(B) Customers in Rural and Semi urban Areas-

- a. Bank will ensure proper currency exchange facilities and also the quality of notes in circulation in rural areas.
- b. It will be ensured that the branches are opened as per the schedule times and operating them for full hours.

(C) Self Help Groups (SHGs)-

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

(D) Tribal Areas/North East-

- a. The business correspondent/facilitator model will be used for improving the banking facilities in the tribal areas. Prominent citizens belonging to important Tribes of the region could also be considered for appointment as Business Correspondent (BC).
- b. Bank will ensure that at least one of the staff members in the branches in tribal areas is conversant with local language.
- c. Financial education material in pictorial form and audio presentations in local dialect will be used in Tribal areas.
- d. To achieve the banking/financial inclusion it will be endeavor of the Bank to implement the guidelines provided by the RBI and Government to transfer and posting the staff to the Region. Further, the staff so selected and posted will also focus on local talent building and development.
- e. Bank will facilitate opening the accounts for the SHGs in the region in furthering the cause of financial inclusion in the region.
- f. Bank will take further steps for improvement in provision of RTGS/NEFT facility to the customers from the region.

(E) Providing banking facilities to Visually Impaired Persons-

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

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

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

The simplified procedure is as under:

(a) Settlement of claim cases on the basis of Nomination

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

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

(b) Settlement of claim cases in joint accounts with Survivorship clause.

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

(c) Settlement of claims in absence of nomination and/or survivorship mandate

In such cases, the claimant is required to submit a claim form. In case the legal heirs of the deceased customer are identifiable and there is no dispute amongst the legal heirs, the bank has not prescribed any upper ceiling up to which claims can be settled without insisting for obtaining succession certificate/letter of administration etc. These claims are settled after obtaining indemnity with or without surety to the satisfaction of the bank. In case only one of the legal heirs wants to claim/receive the amount or contents of locker etc. he/she can obtain a power of attorney in his/her favor from the other legal heirs for receiving the amount of the deposit accounts and/or the contents of the locker.

(d) Timeline for settlement

In case all formalities completed by the claimant(s), the claim will be settled within 15 days from the date of submission of claim documents, complete in all respects, to the branch.

At the time of the payment of the claim, the claimant(s) shall give receipt to the branch.

(viii) **Exchange of Soiled/Mutilated Currency notes at Public sector banks.**

All branches of the bank along with currency chest branches maintained by the Bank will exchange soiled/mutilated/cut notes of all denominations free of cost. A mutilated note means a note of which a portion is missing or which is composed of more than two pieces. Currency exchange facility is offered to the Bank's customer and public in general (walk-in-customers).

The bank follows RBI guidelines in this respect. RBI has permitted the Banks to exchange mutilated currency notes which are genuine and where Mutilations such as not to cause suspicion or fraud. The Refund value of these mutilated currency notes are, however, paid as per Reserve Bank of India (Note Refund) Rules 2009

(ix) **Safe Deposit Vaults (Lockers)**

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

The major aspects governing the services:

- a. A locker may be hired by an individual (not minor), firm, limited company, specified associations, societies etc.
- b. Nomination facilities available to individual hirer of safe deposit locker.
- c. Loss of key should be immediately informed to branch. However all the expenses incurred in repairing the lock and key shall be borne by the hirer(s).

- d. Lessee may use his/her own pad lock on the locker. Locker holders are however, advised to get an insurance cover for the jewelry, valuables etc. kept in locker.
- e. Lockers are available in different sizes.
- f. Lockers are rented out for a minimum period of one year. Rent is payable in advance. In case of overdue rent the bank will charge penalty as decided from time to time.
- g. The rent may be paid from deposit account of lessee through standing instruction.
- h. The bank reserves its right to break open the locker if the rent is not paid despite notices sent by the bank as per the rules, and recover charges thereof.

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

(x) Articles in Safe Custody

Articles like shares, securities, etc can be kept in safe custody with the bank on prescribed charges wherever such facility is offered. Large/small boxes must be locked by the customer(s) and particulars must be written/painted thereon. The lock should be covered by sturdy cloth and sealed with the customer's seal. Relationship of banker and customer shall be that of bailer and bailee.

(xi) Remittance Services:

- a. Customers may remit funds from one center to another center by RTGS, NEFT, **IMPS** and demand drafts by paying specified charges.

Demand drafts for Rs. 50000/- and above will be issued by banks only by debit to the customer's account or against cheques or other instruments tendered by the purchaser and not against cash payment. Similarly, such payments of Rs.50000 and above will be made through banking channels and not in cash.

Before taking delivery of drafts customer is to verify that draft is complete including the signature of the official(s) along with their specimen signature numbers at the place provided for.

- b. The drafts can be revalidated by the payee(s) if they are identified as the holder in due course. The drafts can be revalidated only once within one year from the date of issue. After one year of the draft they are to be cancelled at the issued branch, and fresh draft obtained after paying the requisite service charges.

Bank will issue duplicate demand draft to the customer within a fortnight from the receipt of request. For delay in issuing duplicate draft beyond the above stipulated period, the bank will pay interest at the rate applicable for fixed deposit of corresponding maturity in order to compensate for such delay.

(xii) **ATM/Debit Card transactions:**

Branches in North Eastern region will endeavor to arrange for backup of alternate sources of energy for supply of power for ATM machines so as to ensure continuous service to the customers.

In case of doubt about the success/failure of an ATM transaction, the copy of the JP log called for from an acquiring bank and the preceding and succeeding transactions will also be included in the copy.

(xiii) **Mobile banking-**

Transaction value, Destination of transaction (two level authorization for non routine destinations), security based on hand-sets, frequency of payments will be introduced.

Bank will encourage formation of user communities to get feedback on the banks and also to enhance the efficiency of their products and design new products.

(xiv) **SMS/E-Mail Alerts**

Account statement in PDF format will be sent by e-mail, if customer requests so. (password encrypted document).

Bank will send e-mail giving the balance position at agreed periodicity viz.daily, weekly, fortnightly etc. to Current account holders with high transactions.

(xv) **NACH/ECS Mandate Management System-**

Bank will ensure that NACH/ECS Mandate Management System is working effectively to comply with the mandate given by the customer in respect of limit of debit amount, expiry date, and withdrawal of mandate, etc. Withdrawal of mandate for any NACH/ECS debit payments will not be left to the mercy of the beneficiary.

(xvi) **Loans and Advances**

- a. Pricing and Non Pricing Terms and Conditions of Loans- All Pricing and Non Pricing Terms and conditions of Loans will be in strict conformity with the Regulatory Guidelines and correctly capture the risks involved and the rating of the borrowers concerned individually or as a class. Regulation will ensure that customers clearly understand the pricing policies of banks, and the supervision will ensure strict compliance of bank with Regulatory Guidelines regarding Pricing and Non-pricing terms governing all loans.
- b. The CBS software will be so enabled so as to provide the following Provision to apply for Retail Loan and will be available in Bank's portal and internet Banking. Reason for Penal interest on loan accounts, Rate of interest charged in Loan accounts etc. will be mentioned in the Passbooks/Statements of Accounts.
- c. Housing Loan Interest Certificate/Education Loan interest is required for income Tax purposes by the borrowers every year. CBS software will be enabled to generate/issue such certificates in respect of all Housing Loan and Educational Loan customers in the month of April every year.
- d. Loan Statement- Bank will ensure that loan statements are issued to the borrowers periodically giving details of loan disbursed, demands and repayments effect along with interest and details of charges.
- e. Loan Documents- Borrower will be made aware upfront about various documents required to be produced for processing of loan application, instead of in piecemeal.
- f. Bank will automatically provide annual account statement to Home Loan customers without request from them. Such statements will contain details of payment made towards principal and interest including principal outstanding.
- g. Normally bank guarantee will be closed and margin money returned upon return of original bank guarantee duly discharged by the beneficiary. In its absence, it will be closed one month after its expiry and after intimating the beneficiary. The title deeds will be returned to the customers within a period of 15 days after the loan closure and for delayed return of title deeds or where there is a loss of title deeds in

the custody of the bank customer will be suitably compensated as per the Compensation Policy of the Bank.

- h. Bank has already switched over to Base Rate. Notice with regard to the benefits of switchover and option available to the customer is displayed on our website.
- i. Bank will send SMS or e-mail alert informing the change in interest rate on loan availed due to change in base rate etc.

5 Standards. for Services

Ultimate delivery channel is Branch Office/specialized Branch Office besides availability of alternative delivery channel viz. ATMs, internet banking service, Mobile Banking, Credit Card etc. It is the responsibility of Branch Manager to provide services to the customers as per standards/norms. Any query/grievance be addressed to the Branch Manager/Call Centre.

Customers can obtain the details of the products/services from the Branch or download from Bank's public domain website. Bank reserves the right to change /amend the terms and conditions of any Scheme/services at any time.

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

S.No	Service	Documents required	Time norms (after completion of form)
1	Opening of SB account	<p>A) For Identity Proof ,copy of any one: The passport, the driving license, the Permanent Account Number (PAN) Card, the Voter's Identity Card issued by Election Commission of India, job card issued by NREGA duly signed by an officer of the State Government, the letter issued by the Unique Identification Authority of India containing details of name, address and Aadhaar number.</p> <p>For Low Risk Customers:</p> <p>i. identity card with applicant's Photograph issued by Central/State Government Departments, Statutory/Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, and</p>	15 Minutes

S.No	Service	Documents required	Time norms (after completion of form)
		<p>Public Financial Institutions;</p> <p>ii. letter issued by a gazetted officer, with a duly attested photograph of the person;</p> <p>B. For Proof of address, copy of any one: Proof of address also follows from the above documents only.</p> <p>C. Photograph</p> <p>Quoting of Aadhaar number (except in state of Assam & Meghalaya) , Mobile number & submission of PAN number/Form 60 is mandatory for resident individuals.</p>	
2	Closing of SB accounts	Passbook, Unused cheque book, ATM/Debit Card	10 Minutes
3	Opening of Term Deposit Accounts	As applicable in SB accounts	15 Minutes
4	Payment of Term Deposits	Original FDR/ RD pass book	10 Minutes
5	Issuance of duplicate FDR	Indemnity Bond	20 Minutes from the receipt of application along with required documents by the base branch.
6	Opening of Current Account	<p>Accounts of companies</p> <p>a. Certificate of incorporation;</p> <p>b. Memorandum and Articles of Association;</p> <p>c. A resolution from the Board of Directors and power of attorney granted to its managers, officers or employees to transact on its behalf; and</p> <p>d. An officially valid document in respect of managers, officers or employees holding an attorney to transact on its behalf.</p> <p>Accounts of Partnership Firms</p> <p>a. Registration certificate;</p>	30 Minutes

S.No	Service	Documents required	Time norms (after completion of form)
		<p>b. Partnership deed; and c. An officially valid document in respect of the person holding an attorney to transact on its behalf.</p> <p>Accounts of trusts & foundations</p> <p>a. Registration certificate; b. Trust deed; and c. An officially valid document in respect of the person holding a power of attorney to transact on its behalf</p> <p>Accounts of Unincorporated association or body of individuals</p> <p>a. Resolution of the managing body of such association or body of individuals; b. Power of attorney granted to him to transact on its behalf; c. An officially valid document in respect of the person holding an attorney to transact on its behalf; and d. Such information as may be required by the bank to collectively establish the legal existence of such an association or body of individuals.</p> <p>Accounts of Proprietorship concerns</p> <p>1. Registration certificate (in the case of a registered concern) 2. Certificate/ license issued by the Municipal authorities under Shop & Establishment Act, sales and income tax returns 3. CST/ VAT certificate 4. Certificate/ registration document issued by Sales Tax/ Service Tax/ Professional Tax authorities 5. License issued by the Registering authority like</p>	

S.No	Service	Documents required	Time norms (after completion of form)
		<p>Certificate of Practice issued by Institute of Chartered Accountants of India, Institute of Cost Accountants of India, Institute of Company Secretaries of India, Indian Medical Council, Food and Drug Control Authorities</p> <p>6. Registration / licensing document issued in the name of the proprietary concern by the Central Government or State Government Authority / Department</p> <p>7. IEC (Importer Exporter Code) issued to the proprietary concern by the office of DGFT as an identity document for opening of bank account</p> <p>8. The complete Income Tax Return (not just the acknowledgement) in the name of the sole proprietor where the firm's income is reflected duly authenticated/acknowledged by the income Tax Authorities</p> <p>9. Utility bills such as electricity, water, and landline telephone bills in the name of the proprietary concern etc.</p> <p>In case if it is not possible to obtain two documents as listed above, for second document, banks will undertake contact point verification to satisfy the business activity and address of the proprietary concern. Photograph and OVD documents of authorized signatories</p>	

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S.No	Service	Documents required	Time norms (after completion of form)
7	Closing of Current account	Unused cheque book, ATM/ Debit Card	10 Minutes
8	Transfer of accounts	Request letter for transfer of account at any branch i.e. transferor or transferee branch	3 working days
9	Receipt of cash * -Through SWO -Through H/cashier	Up to Rs. 25,000/- Above Rs.25,000/-	7 Minutes 15 Minutes
10	Payment of cash * -Through SWO -Through H/cashier	Up to Rs.20,000/- Above Rs.25,000/-	7 Minutes 15 Minutes
11	Updation of passbook/ issuance of statement of a/c	On the counter	5 Minutes
12	Issuance of cheque Book -Non personalized -Personalized (For new customer after 10 days)	Requisition to be submitted at base branch.	10 Minutes 10 working days
13	Issuance of ATM/ Debit Card -Non personalized -Personalized	Requisition to be submitted at base branch.	10 Minutes 10 working days
14	Internet Banking Service facility	Requisition to be submitted at base branch .	7 working days
15	SMS Alert services	Mobile Number registration request to be submitted at base branch. This facility is available for operative accounts viz. SB/CA/CC/OD. SMS alert are sent to customers for CR Transactions =>Rs. 10000 & DR transactions =>Rs. 5000. For ATM transaction SMS alert are sent for all transaction irrespective of any amount.	Immediate 3 working days

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S.No	Service	Documents required	Time norms (after completion of form)
		Through ATM	
16	Mobile Banking facility	Requisition to be submitted at base branch or through ATM.	7 working days
17	Remittance-RTGS/IMPS NEEFT/Draft		15 Minutes
18	Payment of Drafts		7 Minutes
19	Collection of cheques -Local -Outstation -National Clearing		2-3 working days 10-14 working days 7 working days
20	Retirement of Bills		20-30 Minutes
21	Settlement of deceased claim	In case of nomination registered - Death Certificate , Duly filled claim forms In other cases - Death Certificate, Duly filled claim form , Indemnity bond with surety/ succession certificate (depends upon claimed amount)	15 working days
22	Issuance of Locker facility	Subject to availability. Identity and address proof. Locker Agreement,	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

*Depending on denomination of notes

Agriculture Credit Schemes		
Services	Documents required	Times norms (after completion of form) As per IBA
<p>1. Oriental Green Card (OGC) / Oriental Kisan Gold Card (OKGC) / OD facility to Farmers.</p> <p>2. Scheme for Financing Allied Agriculture Activities viz. Dairy, Poultry, Fishery etc.</p> <p>3. Scheme for Financing Farmers to purchase Agriculture farm Machinery/ Implements</p> <p>4. Loan against Warehouse Receipts.</p> <p>5. Working Capital Finance to Cold Storage</p> <p>6. Financing to Seed Producer & Processors</p> <p>7. Scheme for Financing of Cotton Ginning Units</p> <p>8. Scheme for Financing of Rice Shelling Units</p> <p>9. Scheme for Financing Agro Processing/ Food Processing Units</p> <p>10. Scheme for cultivation of Coconut, Grapes, Citrus crops, tea plantation, Medicinal & Aromatic crops.</p>	<p>Loan application & documentation for agricultural loans</p> <ul style="list-style-type: none"> • Loan Application • Land revenue Record wherever applicable • NEC Wherever required • Loan agreement documents • Deed of guarantee, wherever applicable • Charge / Mutation of Agriculture land wherever applicable 	<ul style="list-style-type: none"> • Up to Rs.25,000/- Within a Fortnight • Above Rs.25,000/- Within 8-9 Weeks subject to fulfillment of formalities

Retail Loan Schemes

For All Retail Loans on line application facility available through public domain website. Electronically generated acknowledgement of the application shall be available to the customer as soon as all the mandatory fields are filled in the system. The customer can also check the status through On line Credit Proposal Tracking System, link for which available on website.

<ul style="list-style-type: none"> • Oriental Home Loan Scheme • Oriental Education Loan Scheme • Oriental Vehicle(Car/Two wheeler)Loan Scheme • Oriental Mortgage Loan Scheme • Oriental Personal Loan for Govt. / PSU Employees • Oriental Personal Loan for Corporate Employees • Personal & Vehicle Loan Scheme for Existing Large & Mid Corporate Customers • Oriental Top up Home Loan Scheme • Oriental Advance against Government Securities • Oriental Advance against Gold Jewellery • Oriental Earnest Money Finance Scheme • Oriental Advance against Deposit Scheme • Oriental Reverse Mortgage Scheme 	<p>General Documents : (Given documents are indicative)</p> <ul style="list-style-type: none"> • Loan application form, as applicable, duly complete with recent photograph. • Proof of Income (I.T. Returns/ Assessment Order/Salary Certificate) • Bank Statement for the last six months. • Age Proof • KYC documents/Address Proof • Aadhar Card Mandatory • Proof of income of spouse/ parents where the same is to be considered for determining loan amount. • Any other information/ Documents which may be necessary. <p>In addition to above following documents are Scheme Specific:</p> <p>Home Loans</p> <ul style="list-style-type: none"> • Property documents- depending upon the purpose of loan.(As per title clearance report and NEC given by Advocate) • Estimate from the Bank's approved Architect. <p>Vehicle Loan (Car/Two Wheeler):</p> <ul style="list-style-type: none"> • Quotation from authorized dealer for vehicle to be purchased. <p>Education Loan</p> <ul style="list-style-type: none"> • Certificate/documents having qualified/ Qualifying 	<p>Home Loans</p> <ul style="list-style-type: none"> • 7 days* for loans falling under the power of Branch/Cluster • 15 days* for loans falling under the power of Cluster Monitoring Office/Head Office. <p>For Education Loan :</p> <p>a) 15 days *</p> <p>Vehicle Loan</p> <ol style="list-style-type: none"> a) 24 hours* for existing clients b) 3 days* for new customers <p>* After receipt of duly completed application with supporting documents</p>
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	<p>Examination for admission.</p> <ul style="list-style-type: none"> Prospectus/Letter from the Institute where seeking admission <p>Personal Loan</p> <ul style="list-style-type: none"> In case of Pensioner-- Pensioner's portion of PPO in original (to be retained until liquidation of loan account Letter of request Letter of Authority to recover monthly installment. 	
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MSME LOAN SCHEMES

S.No	MSME LOAN SCHEMES	LOAN APPLICATION AND DOCUMENTATION	DISPOSAL		
1	<ul style="list-style-type: none"> Oriental Weaver Card (OWC) Scheme 	General Documents: (Given documents are indicative	Upto Rs5.00 Lakh : Within 2 weeks		
2	<ul style="list-style-type: none"> Oriental Scheme for Financing Autos/Taxis 	1 Proof of identity – Voter's ID Card/Passport/Driving license/PAN Card/signature identification from present bankers of proprietor, partner or Director (if a company).	Above Rs5.00 Lakh and Upto Rs25.00 Lakh : Within 4 weeks		
3	<ul style="list-style-type: none"> Scheme for Financing of Cotton Ginning Units 				
4	<ul style="list-style-type: none"> Scheme for Financing of Rice Shelling Units 	2 Proof of residence – Recent telephone bills, electricity bill, property tax receipt/passport/ voter's ID Card of proprietor, partner or Director (if a company)	Above Rs25 Lakh and Upto 1Crore : Within 6 weeks		
5	<ul style="list-style-type: none"> Scheme for Financing Agro Processing/ Food Processing Units 		Above Rs1.00 Crore : Within 8 weeks		
6	<ul style="list-style-type: none"> Scheme for loans to Doctor Hospitals etc. i.e. Oriental Sanjeevani 	3 Proof of business address	(provided the loan applications are complete in all respects and accompanied by a 'check list')		
7	<ul style="list-style-type: none"> Scheme for loans to Professional (other than Doctors) 	4 Proof of Minority			
8	<ul style="list-style-type: none"> Loan Against Security of Gold Jewellery 	5 *Last three years balance sheets of the units along with income tax/sales tax returns etc.(Applicable for all cases from Rs.2 Lakh and above). However, for cases below fund based limits of Rs.25 Lakh if audited balance sheets are not available, then unaudited balance sheets	Time frame for disposal of loan applications relating to <i>other than</i> MSE borrowers		
9	<ul style="list-style-type: none"> Prime Minister Employment Generation Programme (PMEGP) 		Credit Limits upto Rs20 Lakh		
			<table border="1"> <tr> <td>Proposal for</td> <td>Export and</td> </tr> </table>	Proposal for	Export and
Proposal for	Export and				

10	<ul style="list-style-type: none"> Loans for Beauty Parlors / Saloons / Tailoring specifically for women. 	are also acceptable as per extant instructions of the bank. For cases of Rs.25 Lakh and above, the audited balance sheets are necessary.		Non-Export Credit	
11	<ul style="list-style-type: none"> Oriental SME Transport Scheme, 		Sanction of fresh/enhancements	30 days	
12	<ul style="list-style-type: none"> Oriental SME Development Scheme, 	6 *Memorandum and articles of association of the Company/Partnership Deed of Partners etc.	Renewal of existing credit limits	21 days	
13	<ul style="list-style-type: none"> Oriental SME Contractor Scheme, 	7 *Assets and liabilities statement of promoters and guarantors along with latest income tax returns.	Credit Limits above Rs20 Lakh		
14	<ul style="list-style-type: none"> Oriental Equipment Loan Scheme. 	8 *Rent Agreement (if business premises on rent) and clearance from pollution control board if applicable.			
15	<ul style="list-style-type: none"> Overdraft facility to Educational Institutions 	9 *SSI registration if applicable	Proposal for	Export Credit	Non-Export Credit
16	<ul style="list-style-type: none"> Scheme for financing Rickshaw/ Cart pullers under tie-up arrangement with Sammaan foundation, an NGO. 	10 *Projected balance sheets for the next two years in case of working capital limits and for the period of the loan in case of term loan. (For all cases of Rs.2 Lakh and above)	Sanction of fresh/enhancements	30 days	45 days
17	<ul style="list-style-type: none"> Oriental Weaver Card (OWC) Scheme for providing adequate and timely Credit Facilities to the handloom weavers. 	11 *In case of takeover of advances, sanction letters of facilities being availed from existing bankers/Financial institutions along with detailed terms and conditions.	Renewal of existing credit limits	21 days	30 days
18	<ul style="list-style-type: none"> Composite Loans to Micro & Small Enterprises (Manufacturing) 	12 *Profile of the unit (includes names of promoters, other directors in the company, the activity being undertaken, addresses of all offices and plants, shareholding pattern	(APPLICABLE FOR CASES WITH EXPOSURE ABOVE Rs.25 LAKH).		
19	<ul style="list-style-type: none"> Trade Related Entrepreneurship Assistance and Development (TREAD) Scheme for Women 				
20	<ul style="list-style-type: none"> Loan under Technology Up gradation Fund Scheme for Textile units 				
21	<ul style="list-style-type: none"> Loan under Technology Up gradation Fund Scheme for Modernization /setting up 				

22	of Food Processing units	13 * Last three years balance sheets of the Associate/Group Companies (if any).	
	<ul style="list-style-type: none"> • Oriental Speed Vehicle Scheme For Financing of Vehicles (Public Transport) 	(APPLICABLE FOR CASES WITH EXPOSURE ABOVE Rs.25 LAKH).	
23	<ul style="list-style-type: none"> • Scheme of Fund for Regeneration of Traditional Industries (SFURTI) 	14 Project report (for the proposed project if term funding is required) containing details of the machinery to be acquired, from whom to be acquired, price, names of suppliers, financial details like capacity of machines, capacity utilization assumed, production, sales, projected profit and loss and balance sheets for the next 7 to 8 years till the proposed loan is to be paid, the details of labor, staff to be hired, basis of assumption of such financial details et.	
24	<ul style="list-style-type: none"> • Integrated Development of Leather Sector Scheme (IDLSS) – Subsidy Scheme for up gradation of Technology 	(APPLICABLE FOR CASES WITH EXPOSURE ABOVE Rs.25 LAKH).	
25	<ul style="list-style-type: none"> • Refinance Scheme For Energy Saving Projects (RSES) for Micro, Small and Medium Enterprises under JICA Line of Credit 		
26	<ul style="list-style-type: none"> • Oriental Business Loan scheme 		
27	<ul style="list-style-type: none"> • Oriental Fleet Loan Scheme 		
28	<ul style="list-style-type: none"> • Oriental Budget Hotel & Restaurant 		
29	<ul style="list-style-type: none"> • Loan to traders(Uttam Vyapari) 	15 * Review of account containing month wise sales (quantity and value both), production (quantity and value), imported raw material (quantity and value), indigenous raw material (quantity and value), value of stocks in process, finished goods (quantity and value), debtors, creditors, bank's outstanding for working capital limits, term loan limits, bills discounted.	
30	<ul style="list-style-type: none"> • Stand Up India Scheme 	(APPLICABLE FOR	
31	<ul style="list-style-type: none"> • Pradhan Mantri Mudra Yojna (PMMY) Scheme 	FOR	

		<p>CASES WITH EXPOSURE ABOVE Rs.25 LAKH).</p> <p>16 * Photocopies of lease deeds/title deeds of all the properties being offered as primary and collateral securities.</p> <p>17 * Position of accounts from the existing bankers and confirmation about the asset being Standard with them (In case of takeover)</p> <p>18 *Manufacturing process if applicable, major profile of executives in the company, any tie-ups, details about raw material used and their suppliers, details about the buyers, details about major competitors and the company's strength and weaknesses as compared to their competitors etc. (APPLICABLE FOR CASES WITH EXPOSURE ABOVE Rs.25 LAKH).</p> <p>In addition to above, schemes related documents/ information shall be obtained as per requirement of business/ profession etc</p> <p>(The check list is only indicative and not exhaustive and depending upon the local requirements at different places addition could be made as per requirement).</p>	
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Government Business – Products/Services			
S.N	Particulars	Documents / formalities	Time Norms
1.	Pension	Life Certificate, Non-Employment Certificate, Re-Employment Certificate, Re-Marriage / Marriage Certificate, Undertaking for refund of excess payment and any other Certificate that may be prescribed from time to time. The branch also obtains specimen signatures / thumb impression in the disburser's portion of the PPO.	For opening of a/c : 30 minutes* 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 st working day of April. For delay in payment of pension, bank will pay interest @ 8% for the period of delay. *Subject to fulfillment of formalities
2.	e-stamping of documents (Payment of Non Judicial stamp duty)	Customer has to fill up application form for e-stamping of documents. The amount can be paid by way of cash, demand draft, pay order, transfer, RTGS and NEFT.	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. Time Norm is 20 to 25 minutes* *Subject to fulfillment of formalities
3.	Collection of Direct Taxes - ON-LINE TAX ACCOUNTING SYSTEM (OLTAS)	<ul style="list-style-type: none"> • Main portion of the Challan and the taxpayer's counterfoil form be filled in properly and the amount and major head of account to which the amount is to be counted/ credited to be correctly recorded therein. • Details of the Permanent Account Number (PAN) or Tax Deduction Account Number (TAN), name and address of the taxpayer, assessment year and nature and type of payment are to be properly filled in. • The amount should be written correctly both in words and figures 	For physical payment of challan: 15-20 minutes.* (The facility of physical payment of Challan is available at select Branches only) 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. *Subject to fulfillment of formalities

<p>4.</p>	<p>Collection of Indirect Taxes – Electronic Accounting System in Excise and Service Tax (EASIEST)</p>	<ul style="list-style-type: none"> •Main portion of the Challan and the taxpayer's counterfoil form be filled in properly and the amount and major head of account to which the amount is to be accounted/ credited be correctly recorded therein. •Details of the Assessee code, name and address of the taxpayer, nature and type of payment are to be properly filled in. <p>The amount should be written correctly both in words and figures.</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. Amount paid after 8.00PM, will be treated for next day payment.</p> <p>*Subject to fulfillment of formalities</p>
<p>5</p>	<p>e-Payment of VAT</p>	<p>This facility is available only for account holders of the Bank and TIN holders registered with Department of Commercial Taxes of the concerned state. As on date, we are providing this facility in State of Maharashtra, Orisha, W.Bengal, Tamilnadu, Rajasthan NCT Delhi, Gujarat, Andhra Pradesh & Uttarakhand</p>	<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>
<p>6</p>	<p>Senior Citizen Saving Scheme, 2004</p>	<p>The proof of date of disbursal of such retirement benefits along with a certificate from the employer indicating the fact of retirement on superannuation or otherwise, retirement benefit, employment held and period of such employment with the employer is to be attached with the application form.</p> <p>Form A - Application Form</p> <p>Form B-Extension of Tenure</p> <p>Form C -Nomination Form</p> <p>Form E - closure of A/c</p> <p>Form F - Death of a Depositor before maturity</p> <p>Form G - Transfer of an account from one branch to another</p>	<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>

7	Public Provident Fund (PPF)-1968	<p>Opening of account under Public Provident Fund Scheme through designated branches.</p> <p>The proof of identification and residential address along with the photograph is to be attached with the application form.</p> <ul style="list-style-type: none"> •Form A - Application Form for opening a PPF account •Form E -Nomination Form •Form F – Cancellation or variation of nomination •Form D – Application form for a Loan •Form H – Application form for continuance of account beyond 15 years •Form C- Application form for withdrawal under PPF Scheme,1968 •SB10 (b)- Application for transfer of account 	<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>
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International Banking - Products / services.

	<p>Exports</p> <ul style="list-style-type: none"> • Handling of documents relating to Exports of Goods & Services on different tenors (Sight / Usance); • Negotiation of export bills under Letter of Credit; • Purchase of export bills; • Handling of export bills on Collections basis. 	<ul style="list-style-type: none"> • Request of the exporter to handle the export bills; • Original Export Letter of Credit, if the bill is under LC; • Invoices of the goods/ services exported; • Document to title of goods viz. Full Set of Negotiable Bill of Lading/Airway Bill etc.; • Shipping Bill (Exchange Control Copy) cleared by the customs/SDF Form/ PP Form/ Softex form • Other documents (viz. Bill of Exchange / Packing List 	<p>One day from the receipt of the bill, keeping in view the nature of transaction & subject to fulfillment of formalities.</p>
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	<p>Imports into India 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>/ Inspection Certificate / Insurance Certificate etc.) as per the requirement of the buyer / Export Letter of Credit.</p> <ul style="list-style-type: none"> • Original FIRC, in case if advance payment against export bill already received. • At the time of opening of letter of credit • Application for opening of letter of credit as prescribed by Bank. • Supporting firm contract • IE Code No. • Import License (Ex Control Copy), if applicable • At the time of retiring import bills under sight letter of credit • Application for sale of foreign currency against imports as prescribed by Bank. • At the time of release of documents including Documents to Title of Goods, under usance letter of credit • Trust receipt and acceptance. • At the time of retiring import bills under usance letter of credit. • Application for sale of foreign currency against imports as prescribed by Bank. • Bill of entry in case of usance documents/ goods already received by the party • At the time of retiring import bills under collection. • Request of the importer to 	<ul style="list-style-type: none"> • Opening of letter of Credit: 1 day after receipt of documents complete in all respects • Retirement of import bills : one day after receipt of documents complete in all respects to fulfill FEMA/Bank guidelines.
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	<p>Collection of instruments payable in Foreign Currency</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>handle the import bills;</p> <ul style="list-style-type: none"> • One complete set of documents (viz. Bill of Exchange / Invoice/ Packing List / Bill of Lading/Airway Bill/ Inspection Certificate / Insurance Certificate etc) • Bank guarantee in case of advance payment for more than stipulated amount, CR on foreign supplier. • Application for sale of foreign currency against imports as prescribed by the Bank • Bill of entry in case goods already received by the party. <p>Pay slip for foreign currency cheques.</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</p>
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6 EXPECTATIONS FROM CUSTOMERS FOR QUALITATIVE AND EFFICIENT SERVICES.

- a. Check your statement of account or passbook regularly.
 - b. Bring pass book while withdrawing cash from savings bank account through withdrawal slip. Get pass book updated from time to time.
 - c. Ensure safe custody of cheque book and pass book. Pass book, Cheque book, ATM/Debit Card not to be kept together.
 - d. Issue crossed/account payee cheques as far as possible.
 - e. Ensure cheque is crossed and at the back of the cheque the account number and mobile number is mentioned before dropping in the cheque drop box.
 - f. While tendering the cheques at the branch for collection/ dropping the cheques in drop box, acknowledgement can be obtained from the officials.
 - g. Check the details of the cheque namely, date, amount in words and figures, crossing, etc. before issuing it. As far as possible, issue cheques after rounding off the amount to nearest rupee.
- (i) To prevent from any loss, cheque be issued without cutting/overwriting. No changes/corrections should be carried out on the cheques. For any change in the payee's name, courtesy amount (amount in figures) or legal amount (amount in words) etc. fresh cheque forms should be used by customers. This would help banks to identify and control fraudulent alterations. Cutting in date, wherever required should be for re-validation of 'Stale Cheque'. Blanks in spaces meant for writing 'Payee's' Name/Amount in word and figure should be securely plugged by putting cross/drawing a line.
- (ii) Cheque issued with cuttings are liable to be rejected if presented in clearing functioning under 'Cheque Truncation System' (CTS), even though the cutting/s is/are authenticated.
- h. Send cheques and other financial instruments by Registered post or by courier. Not to sign blank cheques. Also do not record your specimen signature either on pass book or on cheque book.
 - i. Not to issue cheque without adequate balance; maintain minimum balance as specified by the bank.
 - j. Use nomination facility.
 - k. Note down account numbers, details of FDR, locker number, etc. separately.
 - l. Inform change of address, telephone number etc. to the branch.
 - m. Inform loss of demand draft, fixed deposit receipt, cheque leave(s)/book, key of locker, etc. immediately to the Branch.
 - n. Pay interest, installments, locker rent and other dues on time.
 - o. Not to introduce any person who is not personally known to you for the purpose of opening account
 - p. Ensure safe custody of the Delivery Book in the Demat Accounts and not to keep any blank signed slip in the Book.

- q. Complaint relating to deficiency of customer service should be reported within a reasonable time provided this is within the prescribed period of preservation of relevant record.
- r. Operate account regularly to maintain the status as operative/Active. Inform Bank if you intend not to operate the account for some time.
- s. Avail standing instructions facility for repeat transactions.
- t. Ensure safe custody of credit card, debit/ATM card. Wherever signature on the card is mandatory, it should not be left unsigned.
- u. Ensure confidentiality of password for internet banking and PIN for Credit/Debit Card.
- v. In case of loss of ATM/Debit card, notify your bank (bank's call centre) to take immediate steps to prevent the same from being misused. Customer shall be liable for any misuses until the time the bank has been notified.
- w. Never leave credit card unattended. Do not bend credit card.
- x. Do not give account details, password for any other security information to anyone. Memorize personal identification number (PIN) and change it on regular basis.
- y. Not to respond to any unauthorized email/ email asking for password/ PIN.
- z. Use SMS alert facility and notify any change in mobile number.
- aa. Avoid accessing bank's internet banking site through a link from another site or an email. Verify the domain name displayed to avoid spoof website.
- bb. Not to use cyber cafés/shared PCs to access any internet banking site.
- cc. Log off the PCs when not in use.
- dd. As a matter of good practice, personal firewall software and antivirus software should be installed on desktop and latest available updates should be regularly downloaded.
- ee. In case of doubt reconfirm by double checking the Padlock Symbol/Icon on webpage to ensure that the site is running in secure mode before any confidential/sensitive information is fed.
- ff. Change internet banking password regularly. Keep password a combination of alphabet, special character and number.
- gg. Always logout from internet banking before closing the window. Use virtual key board for entering internet banking login ID and Password especially when not using own PC. There might be a risk of capturing key strokes.
- hh. Do not store ID/PIN in the internet explorer browser.
- ii. Cooperate with the Bank/ police / any other investigating agency, for any investigation on any transaction on your account
- jj. Bring any deficiency in services to the notice of the bank.
- kk. Furnish the nominations for deposit and pension account separately.
- ll. Correct PAN number/ form 15G or 15H is to be furnished at the commencement of financial year enabling to deduct TDS correctly.
- mm. Account holder is to ensure that account is not used for money laundering or for any fraudulent transaction.
- nn. Customer obligation - Proper utilization of Bank Loan and Timely Repayment.

7. CUSTOMER EDUCATION

- a. **BCSBI Codes are exhibited on our public domain website.**
- b. Special efforts will be made to educate the customers in the use of technology in banking. Banks will make use of Print media, Television, All India Radio for this purpose. Short training programmes at the branch level will also be arranged for the customers.
- c. Bank will ensure full transparency to the customer in levying of various fees/ service charges and penalties.
- d. Bank will establish a proper Customer Grievance / Assistance Centre which works in an integrated manner across channels like – branches, call centres, IVR, internet and mobile.
- e. Use of various technology channels for customer education and gathering suggestion for improving service will be made.
- f. Bank will implement a relevant Customer relationship management System to capture and track customer issues and complaints.

8. Grievance redressal mechanism

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

In case of any complaint about our service or product, the matter may be brought to the notice of the concerned Manager for its immediate redressal. Kindly obtain the feedback/complaint from the branch or you may download 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 in its website. The Online Grievance System should provide 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
For ATM related issues- toll free number 1800-345-2424
- and / or
- The Nodal Officers posted at every Regional Office on telephone numbers available at our website www.obcindia.co.in.

If the complaint is not redressed within 7 days, contact the concerned Regional Head. List of Regional Offices along with addresses, Telephone Numbers, emails is given at the end.

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

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 the ATM card once reported as stolen/lost

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

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 Fax : 0124-4126499
E-mail: 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 may write to: -

Chairman and Managing Director
Oriental Bank of Commerce,
Corporate Office,
Plot No.5, Sector 32,
Gurgaon-122001

If your complaint is not resolved within 30 days, you may write to:

Chief Customer Service Officer (CCSO)
Internal Ombudsman
Oriental Bank of Commerce

Plot No.5, Sector 32,

Gurgaon-122001
Ph: 0124-4126590 Fax : 0124-4176834
E-mail: ccco@obc.co.in

However, if the same is not resolved to your satisfaction within a month, you are free to take recourse to the following:

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

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

Anonymous complaints will not be entertained.

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

All the services and commitments are honored without the Citizen, having to pay any bribe.

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.

9. Cluster Monitoring Offices: Cluster monitoring head (classic/Branch business) is the overall In-Charge, controlling branches & Extension Counters within the jurisdiction of the Cluster. Addresses, Telephone/ Fax Numbers, E-mail Addresses and States (Districts) under jurisdiction of each cluster of the Bank are given below.

S.No.	Cluster Monitoring Office
1	Southern India 769, 2nd Floor, Phase I, Spencer Plaza, Anna Salai, CHENNAI 044-28502001(O) cmo_bb_south@obc.co.in

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2	Punjab & HP Plot No.I-6, Oriental Bank Bhawan, City Centre, Sector 5, PANCHKULA-134109 0172-5171402(O) cmo_bb_php@obc.co.in
3	NCR 2nd floor, Harsha Bhawan, E-Block, Cannaught Place, New Delhi-110001 011-49270901(O) cmo_bb_ncr@obc.co.in
4	Haryana 97,Sonepat Road,ROHTAK PIN-124001 01262-244800(O) cmo_bb_hyn@obc.co.in
5	Rajasthan & MP 2nd Floor,Anand Bhawan, Sansar Chandra Road, JAIPUR PIN-302001 0141-4149900(O) cmo_bb_rajmp@obc.co.in
6	Western India Aman Chambers, 1st Floor,Veer Savarkar Marg, Prabhadevi, MUMBAI PIN-400025 022-43434610/19(O)cmo_bb_west@obc.co.in
7	Eastern & Central UP 1st Floor, ELDECO Corporate Chamber-I, Vibhuti Khand, Gomti Nagar, Lucknow-226010 0522-4948493(O)cmo_bb_ecup@obc.co.in
8	Punjab & JK 922, 1st floor, Near Bus Stand,G T ROAD Jalandhar-144001 0181-5008844(O)cmo_bb_pjk@obc.co.in
9	UP & UK 495/1,RPG Tower, University Road, MEERUT PIN-250004 8853099810(M)cmo_bb_wupuk@obc.co.in
10	Eastern India DD-11,Sector 1,Salt Lake, KOLKATA 033-23379553(O)cmo_bb_east@obc.co.in
11	Bangalore No.100,Mosque Road Frazer Town, Bangalore PIN-560005 080-25808924(O) cmoclassic_blr@obc.co.in
12	Hyderabad 103,8-2-248-A, Maharshi House, Road No 3, Banjara Hills, Hyderabad,500034 040-23147012(O)cmoclassic_hyd@obc.co.in

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13.	Chandigarh Plot no I-6, Oriental Bank Bhawan, City Centre, Sector 5, Panchkula 0172-5171449(O)cmoclassic_chd@obc.co.in
14	Kolkata DD-11, Sector 1, Salt Lake, Kolkata Pin- 132001 03323375803(O) cmoclassic_kol@obc.co.in
15	Bareilly C-18/B, 1st Floor, Deen Dayal Puram, Bareilly -243122 0581-2300933(O)cmoclassic_wupuk@obc.co.in
16	Pune OBC Towers, I Floor, 20/20 A Fergusson College Road, Pune-411004 020-25670692(O)cmoclassic_pun@obc.co.in
17	Jaipur 2 nd Floor. Anand Bhawan, Sansar Chandra Road, Jaipur,Pin-302001 0141-414990(O)cmoclassic_jpr@obc.co.in
18	Raipur 2nd GE Road, Opposite Raj Kumar College, Raipur, CG, 492013 0771-2242081(O)cmoclassic_rpr@obc.co.in
19	Lucknow 1st Floor, Eldeco Corporate Chamber-I,Vibhuti Khand,Gomti Nagar,LUCKNOW PIN-226010 0522-4948451(O) cmoclassic_lko@obc.co.in
20	Ahmedabad Chanakya Building,4th Floor, Near Dinesh Hall,Off Ashram Road, AHMEDABAD PIN-380009 079-26580479(O)cmoclassic_ahm@obc.co.in
21	Patna Second Floor , Chandpura Place, Gandhi Maidan, Bank Road Patna-800001 0612-2219437(o)cmoclassic_ptn@obc.co.in