



# Citizens' Charter



*where every individual is committed*

**ORIENTAL BANK OF COMMERCE**

Head Office: Harsha Bhawan, E-Block, Connaught Place, New Delhi 110 001

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## **PREFACE**

*The ability of the banking industry to achieve the socio-economic objectives and in the process bringing more and more customers into its fold will ultimately depend on the satisfaction of the customers. We have a strong belief that a satisfied customer is the foremost factor in developing our business.*

*A need was felt by us that in order to become more customers friendly the Bank should come out with charter of its services for the customers. Citizens' Charter concept was considered as a base instrument to fill this need and accordingly this document was prepared. This document was made in consultation with the users and highlights our commitment towards the customer satisfaction, thus ensuring accountability and responsibility amongst our officials and staff. This charter for customers not only explains our commitment and responsibilities along with the redressal methods but also specifies the obligation on the part of customers for healthy practices in customer-banker relationships.*

*This is not a legal document creating rights and obligations. The charter has been prepared to promote fair banking practices and to give information in respect of various activities relating to customer service.*

*We wish to acknowledge the initiative taken by the Ministry of Finance, Government of India and Ministry of Administrative Reforms and Public Grievances for encouraging us to bring out this charter.*

*We maintain constant consultations with our clientele through various Seminars, Customer Meets, etc., to evaluate, improve and widen the range of service to customer. However, all our customers are requested to keep us informed of their experiences about the various services rendered by the Bank and feel free to comment on this charter.*

**Chairman & Managing Director**

**Place: New Delhi**

## **NOTE**

Information given in this booklet is as of 14.03.2006, which is subject to change/revision.

This booklet should not be considered as a legal document creating rights and obligations. It is for promoting better understanding between Customer and Banker.

Only key information on various services/facilities is given in this booklet. Each service has its own detailed terms and conditions; which can be made available on request.

For further details/information, visit or write to our Branch Offices, our Regional Offices or Head Office, or visit our website:

**<http://www.obcindia.com>**

## **COMMON PRACTICES FOLLOWED BY OUR BRANCHES**

1. Display business hours.
2. Render courteous services.
3. Attend to all customers present in the banking hall at the close of business hours.
4. Provide separate 'May I help you' desk at large branches.
5. Offer nomination facility to all deposit accounts (i.e. account opened in individual capacity) and all safe deposit locker hirers (i.e. individual hirers).
6. Display interest rates for various deposit schemes from time to time.
7. Notify change in interest rates on advances as well as Service Charges.
8. Provide details of various deposit schemes/services of the Bank.
9. Issue Demand Drafts, Pay Orders, etc.
10. Display Time - Norms for various banking transactions.
11. Pay interest for delayed credit of outstation cheques, as per the Collection Policy of the Bank.
12. Accord immediate credit in respect of outstation and local cheques upto a specified limit subject to certain conditions, as per the Collection Policy of the Bank.
13. Provide complaint/suggestion box in the branch premises.
14. Display address of Regional and Head Offices as well as Nodal Officer dealing with customer grievances/complaints.

## **FAIR BANKING PRACTICES**

### **Customers are requested to,**

1. Ensure safe custody of cheque book and pass book.
2. Preferably use reverse carbon while writing a cheque.
3. Issue crossed/account payee cheques as far as possible.
4. 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.
5. Not to issue cheque without adequate balance; maintain minimum balance as specified by the Bank.

6. Send cheques and other financial instruments by Registered Post or by courier.
7. Bring passbook while withdrawing cash from savings bank account through withdrawal slip. Get passbook updated from time to time.
8. Use nomination facility.
9. Note down account numbers, details of FDR, locker numbers, etc., separately.
10. Inform change of address, telephone number, etc., to the Branch.
11. Inform loss of demand draft, fixed deposit receipt, cheque leave (s)/book, key of locker, etc., immediately to the Branch.
12. Avail standing instructions facility to repeat transactions.
13. Provide feedback on our services.
14. Pay interest, installments, locker rent and other dues on time.
15. Avail services such as ATM, ECS, EFT, etc., if offered by the branch.
16. Bring any deficiency in services to the notice of the branch.
17. Not to sign blank cheque/s. so also do not record your specimen signature either on passbook or on cheque book.
18. Not to introduce any person who is not personally known to you for the purpose of opening account.

## **COMMON AREAS OF CUSTOMER-BANKER RELATIONSHIP**

### **SAVINGS BANK ACCOUNT**

1. These accounts are designed to help the individuals (personal customers) to inculcate habit of saving money and to meet their future requirement of money. The amounts can be deposited/withdrawn from these accounts by way of Cheques/withdrawal slips. It helps the customers to keep minimum cash at home besides earning interest.
2. Savings Bank accounts are very popular. These accounts can be opened by eligible person/s and certain organisation/agencies (as approved by the Reserve Bank of India (RBI)).

3. As required by law, while opening this account we will adhere to the Know Your Customer (KYC) Norms, satisfy ourselves about the identity, including verification of address, of a person/s seeking to open an account, to assist in protecting the prospective customer/s, members of the public and ourselves against fraud and other misuses of banking system.
4. The Bank is required to obtain two recent photographs of the person/s opening the account, as per RBI Directives.
5. The Bank is required to obtain Permanent Account Number (PAN) or alternatively obtain declaration in Form No. 60 or 61 as per the Income Tax Act (vide Section 139 A) from the person/s opening the account.
6. The Bank will provide to the prospective customers details of the documents required for identification and address verification of the person/s opening the account. Documents normally accepted are the current gas/telephone/electricity bill or voter's identity card or driving licence or passport, etc.
7. The account holder is required to maintain certain minimum balance in the account, as specified by the Bank from time to time, depending on, whether account holder wants to avail the cheque book facility or not. Interest at 3.5% p.a. is presently paid on half yearly basis (as on 30<sup>th</sup> June and 31<sup>st</sup> Dec) depending on minimum balance between the 10th day and last day of the months, provided it works out to minimum Re. 1/-. Prevailing minimum balance and service charges shall be informed at the time of account opening and given in the Pass Book.
8. Cheques, dividend warrants drawn in the name of account holder/s will only be collected through this account. Financial Instruments endorsed in favour of the account holder/s will not be collected through savings bank account.

### **CURRENT ACCOUNT**

1. Current Accounts can be opened by individuals, partnership firms, private and public limited

companies, HUFs/specified associates, societies, trusts, etc.

2. As required by law, while opening this account we will adhere to the Know Your Customer (KYC) Norms, satisfy ourselves about the identity, including verification of address, of a person/s seeking to open an account, to assist in protecting the prospective customer/s, members of the public and ourselves against fraud and other misuses of banking system.
3. The Bank is required to obtain two recent photographs of the person/s opening/operating the account, as per RBI directives.
4. The Bank is required to obtain Permanent Account Number (PAN) or alternatively obtain declaration in Form No. 60 or 61 as per the Income Tax Act (vide Section 139 A) from the person/s opening the account (i.e. including partners of Registered/Unregistered partnership as also Registered/Incorporated bodies/companies).
5. The Bank will provide to the prospective customers details of the documents required for identification and address verification of the person/s opening the account. Documents normally accepted are the current gas/telephone/electricity bill or voter's identity card or driving licence or passport, etc.
6. Minimum balance as stipulated from time to time will be required to be maintained
7. No interest is paid on credit balances kept in current account.
8. Service charges are levied for :
  - Ledger folio used
  - Cheque books issued
  - Non-maintenance of minimum balance
  - Return of cheques, etc.
9. For opening special types of current accounts like for Executors, Administrators, Trustees, Liquidators etc., the Branch Manager may be contacted who will help in opening these types of accounts.

### **TERM DEPOSIT ACCOUNTS**



Bank has tailored various deposit schemes to suit the needs and expectations of investing people in every walk of life.

Branch staff shall welcome you to seek more details and shall also be glad to assist in the area of investment in various deposit schemes vis-a-vis your requirement.

Term Deposit accounts can be opened by individuals, partnership firms, private and public limited companies, HUFs/specified associates, etc.

1. As required by law, while opening this account we will adhere to the Know Your Customer (KYC) Norms, satisfy ourselves about the identity, including verification of address, of a person/s seeking to open an account, to assist in protecting the prospective customer/s, members of the public and ourselves against fraud and other misuses of the banking system.
2. The Bank is required to obtain two recent photographs of the person/s opening the account, as per RBI directives.
3. The Bank is required to obtain Permanent Account Number (PAN) or alternatively obtain declaration in Form No. 60 or 61 as per the Income Tax Act (vide Section 139 A) from the person/s opening the account.
4. The Bank will provide to the prospective customers details of the documents required for identification and address verification of the person opening the account. Documents normally accepted are the current gas/telephone/electricity bill or voter's identity card or driving licence or passport, etc.
5. Premature withdrawals are allowed, unless specified otherwise, at the rate of interest applicable for the period for which the deposit has run, 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 7/15 days.
6. Generally loans/overdrafts against deposits are allowed except under Suvidha Deposit Scheme, Certificates of Deposit (CD) and deposits under Capital Gains Accounts Scheme, 1988. Such loans are

sanctioned by charging interest at rates directed by RBI from time to time or as prescribed by the Bank.

7. Deposits are renewed by the Bank on due dates on request. As a measure of good customer service, the Bank may intimate the depositor in advance regarding date of maturity.
8. Interest on deposits is payable either monthly at discounted value or quarterly or compounded quarterly (i.e., reinvestment of interest) or on the date of maturity at the option of the depositor as applicable under particular deposit scheme.
9. Interest on overdue deposit is paid if the deposit is renewed, as decided by the Bank from time to time.
10. Interest on bank deposits is exempt from income tax upto a limit specified by Income Tax authorities from time to time.
11. Presently, if the total interest on deposits, per depositor, per branch, per financial year exceeds Rs. 5,000/-, the same is subject to Tax Deduction at Source (TDS) at the rates stipulated by the Income Tax Authorities.
12. The depositor may furnish declaration in Form No. 15 H preferably at the commencement of the Financial Year for receiving interest on deposits without deduction of tax.
13. The Bank will issue TDS Certificate for the tax deducted.

### **PAYMENT OF BALANCE IN ACCOUNTS OF THE DECEASED CUSTOMERS TO SURVIVORS/CLAIMANTS**

As directed by the RBI, succession certificate is not insisted upon from the legal heirs irrespective of amount involved. However, bank may adopt such safeguards in considering settling of claims as appropriate including accepting an indemnity bond, as per the policy in vogue.

### **STANDING INSTRUCTIONS**

Standing instructions can be given to the Bank for transfer/remittance of funds from one account to other account/s maintained in the same branch, any other

branch of the Bank or any other bank or any other third party

### **SAFE DEPOSIT LOCKERS**

The facility of Safe Deposit Lockers is an ancillary service offered by the Bank. The Bank's branches offering this facility will indicate/display this information.

#### **The major aspects governing the services are:**

1. A locker may be hired by an individual (not minor), firms, limited companies, specified associations and societies, etc.
2. Nomination facility is available to individual hirer of Safe Deposit Locker.
3. Loss of key should be immediately informed to the Branch.
4. Lockers are available in different sizes and the rent is as per the size of the locker.
5. 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.
6. With standing instruction, the rent may be paid from the deposit account of the hirer.
7. The Bank reserves right to break open the locker if the rent is not paid inspite of giving notices as per the Bank rules and recover charges thereof.

### **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 stout cloth and sealed with the customer's seal. Relationship of Banker and customer shall be that of Bailer and Bailee.

### **NOMINATION**

1. Nomination facility is available for all deposit accounts, articles in safe custody and safe deposit vaults.
2. Nomination is available for accounts opened in individual capacity (i.e. single/joint accounts as well as

accounts of a sole proprietary concern) only, i.e. not for accounts opened in representative capacity.

3. Nomination can be done in favour of one person only. However, nomination in favour of more than one person (i.e. upto 2 persons) is permissible in jointly operated locker accounts with common consent.
4. Nomination can be made, cancelled or varied by the account holder anytime during his/her lifetime. While making nomination, cancellation or variation, witness is required and all account holders should sign the request.
5. Nomination can be made in favour of a minor also.
6. For the existing accounts where nomination is not made, the account holder/s can do so by filling up form available with the branches.
7. Customers (new and existing) are advised to avail nomination facility, if they have not availed so far.

### **PENSION PAYMENTS**

1. Pensioners of Central and State Governments can open a separate pension account in any of our branches.
2. Pensioners are requested to produce the life certificate once in a year (i.e. in the month of November) to enable the branches to pay pension without interruption/delay.
3. The branch will credit the pension to the pensioner's savings or current account during the last four working days of the month. The pension for the month of March will be credited on or after 1st working day of April. The pension will not be paid in cash or through a joint account. Every pensioner is required to submit life/marriage/remarriage/unemployment certificates periodically.

### **REMITTANCE SERVICE**

Customers may remit funds from one centre to another centre by Demand Draft or Telegraphic Transfer (TT), etc., by paying specified charges as per the Bank's rules

The customers can utilise the facility of Electronic Funds Transfer (EFT) System, Real Time Gross Settlement

(RTGS) Mechanism operated through RBI for transferring funds to and from various Centers / Locations

Demand drafts, telegraphic transfers and travellers cheques for Rs.50,000 and above will be issued by the 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 for Rs.50,000 and above will be made through banking channels and not in cash.

### **ISSUE OF DUPLICATE DEMAND DRAFT WITHOUT RECEIPT OF NON-PAYMENT ADVICE**

As directed by the RBI, the banks will issue duplicate demand draft upto Rs. 5,000/- on the basis of adequate indemnity and without obtaining Non-Payment Advice from the drawee branch.

### **TIME FRAME FOR ISSUE OF DUPLICATE DRAFT**

As directed by the RBI, the banks 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 banks will pay interest at the rate applicable for fixed deposit of corresponding maturity in order to compensate the customer for such delay.

### **CASH ORDER (i.e. PAY ORDER, BANKER'S CHEQUE)**

Cash Order is issued for making payment locally. Issue/ payment of cash order for Rs.50000/- and above is to be made only through the bank account.

Validity period of cash order is 6 months. This can be revalidated by the issuing branch on written request of the purchaser. Issuance of Duplicate Demand Drafts or Revalidation of Cash Orders etc. is done on payment of Charges, as prescribed by the Bank from time to time.

### **COLLECTION SERVICE**

Immediate credit of local / outstation Cheque upto Rs. 15,000/- in Rural/Semi Urban areas and upto Rs. 25000/-

in Urban/Metropolitan areas is provided on Request basis to the individuals (personal customers) who are maintaining satisfactory accounts in line with the Collection Policy of the Bank. However, the customers will have to bear usual service charges as well as the postal charges. In the event of cheques being returned unpaid, the customer will have to pay interest for the period for which funds utilised

All cheques (local and outstation) deposited by the customers are cleared by the Bank as follows:

**HIGH VALUE CLEARING:** This facility is available for the clients of selected branches at designated centers. Cheques of high value (of not less than Rs. 1 lac per instrument) are cleared on the same day.

**LOCAL CLEARING:** Cheques are cleared normally on the third working day, depending on the center subject to rules framed by the respective Clearing Houses and time of deposit of the cheques/instruments by the Customers.

**NATIONAL CLEARING:** Cheques drawn on Metropolitan centers listed in national clearing are cleared in 7 Days. All Cheques drawn on other centers are cleared in upto 14 days. The Bank will credit the proceeds of an outstation cheque within the following time norms:

- National Clearing Metro / State Capitals (Other than North Eastern States & Sikkim) - **07 working days**
- Metro / State Capitals - **08 working days**
- All Other Centers - **14 working days**

If the Bank fails to do so, interest will be paid for the delay period as under:

- For Delay Period upto 45 Days beyond respective Collection Period of 7/8/14 days @ applicable for SB Deposits
- For the Delay Period beyond 45 Days @ applicable for SB Deposits + 2%.

Customers are requested to deposit their cheques within the stipulated timeframe at the branches.

## **COLLECTION OF GOVT. DUES**

The Bank handles collection of various taxes on behalf of Govt. of India through select designated branches.

### **INTEREST ON DEPOSITS**

The Bank pays interest on deposits as per various deposit schemes. Interest rates are revised from time to time and made known to public. Revised interest rates are applicable only to renewals and fresh deposits. Existing deposits continue to get interest at the contracted rate.

### **SERVICE CHARGES**

The Bank provides various services to customers for which service charges are levied. The charges are reviewed / revised from time to time. Upward Revision in Service Charges by the Bank, if any, shall be informed upfront to the Customers.

Service charges are levied for collection and remittance of funds, processing of loan proposals, issue of guarantees, safe custody, issue of duplicate instruments/statements, ledger folio charges etc. Details of service charges will be made available on request.

### **TIME-NORMS FOR VARIOUS BANKING TRANSACTIONS**

- **Every effort is made to ensure that Transactions are completed as per the following time-norms: -**

1.	Payment of Cheques	<b>10-15 minutes</b>
2.	Receipt of cash	<b>Expediently (depending on the amount and denomination of notes)</b>
3.	For issuance of Pay Order/ Demand Draft	<b>15 minutes</b>
	Fixed/Cumulative Deposit receipt	<b>15 to 30 minutes</b>
4.	Updating of Pass-book (SB/PD Account)	<b>Immediately or within 24 hours when number of entries are large.</b>
5.	Statement of Accounts (Current Account)	<b>To be provided monthly (within seven days of the following month)</b>
6.	Collection of cheques (Local)	<b>Upto 3 days*</b>
	(Outstation)	<b>07 to 14 days</b>

\* depending on local clearing house rules, time of deposit of Cheque by the Customer.

## MINIMUM BALANCE REQUIREMENTS

### ➤ Savings Bank Accounts

	Rural / Semi Urban Branches		Urban / Metropolitan Branches	
	General	Senior Citizens/ Pensioners*	General	Senior Citizens/ Pensioners*
Without Cheque Book facility	Rs. 100/-	Rs. 20/-	Rs. 500/-	Rs. 20/-
With Cheque Book facility	Rs. 250/-	Rs. 250/-	Rs. 1000/-	Rs. 250/-

\*Pensioners: Persons drawing Pension from Central/State Govt., Public Sector Undertakings, Banks.

### ➤ Current Accounts

Rural / Semi Urban Branches	Urban / Metro Branches
Rs. 500/-	Rs. 5000/-

## DEPOSIT SCHEMES OF THE BANK

### ➤ Various Deposit Schemes of the Bank are as under:

#### BASIC BANKING ACCOUNT (SB – BASIC)

As a Corporate Social Responsibility, SB Basic (No Frills Account) facility has been provided for financial inclusion of those who are unable to afford maintaining accounts with the banks. This Account can be opened with "Simplified KYC Procedure" with initial deposit of just Rs. 10/-. There is no Minimum Balance prescription or Minimum Balance Charges, besides other concessions.

#### FIXED DEPOSIT SCHEME

In case you have a lump-sum amount and no immediate need, then Fixed Deposit option is right for you. You may choose the period that suits you best i.e. from as small a period as 7 days to a maximum of ten years. Interest Rate varies according to the period of Deposit and is payable at Simple Rate either periodically or at maturity, as per the direction of the Customer.

#### CUMULATIVE DEPOSIT SCHEME - WHERE DEPOSIT MULTIPLIES FAST

You can plan your future needs right now say Child's Education, Marriage, etc. A lump-sum deposit grows as your Child grows and when he/she is of the age of higher studies or marriage, you have the means to finance it. Opt for a period, minimum 6



months and maximum 10 years, keeping in mind your Future Need, Child's Age, etc and the possible Financial requirements. The interest under the Scheme cumulates at Quarterly Intervals (Compounded).

### **SUVIDHA DEPOSIT SCHEME**

The Suvidha Deposit Scheme is a flexible option allowing withdrawal of core Deposit in parts alongwith the Interest before Maturity, without charging any penalty. The remaining Balance continues to earn Interest at the Original Contracted Rate. The Deposits under the Scheme are maintained in the Units of Rs. 1000/- and in multiple of Rs. 1000/-.

### **PROGRESSIVE DEPOSIT SCHEME - DROP BY DROP MAKES AN OCEAN**

This scheme is convenient for all the age groups, where even a school student can cultivate the habit of savings. One can deposit as small a sum as Rs. 10/- per month, which grows every month at the same rate as your Cumulative Deposit. Each Installment earns the same Rate of Interest, no matter being the last Installment.

### **VARIABLE PROGRESSIVE DEPOSIT SCHEME - CHOICE OF FLEXIBILITY**

Here you have the facility of depositing variable monthly installments, (selecting Core amount starting from Rs. 10/-), which may vary upto ten times the Core amount or Rs. 10,000/- whichever is less. The amount so deposited also grows every month at the same Rate of Interest as your Cumulative Deposit.

### **MONTHLY INCOME DEPOSIT SCHEME**

To supplement your Salary with Additional Income, you may Deposit a specified Amount, as per the Scheme, for a period ranging from 12 Months to Ten years and get Regular Monthly Income of Rs. 100/- or in its Multiples.

### **SPECIAL TERM DEPOSIT SCHEMES FOR SENIOR CITIZENS**

Senior Citizens i.e. persons who have completed 60years of age are provided additional interest of upto 1%, as decided by the bank from time to time, over and above the applicable rate of interest on term deposits made by them with the Bank. Besides, under the special term deposit scheme for Senior Citizens, no penalty is charged in case of premature withdrawal (irrespective of the amount) and two remittances/drafts upto

an aggregate amount of Rs. 10000/- per calendar month are also allowed free of Bank Charges. They are also entitled for the concessional minimum balance requirement under Savings Bank Account Scheme and personalized service, as far as possible, without Queue.

### **CAPITAL GAINS SCHEME - THE TAX SAVER**

To get Exemption from Capital Gains Tax under Section 54, 54B, 54D, 54F and 54G of IT Act. 1961, Deposit the amount under Account 'A' (Savings Deposit) and/or Account 'B' (Term Deposit with option to keep deposit as Cumulative or Non-cumulative) at any of our designated branches.

**All Schemes offer Good Avenue for building up Savings for all types of Customers. For further details, contact our Nearest Branch.**

### **INTEREST RATES**

Interest Rates are subject to change from time to time. Please contact our nearest Branch for the latest Interest Rates.

### **SETTLEMENT OF CLAIMS TO THE ACCOUNT (S) OF THE DECEASED DEPOSITOR (S)**

For settlement of Claims to the Accounts of the Deceased Depositors, powers have been delegated as under: -

<b>Branch Incumbents</b>	<b>Upto Rs. 7.50 Lacs</b> (Scale I, II and III upto Rs. 2.00 Lacs, Scale IV upto Rs. 5.00 Lacs and Scale V upto Rs. 7.50 Lacs)
<b>Regional Heads</b>	<b>Upto Rs. 20.00 Lac</b>
<b>Head Office</b>	<b>Above Rs. 20.00 Lac</b>

**If you are a Claimant, you may contact the concerned Branch Incumbent for speedy settlement of such claim(s).**

### **SENIOR CITIZENS & PENSIONERS**

Senior Citizens (Aged 60 years or more) are given due priority and provided Personalized services, as far as possible without Queue. Minimum Balance Requirement under Savings Bank Account has been reduced in case of Senior Citizens as well as \*pensioners.

<b>Minimum Balance Requirement</b>	<b>Rural / Semi Urban Branches</b>	<b>Urban / Metropolitan Branches</b>
<b>Without Cheque Book facility</b>	<b>Rs. 20/-</b>	<b>Rs. 20/-</b>
<b>With Cheque Book facility</b>	<b>Rs. 250/-</b>	<b>Rs. 250/-</b>

**\*Pensioners:** Persons drawing Pension from Central/State Govt., Public Sector Undertakings, Banks.

## **CREDIT FACILITIES**

- Oriental Bank of Commerce caters to the **Credit Needs of all Segments of the Society** viz. Corporate, Professionals, Traders, Entrepreneurs, Agriculturists, Employees, Defence Personnel, Students for establishing new units, carrying existing activities in the field of various Agricultural activities, Large, Medium and Small Scale Industries, Business, Trade, Services, Transport, Housing, Professional services, Education, purchase of Consumer Durable items etc. **Special stress is being laid for catering to the credit needs of women entrepreneurs.** Specialized branches of the Bank viz. Corporate Finance, Industrial and SSI branches exclusively cater to their specific areas. Bank has introduced a number of Credit Schemes, which offer credit on easy and attractive terms, some of which are as under: -
  - **Housing Loan Schemes.**
  - **Greh Seva for salaried persons**
  - **Consumer Loan Scheme.**
  - **Car Loan Scheme.**
  - **Education Loan Scheme.**
  - **Scheme for Defence Personnel (serving and retired)**
  - **Clean Loan Scheme for Employees of Govt. and other Institutions, Schools/Colleges.**
  - **Scheme for financing Professionals including Doctors**
  - **Scheme for Clean Loan to Traders.**
  - **Oriental Mahila Vikas Yojna**
  - **Loan Scheme for Professional and Self Employed Women**
  - **Scheme for financing Working Women**
  - **Scheme for financing Beauty Parlors, Boutiques, Saloons, Tailoring set up by Women Entrepreneurs.**
  - **Corporate Loan Scheme**
  - **Scheme against Future Rentals.**
  - **Scheme for Construction Contractors.**
  - **Scheme for financing Medical Expenses – OBC-Medfin**
  - **Loans to individuals against shares/debentures/IPO Funding.**
  - **Clean Overdraft/Clean Demand Loan.**
- **For details regarding above Schemes, our nearest branch may be contacted.**
- All the National Priorities are well taken care of by providing Credit to Priority Sectors such as Agriculture (both Direct and Indirect), Retail Trade, Small Business, Self Employed, Housing Loans to Weaker Sections including SC/STs and under Government Sponsored Schemes such as **Swarnjayanti Gram Swarozgar Yojna, Shahari Rozgar Yojna, Scheme for Liberation & Rehabilitation of Scavengers, Prime Minister Rozgar Yojna etc. Oriental**

**Bank Grameen Project** based on Self Help Group Concept and aimed at upliftment of the Poor and needy by providing additional sources of income to the Group Members on sustainable basis.

- **Oriental Green Card**, a scheme implemented by the Bank through branch network in the country, provides adequate and hassle free credit support to the Farmers for Cultivation, carrying Allied activities viz. Dairy, Poultry Farming and Rural based Tiny occupations as well as Domestic Needs viz. for Consumables, Medical Expenses etc. Literate Farmers are eligible for Cheque Book facility, as well.
- **Oriental Kisan Gold Card**, a Scheme on OGC lines, caters to Production, Investment and Consumption needs of farmers on comprehensive basis. The beneficiaries are also eligible for personal accidental insurance cover.
- **Area Specific Schemes**, bank focuses on area specific activities and has put in place/customized various loan schemes like Financing Small Tea Growers, Medicinal and Aromatic Plants, Cultivation of Aamla, Citriculture, Apiculture etc.
- **Poorest of Poor** can rightly hope for Betterment of their Living Standards and Regular Income by Participating in these Projects/ Schemes/Programmes.

## **OTHER SERVICES**

- **Centralized Banking Solution (CBS) / Anywhere Banking Solution** has been operationalized and over 50% Branches located in almost all Cities / Towns are already on this technology platform, with plans to extend the technology to cover other branches, as well, very fast. Implementation of Centralized Solution has enabled Anywhere Branch Banking, Internet Banking Services etc. for the Customers.
- **ATM Facility** is being provided through a number of on-site and off-site ATMs – '**My Time ATM**' of the Bank, installed at various locations / centers across the country and network being fast expanded to other areas / branches to facilitate anytime anywhere banking for the Customers. Further, Inter-Connectivity of ATMs has been established with the MITR Network, which shall enable Customers to use MITR Network ATMs of Banks like PNB, UTI Bank, Indian Bank, Karur Vysa Bank, thereby increase their reach to vast number of ATMs spread across the country.

- **Networking** - The Bank has set up a robust, reliable, scalable and efficient Wide Area Network connecting all major locations, with plans to extend networking to remaining locations / branches very fast. Networking has facilitated implementation of CBS, ATM Connectivity, Mail Transfers etc.
- **Internet Banking Facility** – The Bank has launched this delivery channel as well and Customers opting for the same shall be able to avail facilities being provided through Internet Banking by logging on to [www.obconline.com](http://www.obconline.com) or from the home page of bank's website [www.obcindia.com](http://www.obcindia.com). Web based Products include Utility Bill Payments, Rail Bookings etc.
- **Centralized Telebanking Facility**, based on Interactive Voice Response System (IVR) whereby a Customer can have Anytime, Anywhere (24\*7) access to their respective accounts, has been launched / offered through all the CBS Branches in twenty major cities across the country viz. Agra, Chandigarh, Delhi, Mumbai, Ludhiana, Hyderabad, Ahmedabad, Jaipur, Chennai, Bangalore, Amritsar, Jalandhar, Patiala, Lucknow, Kolkata, Dehradun, Karnal, Bhopal, Bareilly and Bhatinda. The facility is being extended to other major cities i.e. with the coverage of Branches under CBS. Telebanking Service is being offered Free of Cost to the Customers. Telebanking Numbers are given on following page.
- **“May I Help You”** desks, manned by employees having good knowledge of Bank’s working, are established at large branches for guidance of the Customers. **Teller Counters** have been provided at branches having large business transactions for speedy cash withdrawals.
- **Pension Disbursal** facilities to pensioners/family pensioners of Central Govt.(Civil) Defence, Railways, Telecommunication and Freedom Fighters provided at all branches in the States of Punjab, Haryana, Uttar Pradesh, National Capital Territory of Delhi and Metropolitan cities of Calcutta, Mumbai, Chennai, Hyderabad and Bangalore, Pension disbursal facility of Punjab State Government Employees available at branches in Punjab.
- Facility for **Collection of Income Tax, Corporate Tax and other Direct Taxes** provided through presently 145 mostly computerized branches in various states viz. Andhra Pradesh, Delhi, Gujrat, Karnatka, Maharashtra, Punjab, Rajasthan, Tamil Nadu, Uttar Pradesh, West Bengal and U T

Chandigarh. The Bank has implemented Online Tax Accounting System (OLTAS) for collection of Taxes of CBDT. Customers are now able to remit their taxes through 145 designated branches of the bank.

- Bank is providing **Cash Management Services** for the Corporate Clients and under this Service sizeable business of Receivables and Upcountry Instruments is being handled. Bank is also providing Utility Bills Collection Service.
- **Bancassurance Products** Bank has already entered into strategic tie up with Life Insurance Corporation of India and Oriental Insurance Company for marketing Life and Non Life / General Insurance Products. Bancassurance Products are being actively marketed by the Bank.
- **Mutual Fund Products** In this regard the Bank has entered into agreement with Franklin Templeton and started distribution of its Mutual Fund Products.
- Under **Plastic Money** segment, the Bank besides **Pre-Paid Card** with MasterCard International is providing **Debit Card** branded '**PROTON**' with VISA, as well.
- **Mobile Top-up** from Banks ATMs has also been launched.

### Telebanking Numbers

S. No.	City	Telebanking Numbers
1	Agra	0562-2158814
2	Chandigarh	0172-2709343
3	Delhi	011-51450734
4	Mumbai	022-22189316
5	Ludhiana	0161-2544118
6	Hyderabad	040-23356934
7	Ahmedabad	079-26580035
8	Jaipur	0141-2370726
9	Chennai	044-28498901
10	Bangalore	080-51326355
11	Amritsar	0183-2500049 0183-2500043
12	Jalandhar	0181-2230030
13	Patiala	0175-2225667
14	Lucknow	0522-2218827
15	Kolkata	033-22178880
16	Dehradun	0135-2743574
17	Karnal	0184-2200945
18	Bhopal	0755-5229159 0755-5229160
19	Bareilly	0581-2510257

## **REDRESSAL OF COMPLAINTS**

- As a "Customer Friendly" bank, OBC takes all care to minimize your hardships/grievances by providing best Customer Service and speedy disposal of Grievances, if any, to your entire satisfaction. Bank welcomes suggestions from our valued Customers for bringing further improvement in our Service standards.

To enable our customers offer suggestions for bringing further improvement in our service / products or to voice their grievances, if any, "Customer Day" is observed at all the offices of the Bank across the organization covering branches, Regional Offices and Head Office, on 15th of every month (next day, if 15th is a holiday or half-day). During specified hours i.e. from 3.00 P.M. to 5.00 P.M. on this day any customer can meet senior/top executives of the Bank including Chairman & Managing Director without prior appointment.

In case of any Grievance/complaint, the matter may be first brought to the notice of the concerned branch manager for immediate redressal. If the complaint is not redressed to the satisfaction of the customer, the matter may be taken up with the Regional Head concerned.

If the complainant still feels unsatisfied with the responses received, he can address his complaint to the bank's Nodal Officer designated to deal with customers' complaints/grievances giving full details of the case.

After exhausting all the above machinery/channels, if the customer is still not satisfied, he may write to Chairman & Managing Director of the Bank and even after this, if not satisfied, he is free to take recourse to the following:

- A. **The Banking Ombudsman located in State Capitals under RBI Banking Ombudsman Scheme, 2006.**
- B. **The District Consumer Forum under Consumer Protection Act, 1985.**
- C. **Directorate of Public Grievances, Govt. of India, Cabinet Secretariat, Sansad Marg, New Delhi.**

### **ANONYMOUS COMPLAINTS WILL HOWEVER NOT BE ENTERTAINED**

- **Regional Offices:** Regional Head is the overall In-Charge, controlling branches & Extension Counters within the jurisdiction of the Region. Addresses, Telephone / Fax

Numbers, E-mail Addresses and States (Districts) under jurisdiction of each Region of the Bank are given on page 26 onwards.

### **NODAL OFFICER (GRIEVANCE REDRESSAL)**

- Grievance Redressal Cell at Head Office ensures prompt and proper disposal of the Customer Complaints that are addressed to or reach Head Office. The cell monitors Customers grievances/complaints/suggestions and Evaluates at Macro Level the areas of Banking Operations, which are Grievance prone, and evolves Strategies to reduce the incidence of Complaints. The Customers can contact 'Nodal Officer' at the following Address: -

The General Manager,  
Inspection & Control Department  
Oriental Bank of Commerce,  
Head Office, 4<sup>th</sup> and 5<sup>th</sup> Floor,  
4-E/11, Jhandewalan Extension  
**NEW DELHI-110 055**

**Fax 011-23593533 Tel. 23546155, 23593530-31**  
E-mail: [insp@obc.co.in](mailto:insp@obc.co.in)

### **NODAL OFFICER (CITIZENS' CHARTER)**

- Bank has also nominated a senior official to act as Nodal Officer for Implementation of Citizens' Charter. Any user having any Suggestion with regard to the Citizens Charter of the Bank or its Implementation at the Branch level may contact the Nodal Officer at the Address as under: -

The Departmental Head,  
Planning & Development Department,  
Oriental Bank of Commerce,  
Head Office, Harsha Bhawan, 2<sup>nd</sup> Floor,  
E-Block, Connaught Place, **New Delhi-110 001**

**Telefax. 011-23416244 Tel. 011 - 23418786**  
E-mail: [pnd@obc.co.in](mailto:pnd@obc.co.in)

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

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***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.***



<b>S. No.</b>	<b>Regional Offices: Addresses and Area of Operation</b>
1.	<p><b>Regional Head, Amritsar</b>  Oriental Bank of Commerce, Regional Office,  S.C.O. 10, District Shopping Complex, Ranjit Avenue,  <u>Amritsar – 143 001</u>  <b>Telephone : 0183 - 2501135, 2508098, 2503223 Fax : 2501645</b>  Email-Id : <a href="mailto:rh_asr@obc.co.in">rh_asr@obc.co.in</a>, <a href="mailto:edp_asr@obc.co.in">edp_asr@obc.co.in</a>  <b>Area covered:</b> Jammu &amp; Kashmir, Punjab (Dist.- Amritsar, Gurdaspur)</p>
2.	<p><b>Regional Head, Bathinda</b>  Oriental Bank of Commerce, Regional Office,  F-77, 1<sup>st</sup> Floor, Main Road, Civil Lines, <u>Bathinda-151 001</u>  <b>Telephone: 0164 - 2219802, 2219757, 2240294 Fax: 2219803</b>  Email-id : <a href="mailto:rh_bth@obc.co.in">rh_bth@obc.co.in</a>, <a href="mailto:edp_bth@obc.co.in">edp_bth@obc.co.in</a>  <b>Area covered :</b> Punjab (Dist.- Bathinda, Faridkot, Firozepur, Mansa and Muktsar )</p>
3.	<p><b>Regional Head, Chandigarh</b>  Oriental Bank of Commerce, Regional Office,  1<sup>st</sup> Floor, Hotel Shivalik View, Sector-17, <u>Chandigarh-160 017</u>  <b>Telephone : 0172 - 2704386, 2709998, 2702204 Fax : 2703431</b>  Email-id : <a href="mailto:rh_chd@obc.co.in">rh_chd@obc.co.in</a>, <a href="mailto:edp_chd@obc.co.in">edp_chd@obc.co.in</a>  <b>Area covered:</b> Punjab (Dist. - Nawanshahar &amp; Rupnagar) U. T. Chandigarh &amp; Himachal Pradesh</p>
4.	<p><b>Regional Head, Jalandhar</b>  Oriental Bank of Commerce, Regional Office,  922, G.T. Road, <u>Jalandhar – 144001.</u>  <b>Telephone : 0181 – 2455867, 2453179, 2456618 Fax : 2221915</b>  Email – Id : <a href="mailto:rh_jal@obc.co.in">rh_jal@obc.co.in</a>, <a href="mailto:edp_jal@obc.co.in">edp_jal@obc.co.in</a>  <b>Area covered:</b> Punjab (Dist.- Hoshiarpur, Jalandhar &amp; Kapurthala )</p>
5.	<p><b>Regional Head, Ludhiana</b>  Oriental Bank of Commerce, Regional Office,  B-XV-136, Jandu Tower, MillerGanj, G.T. Road, <u>Ludhiana – 141 003</u>  <b>Telephone : 0522 – 2539840, 2539841, 2535456 Fax : 2539838</b>  Email – Id : <a href="mailto:rh_ldh@obc.co.in">rh_ldh@obc.co.in</a>, <a href="mailto:edp_ldh@obc.co.in">edp_ldh@obc.co.in</a>  <b>Area covered:</b> Punjab (Dist.- Ludhiana &amp; Moga )</p>
6.	<p><b>Regional Head, Patiala</b>  Oriental Bank of Commerce, Regional Office,  The Mall, <u>Patiala – 147 001</u>  <b>Telephone : 0175 – 2215255, 2201487, 2225025 Fax : 2214133</b>  Email – Id : <a href="mailto:rh_pat@obc.co.in">rh_pat@obc.co.in</a>, <a href="mailto:edp_pat@obc.co.in">edp_pat@obc.co.in</a>  <b>Area covered:</b> Punjab (Dist. - Fatehgarh Sahib, Patiala &amp; Sangrur)</p>
7.	<p><b>Regional Head, Gurgaon</b>  Oriental Bank of Commerce, Regional Office,  SCF 57-58, Urban Estate, Sector-17, <u>Gurgaon-122 001</u>  <b>Telephone : 0124 – 2346327, 2348189, 2346706 Fax : 2399354</b>  Email – Id : <a href="mailto:rh_ggn@obc.co.in">rh_ggn@obc.co.in</a>, <a href="mailto:edp_gur@obc.co.in">edp_gur@obc.co.in</a>  <b>Area covered:</b> Haryana (Dist.- Faridabad, Gurgaon, Mahendergarh and Rewari)</p>

8.	<p><b>Regional Head, Karnal</b>  Oriental Bank of Commerce, Regional Office,  SCF – 143, Sector -13, Urban Estate, <b>Karnal-132 001</b>  <b>Telephone : 0184 – 2200620, 2202372, 2200281 Fax : 2201972</b>  Email – Id : <a href="mailto:rh_kar@obc.co.in">rh_kar@obc.co.in</a>, <a href="mailto:edp_kar@obc.co.in">edp_kar@obc.co.in</a>  <b>Area covered:</b> Haryana (Dist.- Ambala, Kaithal, Karnal, Kurukshetra, Panchkula, Panipat and Yamunanagar)</p>
9.	<p><b>Regional Head, Rohtak</b>  Oriental Bank of Commerce, Regional Office,  97, Sonapat Road, <b>Rohtak – 124 001</b>  <b>Telephone : 01262 - 242235, 253683, 241797 Fax : 243508</b>  Email – Id : Email – Id : <a href="mailto:rh_roh@obc.co.in">rh_roh@obc.co.in</a>, <a href="mailto:edp_roh@obc.co.in">edp_roh@obc.co.in</a>  <b>Area covered:</b> Haryana (Dist.- Bhiwani, Fatehabad, Hissar, Jhajjar, Jind, Rohtak, Rewari, Sirsa &amp; Sonapat)</p>
10.	<p><b>Regional Head, Jaipur</b>  Oriental Bank of Commerce, Regional Office,  2<sup>nd</sup> Floor, Anand Bhawan, Post Box No. 343,  Sansar Chandra Road, <b>Jaipur-302 001</b>  <b>Telephone : 0141 – 2374756, 2377303, 2372647 Fax : 2365315</b>  Email – Id : <a href="mailto:rh_jpr@obc.co.in">rh_jpr@obc.co.in</a>, <a href="mailto:edp_jpr@obc.co.in">edp_jpr@obc.co.in</a>  <b>Area covered:</b> Rajasthan (Dist. - Ajmer, Alwar, Barmer, Pali, Bharatpur, Bhilwara, Sirohi, Karauli, Chittorgarh, Dausa, Jaipur, Jodhpur, Jhalawar, Nagaur, Kota, Rajsamand, and Udaipur)</p>
11.	<p><b>Regional Head, Sriganganagar</b>  Oriental Bank of Commerce, Regional Office,  1<sup>st</sup> Floor, 173-174, G. Block, Sukhadia Circle, <b>Sriganganagar-335 001</b>  <b>Telephone : 0154 – 2425356, 2488710, 2488710 Fax : 2477954</b>  Email-Id : <a href="mailto:rh_sgn@obc.co.in">rh_sgn@obc.co.in</a>, <a href="mailto:edp_sgn@obc.co.in">edp_sgn@obc.co.in</a>  <b>Area covered:</b> Rajasthan (Dist.- Bikaner, Churu, Hanumangarh, Jhunjhunu, Nagaur, Sikar and Sriganganagar)</p>
12.	<p><b>Regional Head, Delhi</b>  Oriental Bank of Commerce, Regional Office, II &amp; III Floor,  8/1, Abdul Aziz Road, W.E.A. <b>Karol Bagh, New Delhi – 110 005</b>  <b>Telephone : 011 – 25731718, 25748205, 25731730 Fax : 25728836</b>  Email – Id : <a href="mailto:rh_del@obc.co.in">rh_del@obc.co.in</a>, <a href="mailto:edp_del@obc.co.in">edp_del@obc.co.in</a></p>
13.	<p><b>Regional Head, New Delhi</b>  Oriental Bank of Commerce, Regional Office,  4/65, Padam Singh Road, W.E.A., <b>Karol Bagh, New Delhi 110 005</b>  <b>Telephone : 011-25712486, 25719826, 25714918</b>  <b>Fax : 25865602, 25719825</b>  Email Id : <a href="mailto:rh_ndl@obc.co.in">rh_ndl@obc.co.in</a>, <a href="mailto:edp_ndl@obc.co.in">edp_ndl@obc.co.in</a></p>
14.	<p><b>Regional Head, Agra</b>  Oriental Bank of Commerce, Regional Office,  2<sup>nd</sup> Floor, Ispat Bhawan, 85/4 Sanjay Place, <b>Agra – 282 002</b>  <b>Telephone : 0562 – 2858816, 2854524, 2522921 Fax : 2858816</b>  Email-Id : <a href="mailto:rh_agr@obc.co.in">rh_agr@obc.co.in</a>, <a href="mailto:edp_agr@obc.co.in">edp_agr@obc.co.in</a>  <b>Area covered:</b> Uttar Pradesh (Dist. -Agra, Aligarh, Firozabad, Bulandshahar, Farukhabad, Hathras Jhansi, Kannauj, Mathura and Mahamayanagar)</p>

15.	<p><b>Regional Head, Bareilly</b>  Oriental Bank of Commerce, Regional Office,  148, 1<sup>st</sup> Floor, Civil Lines, <b>Bareilly – 243 001</b>  <b>Telephone : 0581 – 2421782, 2421323 Fax : 2420781</b>  Email-Id : <a href="mailto:rh_bar@obc.co.in">rh_bar@obc.co.in</a>, <a href="mailto:edp_bar@obc.co.in">edp_bar@obc.co.in</a>  <b>Area covered:</b> Uttar Pradesh (Dist.- Badayun, Bijnor, Bareilly, Muradabad, Rampur, Pilibhit, Lakhimpur-khiri and Shahjahanpur )  Uttaranchal ( Distt- Almora, Nainital and Udham Singh Nagar )</p>
16.	<p><b>Regional Head, Dehradun</b>  Oriental Bank of Commerce, Regional Office,  Radha Place, 78, Rajpur Road, <b>Dehradun-248 001</b>  <b>Telephone : 0135 – 2746920, 2749715, 2746097, Fax : 2749715</b>  Email – Id : <a href="mailto:rh_ddn@obc.co.in">rh_ddn@obc.co.in</a>, <a href="mailto:edp_ddn@obc.co.in">edp_ddn@obc.co.in</a>  <b>Area covered:</b> Uttar Pradesh (Dist.- Muzzafarnagar, Saharanpur)  Uttaranchal (Dist.- Dehradun, Haridwar, Tehri Garhwal, Garhwal and Uttarkashi)</p>
17.	<p><b>Regional Head, Ghaziabad</b>  Oriental Bank of Commerce, Regional Office,  Post Box No. 107, KJ-13, Kavi Nagar, <b>Ghaziabad-201 002</b>  <b>Telephone : 0120 – 2700249, 2700018, 2701302, Fax : 2701310</b>  Email – Id : <a href="mailto:rh_gzb@obc.co.in">rh_gzb@obc.co.in</a>, <a href="mailto:edp_gzb@obc.co.in">edp_gzb@obc.co.in</a>  <b>Area covered:</b> Uttar Pradesh (Dist.- Ghaziabad, Gautam Budh Nagar, Bhagpat and Meerut)</p>
18.	<p><b>Regional Head, Lucknow</b>  Oriental Bank of Commerce, Regional Office,  C-43/28/1, Nawal Kishore Road, Hazrat Gang, <b>Lucknow-226001</b>  <b>Telephone : 0522 - 2224166, 2227499, 2223671 Fax : 2227499</b>  Email – Id : <a href="mailto:rh_lko@obc.co.in">rh_lko@obc.co.in</a>, <a href="mailto:edp_lko@obc.co.in">edp_lko@obc.co.in</a>  <b>Area covered:</b> Uttar Pradesh (Dist.- Azamgarh, Allahabad, Ambedkar Nagar, Basti, Bahraich, Barabanki, Badohi, Deoria, Gorakhpur, Faizabad, Mau, Jaunpur, Lucknow, Sitapur, Sultanpur, Varanasi, Hardoi, Hamirpur, Mahoba, Sant Kabir Nagar, Sant Ravi das Nagar and Kanpur)</p>
19.	<p><b>Regional Head, Ahmedabad</b>  Oriental Bank of Commerce, Regional Office,  “Chankya” 4<sup>th</sup> Floor, Near Dinesh Hall, Off. Ashram Road,  <b>Ahmedabad-380 009</b>  <b>Telephone : 079– 26587539, 26585830, 26587444 Fax : 26589456</b>  Email-Id : <a href="mailto:rh_ahm@obc.co.in">rh_ahm@obc.co.in</a>, <a href="mailto:edp_ahm@obc.co.in">edp_ahm@obc.co.in</a>  <b>Area covered:</b> Daman &amp; Gujrat</p>
20.	<p><b>Regional Head, Bhopal</b>  Oriental Bank of Commerce, Regional Office,  Pragati Bhawan, Indira Press Complex, M. P. Nagar Zone-1,  <b>Bhopal-462 011</b>  <b>Telephone : 0755 - 2553856, 2767216, 2553518 Fax : 2553851</b>  Email-id : <a href="mailto:rh_bpl@obc.co.in">rh_bpl@obc.co.in</a>, <a href="mailto:edp_bpl@obc.co.in">edp_bpl@obc.co.in</a>  <b>Area covered:</b> Madhya Pradesh and Chattisgarh</p>

21.	<p><b>Regional Head, Chennai</b>  Oriental Bank of Commerce, Regional Office,  2<sup>nd</sup> Floor, Spencer Plaza, 769, Anna Salai, <b>Chennai-600 002</b>  <b>Telephone : 044-28495566, 28497788, 28496677 Fax : 28524190</b>  Email-id : <a href="mailto:rh_che@obc.co.in">rh_che@obc.co.in</a>, <a href="mailto:edp_che@obc.co.in">edp_che@obc.co.in</a>  <b>Area covered:</b> Tamil Nadu, and U.T Pondichery</p>
22.	<p><b>Regional Head, Hyderabad</b>  Oriental Bank of Commerce, Regional Office,  IInd Floor, Maharishi Building, 8-2-248/A  Road No. : 3, Banjara Hills, <b>Hyderabad – 500 034</b>  <b>Telephone : 040 – 23350987, 23351233, 23351236 Fax : 23351191</b>  Email – Id : <a href="mailto:rh_hyd@obc.co.in">rh_hyd@obc.co.in</a>, <a href="mailto:edp_hyd@obc.co.in">edp_hyd@obc.co.in</a>  <b>Area covered:</b> Andhra Pradesh state</p>
23.	<p><b>Regional Head, Bangalore</b>  Oriental Bank of Commerce, Regional Office, 1st Floor, “Land Mark”,  NO.21/15, Mahatma Gandhi Road, <b>Bangalore-560 001</b>  <b>Telephone.: 080-25095657 Fax 080-25596624</b>  Email –Id : <a href="mailto:rh_blr@obcmail.co.in">rh_blr@obcmail.co.in</a>, <a href="mailto:edp_blr@obcmail.co.in">edp_blr@obcmail.co.in</a>  <b>Areas covered:</b> Karnatka &amp; Kerela</p>
24.	<p><b>Regional Head, Bhubaneswar</b>  Oriental Bank of Commerce, Regional Office  Alok Bharti Tower, Shahid Nagar, <b>Bhubneswar – 751 007</b>  <b>Telephone: 0674-2544852</b>  Email –Id : <a href="mailto:rh_bh@obc.co.in">rh_bh@obc.co.in</a>  <b>Areas covered:</b> Bihar, Jharkhand &amp; Orissa</p>
25.	<p><b>Regional Head, Kolkata</b>  Oriental Bank of Commerce, Regional Office,  5<sup>th</sup> Floor, 107/1, Part Street, <b>Kolkata – 700 016.</b>  <b>Telephone : 033-22162259, 22161622, 22261679 Fax : 22494402</b>  Email – Id : <a href="mailto:rh_kol@obc.co.in">rh_kol@obc.co.in</a>, <a href="mailto:edp_kol@obc.co.in">edp_kol@obc.co.in</a>  <b>Area covered:</b> Assam, Sikkim &amp; West Bengal (Dist. - Darjiling, Haora, Hoogly. Kolkata, North24- Parganas, South 24- Parganas)</p>
26.	<p><b>Regional Head, Durgapur</b>  Oriental Bank of Commerce, Regional Office, 1st Floor, Nachan Road,  Benachity, Durgapur Dist., <b>Burdwan – 713 213</b>  <b>Telephone: 0343-2587787 Fax : 2587787</b>  Email – Id : <a href="mailto:rh_dgp@rediffmail.com">rh_dgp@rediffmail.com</a>  <b>Areas covered:</b> West Bengal (Dist.- Bankura, Barddhaman, Hugli, Maldah, Paschim Midnapur)</p>
27.	<p><b>Regional Head, Mumbai (South)</b>  Oriental Bank of Commerce, Regional Office,  Maker Towers, “F” Block, 14<sup>th</sup> floor, Cuffe Parade, <b>Mumbai – 400 005.</b>  <b>Telephone : 022– 22182085, 22166485, 22166557 Fax : 22182085</b>  Email – Id : <a href="mailto:rh_mum@obc.co.in">rh_mum@obc.co.in</a>, <a href="mailto:edp_mum@obc.co.in">edp_mum@obc.co.in</a>  <b>Area covered:</b> Mumbai</p>
28.	<p><b>Regional Head, Mumbai (North)</b>  Oriental Bank of Commerce, Regional Office, 1st Floor, Kodak House  (Aman Chambers), Prabhadevi, <b>Mumbai – 400</b>  <b>Telephone: 022-24217570/71/74 Fax : 24217573</b>  Email –Id : <a href="mailto:rh_northmum@obc.co.in">rh_northmum@obc.co.in</a>, <a href="mailto:edp_northmum@obc.co.in">edp_northmum@obc.co.in</a>  <b>Areas covered:</b> Mumbai, Thane</p>

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**Regional Head, Pune**

Oriental Bank of Commerce, Regional Office, OBC Tower, IIIrd Floor,  
917-20/20 A, Fergusson College Road **Pune – 411 004**

**Telephone: 020-25670693/ 94/ 95 Fax : 25676464**

Email –Id: [rh\\_pun@obcmail.co.in](mailto:rh_pun@obcmail.co.in), [edp\\_pun@obcmail.co.in](mailto:edp_pun@obcmail.co.in)

**Areas covered:** Maharashtra (Dist.- Ahmadnagar, Akola, Aurangabad, Chandrapur, Dhule, Jalgaon, Kolhapur, Nagpur, Nasik, Pune, Rtnagiri) & Goa.

**TIME-NORMS  
FOR VARIOUS  
BANKING TRANSACTIONS**

1.	Payment of Cheques	<b>10-15 minutes</b>
2.	Receipt of cash	<b>Expediently (depending on the amount and denomination of notes)</b>
3.	For issuance of Pay Order/Demand Draft	<b>15 minutes</b>
	Fixed/Cumulative Deposit receipt	<b>15 to 30 minutes</b>
4.	Updating of Pass-book (SB/PD Account)	<b>Immediately or within 24 hours when number of entries are large.</b>
5.	Statement of Accounts (Current Account)	<b>To be provided monthly (within seven days of the following month)</b>
6.	Collection of cheques (Local)	<b>Upto 3 days</b>
	(Outstation)	<b>07 to 14 days</b>



# **ORIENTAL BANK OF COMMERCE**

**Head Office, Harsha Bhawan, E-Block, Connaught Place**

**New Delhi-110001**

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