

Citizen Charter

We assure that we shall act fairly and reasonably in all our dealings with you on ethical principles of integrity and transparency in respect of services we offer, and in the procedures and practices our staff follow and make sure our products and services meet relevant laws and regulations.

We will help you to understand how our financial products and services work by giving you information about them.

Before you become a customer, we will give you clear information explaining the key features of the services and products which you are interested in and give you information on any type of account facility which we have to offer.

We shall tell you what information we need from you, before opening any deposit a/c, to prove your identity and address and to comply with legal and regulatory requirements, and request for additional information about you, your business/ profession and your family. The Bank before opening any deposit account will carry out due diligence as required under "Know Your Customer" (KYC) guidelines issued by RBI and or such other norms or procedures adopted by the Bank. This will involve satisfying about the identity of the person, verification of address, satisfying about his occupation and source of income, obtaining introduction of the prospective depositor from a person acceptable to the Bank and obtaining recent photograph of the person's opening / operating the account. In addition to the due diligence requirements, under KYC norms the Bank is required by law to obtain Permanent Account Number (PAN) or General Index Register (GIR) Number or alternatively declaration in Form No. 60 or 61 as specified under the Income Tax Act / Rules.

If the decision to open an account of a prospective depositor requires clearance at a higher level, reasons for any delay in opening of the account will be informed and the final decision of the Bank will be conveyed at the earliest.

We will give you upfront details of any interest and/ or charges applicable to the products chosen by you. You can also find out about our charges by contacting our staff at the branch where you have your account.

We will seek your specific consent for giving details of your name, address etc. to any third party including other entities in our group, for marketing purposes.

We will make sure that all advertising and promotional material is clear, fair, reasonable and not misleading.

To help you manage your account and check entries on it, we will give you account statements at regular intervals or Pass Book for the type of account you have. You can ask us to provide you with account

statements more often than is normally available on your type of account, but there may be a charge for this service.

We will tell you about the clearing cycle, including when you can withdraw money after lodging collection instruments and when you will start to earn interest.

We will keep original cheques paid from your account or copies, for such periods as required by law. If, within a reasonable period after the entry has been made on your statement, there is a dispute about a cheque paid from your account, we will provide you with the necessary information for evidence - subject to a possible charge for the same.

In the event your cheque book, passbook or ATM card has been lost or stolen, or that someone else knows your PIN (Personal Identification Number) or other security information, we will, on your notifying us, take immediate steps to try to prevent these from being misused.

The customer information collected from the customers shall not be used for cross selling of services or products among the banks, their subsidiaries or affiliates. We will treat all your personal information as private and confidential (even when you are no longer our customer). including entities in our group, other than in the following four exceptional circumstances for which we are permitted to do so :-

- If we have to give the information by law.
- If there is a duty to the public to reveal the information in the interest of the public at large.
- If our interests require us to give the information (for example, to prevent fraud) but we will not use this as a reason for giving information about you or your accounts (including your name and address) to anyone else, including other companies in our group, for marketing purposes.
- If you ask us to reveal the information, or if we have your permission to provide such information to our group/associate/entities or companies when we have tie-up arrangements for providing other financial service products.