



(Scheduled Bank)

---

## Customer Service Policy

### 1. Introduction:-

The achievement of any organization particularly of a service-oriented organization, such as a Bank depends on the quality of service offered to customers. Customers expect from the Bank efficient and prompt service. Hence, customer service is a very important aspect in the Banking business.

### 2. Aim:-

We offer various products and services to our customers (i.e. Deposit Banking, Corporate Advances, Retail Advances, Insurance facility, and Locker etc.

The **mission** of the Bank while offering these is as under:-

- Satisfying customers with our excellent service and comprehensive suite of best-in-class financial solutions.
- Continuing to act in an ethical, transparent, and responsible manner with customers.
- Deploying best technology, systems, and processes to improve business efficiency and exceed customers' expectations.
- Encouraging a positive, dynamic, and performance-driven work culture to nurture employees, grow them, and build a passionate and committed workforce.

In our endeavor to provide the best services to our customers, the Bank has formulated its Customer Service Policy. The policy guidelines will assist the staff for rendering high-quality customer services consistently and to continually improve its services.

### 3. Customer Service Principles:-

Well-designed customer service must be accompanied by good delivery. The Customer Service Policy is to ensure a fully satisfied customer and is thus based on the following 7 principles: -



(Scheduled Bank)

- a) **Speed** – Customer's needs should be taken care of as soon as possible. Delayed handling of the customer's requests is a major block in the delivery of good customer service.
- b) **Timeliness** – Commencement of banking business and opening of counter services in time and rendering uninterrupted service during business hours is an integral aspect of ensuring good customer service.
- c) **Accuracy** – The information rendered by the Bank to the customer should be factual, accurate, and unambiguous. Acronyms, if used, should be explained to the customer. Where there is any doubt about the accuracy of any information, the details will be checked and validated prior to release.
- d) **Courtesy** – The least that any visitor to a branch expects is courtesy from the Bank staff. Therefore, first and foremost, every customer shall be extended due courtesies, whether or not the Bank is in a position to meet his/her needs. Courtesy will be shown in all circumstances, even in difficult situations where the customer does not show similar courtesy in return. Staff will always be polite in their spoken words, body language, and demeanor.
- e) **Concern** – Anticipating the customer's problems and guiding them shows that Bank cares for them and is equally concerned.
- f) **Communication** – An important part of customer service is communicating effectively with the customers and personal interaction plays a very effective role in developing the relationship with customers. Janakalyan Bank welcomes opinion and suggestions from customers and such opinions/ suggestions are placed before Business Development and General Administration Committee (BDGA) to look into customer suggestions. If found to be feasible, the suggestions are accepted and subsequently implemented.



(Scheduled Bank)

g) **Transparency**- Clear and precise information needs to be provided to the customers in response to their queries and complaints, as per the extant policies of the Bank.

#### **4. Customer Service Commitment for staff**

Janakalyan Bank also emphasizes that its staff stay focused and be customer friendly. The Service Commitment of the staff should be to:

- a) Be honest, transparent, equitable and fair in dealing with customers.
- b) Listen to what customers have to say and determine the exact nature of the request.
- c) Explain our products and services and keep the customer informed of any changes.
- d) Respond to customer enquiries promptly and efficiently.
- e) Seek the views of the customer, if required.
- f) Provide relevant and timely feedback. Customer Care Policy
- g) Make decisions using processes that are consultative, impartial, and otherwise ethical.
- h) Adopt fair, lawful, and appropriate procedures when arriving at resolutions.
- i) Be tolerant and accommodative even in the event of provocation.
- j) Sensitive to customers with physical disabilities, senior citizens, and weaker sections of society.
- k) Seen to be acting in accordance with Banks' extant guidelines.

#### **5. Initiatives taken to provide better customer service**

- a) In order to ensure that the customers are provided with excellent service at all the branches, the following guidelines have been adopted:
  - b) Providing infrastructure facilities by ensuring adequate space, proper
  - c) Furniture, etc.
  - d) Ensuring that all branches of our Bank are opened as per the scheduled



(Scheduled Bank)

- e) time and are operated for the full hours.
- f) Providing separate "May I Help You/Inquiry counters at our large branches.
- g) Wearing an identification badge displaying photo, name, and designation thereon by the employees.
- h) Periodic change of desk to ensure job rotation.
- i) Training of staff in line with customer service orientation. Training in technical areas of banking and product knowledge to the staff at delivery points.
- j) Displaying time norms for various banking transactions/ services.
- k) Accepting accept cash over the counters from all their customers who desire to deposit cash at the counters. Service relating to exchange of mutilated and soiled notes should be dealt in a more customer-friendly manner.
- l) In case of remittance through electronic funds transfer, we are providing the option to the customer to choose between RTGS system and NEFT system at the time of initiation of the funds transfer. We are providing positive confirmation to our customers through SMS about the successful credit of funds to the beneficiary's account when funds are transferred through NEFT/RTGS. We are levying service charges for remittance of funds through RTGS/NEFT as per the guidelines of Reserve bank of India from time to time.
- m) Providing services relating to issue of remittance Instrument by way of demand drafts / Pay Order. A draft/pay order is uniformly valid for a period of three months and procedure for revalidation after three months should be followed as per the bank's guidelines. In this respect necessary instructions have been issued to Branches to ensure that drafts/Pay Orders of small amounts should be issued against cash to all customers



(Scheduled Bank)

irrespective of the fact whether they are having accounts with the branch or not after adhering to the KYC requirement.

#### **6. Business and Working Hours:-**

Commencement of working hours for the staff at the branches / extension counters should be 15 Minutes before the commencement of the business hours, so that when the business hours starts / customers enter branch premises / banking hall, each counter should be ready to receive them and render all the services, as may be needed by them.

In this respect, necessary instructions have been issued to Branch Officials that all the Customers who enter branch premises / banking hall before the close of business hours are attended to.

#### **7. Display of time norms:-**

We have displayed the time norms for various banking transactions/ services.

#### **8. Uninterrupted Service:-**

We have devised appropriate procedures to ensure that no counter remains unattended during the business hours and uninterrupted service is rendered to the customers by making adequate relief arrangements as may be necessary.

#### **9. Guidance to Customers:-**

a) The Bank places utmost importance on safety of funds of its customers and makes efforts to explain safe banking practices amongst customers to protect them from losing their hard-earned money.

b) The Bank has been using various means of communication such as leaflets, brochures, material printed on statements and account opening Wel -Come kits, Website, Emails, SMS, and Social Media etc.



(Scheduled Bank)

c) The Bank ensures full transparency to the customer in levying of various fees, service charges, and penalties. Information about fees and service charges has been displayed on each branch notice board as well as Banks website.

d) We have circulated information about Know Your Customer (KYC) Norms for creating public awareness and same is displayed at each branch premises as well as on Banks website.

#### **10. Provision of Note Counting Machines on counters:-**

Note Counting / sorting Machines has been provided at all the Branches for ensuring enhancement in the Quality of Customer Service and in compliance of the Clean Note Policy of the Reserve Bank of India.

#### **11. Savings bank passbooks/ statement of accounts:-**

A passbook is a ready reckoner of transactions and is handy, compact Branch should therefore offer passbook facility to all its savings bank account holders, and in case the customer chooses to get hard copies statement of account/e-statement, the branches are issuing hard copy /E-statement of monthly statement of accounts. We are also issuing E- statement to current account holder as and when customer requested to us. The first time issue of Pass Book or Statements will not carry any charge under normal circumstances.

#### **Other information on the passbook:-**

- We are invariably mentioning full address / telephone number of the branch in the Pass Book / Statement of Accounts issued to account holders.
- We are providing MICR code and IFSC Code of the branch in all passbook /statement of account to their account holders
- We have made necessary arrangement to furnish remitter details in pass book / account statement for credits received by customers through NEFT / NECS / ECS



(Scheduled Bank)

### **Updating Passbooks**

- (i) Customers shall be requested by the branch staff to get the pass-books updated regularly and attach importance to this area.
- (ii) Wherever pass-books are held back for updating, because of large number of entries, paper tokens indicating the date of its receipt and also the date when it is to be collected shall be issued.

### **Entries in Passbooks / Statement of Accounts**

Branch should ensure to give correct and legible entry in the pass book. However if the customer approaches for further details the same shall be provided.

### **12. Term Deposit Account:-**

#### **Transferability of Deposit Receipts**

In CBS, environment Term deposits are freely transferable from one branch to another without any loss of interest to customer.

#### **Disposal of Deposits**

We have made necessary arrangement in the account opening form of advance instructions from depositors for disposal of deposits on maturity.

Further we have also implemented Auto Renewal Facility of Term Deposit for the benefit of customer. The information of the same has been displayed on notice board of each branch as well as Banks website.

#### **Notifying the change in Interest Rates**

We are displaying information about change in interest rate on deposits on the Notice Board of each branch as well as banks websites expeditiously.

#### **Payment of interest on fixed deposit - Method of calculation of interest**

Indian Banks Association (IBA) Code for Banking Practice has been issued by IBA for uniform adoption by the Member Banks. For the purpose of calculation of interest on domestic term deposit, repayable in less than three months or where



(Scheduled Bank)

the terminal quarter is incomplete, interest should be paid proportionately for the actual number of days reckoning the year at 365 days. Information to the depositors about the manner of calculation of interest should be given to them while accepting the deposits and display the same at the branches.

### **13. Acknowledgement by branches at the time of submission of Form 15-G / 15-H**

Branches are not required to deduct TDS from depositors who submit declaration in Form 15-G/15-H under Income Tax Rules, 1962.

With a view to protect interest of the depositors and for rendering better customer service, branches are advised to give an acknowledgment at the time of receipt of Form 15-G/15-H. This will help the improvement of customer service and customers will not be put to inconvenience due to any omission on part of the branches.

### **14. Timely Issue of TDS Certificate to Customers**

With a view to protect the interests of the depositor and for rendering better customer service, branches have been advised to provide TDS Certificate in Form 16A, to their customers in respect of whom they have deducted tax at source, well within the time-frame prescribed under the Income Tax Rules .

### **15. Settlement of claims in respect of missing persons:-**

Branches are advised to follow the prescribed procedure in case a claim is received from a nominee / legal heirs for settlement of claim in respect of missing persons :-

The settlement of claims in respect of missing persons would be governed by the provisions of Section 107 / 108 of the Indian Evidence Act, 1872. Section 107 deals with presumption of continuance and Section 108 deals with presumption of death. As per the provisions of Section 108 of the Indian Evidence Act, presumption of death can be raised only after a lapse of seven years from the





(Scheduled Bank)

date of his/her being reported missing. As such, the nominee / legal heirs have to raise an express presumption of death of the subscriber under Section 107/108 of the Indian Evidence Act before a competent court. If the court presumes that he/she is dead, then the claim in respect of a missing person can be settled based on the same. Branches are advised to follow the procedure laid by the bank.

#### **16. Deceased Depositors: Settlement of Claims:-**

In line with the RBI guidelines and the Bank's Operational Procedure for settlement of claims of deceased depositors, the Bank will ensure that there is quick and hassle-free settlement of amount / dues to the nominee / legal heir. As per Bank's Policy on Settlement of Deceased Claim, accounts with nomination would be settled within a period not exceeding 8 days and accounts without nomination would be settled within a period not exceeding 1 month from the date of receipt of the claim application with complete documentation to the satisfaction of the bank.

#### **17. Safe Deposit Lockers:-**

With respect Safe Deposit locker, major instructions have been issued to branches:-

- Branches should not link the provisions of lockers facility with placement of fixed or any other deposit beyond what is specifically permitted.
- Branches may obtain a Fixed Deposit, which would cover 3 year's rent, and the charges for breaking open the locker in case of an eventuality. However, branches should not insist on such Fixed Deposit from the existing locker hirers.



(Scheduled Bank)

- Branches should maintain a wait list for the purpose of allotment of lockers and ensure transparency in allotment of lockers. All applications received for allotment of locker should be acknowledged and given a wait list number.

## **18. Policy for Grievance Redressal**

Salient features of the said policy are as under:-

- 1) Displayed the notice on the branch notice board that, if a customer is having any grievances/complaints, please approach Branch Manager.
- 2) If the complaint is unresolved at the branch level, then customers may approach to The Chief Executive Officer at Head Office through the CEO Secretariat on telephone number: 022-25264105 - 022-25264107.
- 3) In case the customer is not satisfied with the reply received from the Bank or has not received a reply within a period of one month of lodging the complaint with the Bank, then customers can approach the **Banking Ombudsman under the Banking Ombudsman Scheme.**

## **19. Compensation Policy**

The objective of this policy is to establish a system whereby bank compensates the customer for any financial loss he/she might incur due to deficiency in service on the part of the bank or any act of omission or commission directly attributable to the bank.

## **20. Visually Impaired Persons:**

The Bank **without any discrimination** provides banking facilities such as cheque book facility / operation of ATM / locker, etc., to the visually challenged customers who are capable of using those facilities.



(Scheduled Bank)

In this regard, all the branches are duly advised to render all possible assistance to the visually challenged customers for availing the various banking facilities.

### **21. Cheque Deposit Machine:-**

Both the Cheque Deposit Machine and the facility for acknowledgement of the cheques at regular collection counters should be available to the customers and no branch should refuse to give an acknowledgement if the customer tenders the cheques at the counters.

Branch should ensure that customers are not compelled to deposit cheques in the Cheque Deposit Machine.

### **22. Dishonor of Cheques - Procedure thereof**

#### **Procedure for return/dispatch of dishonored cheques**

- a. Cheques received in inward clearing through clearing houses for payment from customers' account and dishonored should be returned immediately as per the return discipline prescribed for respective clearing house in terms of Uniform Regulations and Rules for Bankers' Clearing Houses.
- b. Outward returned cheques received back from the Clearing House/Service Branch should be immediately informed to customer on telephone and in case customers do not collect within two days then the said cheques should be dispatched by register AD at customers official address.

### **23. Complaints/suggestions box:-**

Complaints/suggestions box is provided at each office of the bank.

### **24. Security arrangements:-**

In view of the incidents involving terrorists/dacoits, we have installed CCTV and Alarm System at our branches. In this respect regular drills being done at branches.



(Scheduled Bank)

**25. Minimum Balance in Current Account and Savings Bank Accounts:-**

At the time of opening the accounts, branches are informing the customers; requirement of maintaining minimum balance and levying of charges etc., if the minimum balance is not maintained.

As regards to saving Bank account, we are not levying minimum balance charges effecting from 01<sup>st</sup> April 2015 and information of the same has been displayed at all branches notice board as well as banks website.

In case of any change in any of the scheduled of Service Charges then we are giving one-month notice in advance to all customers.

**26. Writing the cheques in any language:-**

The customer may write cheques in Hindi, English or in the concerned regional language.

**27. Reconciliation of Transactions at ATMs Failure – Time Limit :-**

Bank will reimburse to the customers the amount wrongfully debited within a maximum period of 7 days from the date of receipt of customer complaints.

For any delay to re-credit the customers' account within 7 working days from the date of receipt of the complaint, the bank shall pay compensation of Rs.100 per day to the aggrieved customer. This compensation shall be credited to the customer's account automatically without any claim from the customer, on the same day when the bank affords the credit for the failed ATM transaction.



(Scheduled Bank)

---

**28. Legal Guardianship Certificates issued under the Mental Health Act, 1987 and National Trust for the welfare of persons with Autism, Cerebral Palsy, Mental Retardation, and Multiple Disabilities Act, 1999 – For the purpose of opening / operating Bank Accounts:-**

The RBI, vide their Circular No. RBI/2013-14/444DBOD/No.Leg..BC.54/09.07.005/2013-14 dated 13.01.2014 and in supersession of their earlier instructions circulated the following guidelines applicable for the purpose of opening / operating bank accounts:

i) The Mental Health Act, 1987 provides for a law relating to the treatment and care of mentally ill persons and to make better provision with respect to their property and affairs. According to the said Act, "mentally ill person" means a person who is in need of treatment by reason of any mental disorder other than mental retardation. Sections 53 and 54 of this Act provide for the appointment of guardians for mentally ill persons and in certain cases, managers in respect of their property. The prescribed appointing authorities are the district courts and collectors of districts under the Mental Health Act, 1987.

ii) The National Trust for Welfare of Persons with Autism, Cerebral Palsy, Mental Retardation, and Multiple Disabilities Act, 1999 provides for a law relating to certain specified disabilities. Clause (j) of Section 2 of that Act defines a "person with disability" to mean a person suffering from any of the conditions relating to autism, cerebral palsy, mental retardation or a combination of any two or more of such conditions and includes a person suffering from severe multiple disabilities. This Act empowers a Local Level Committee to appoint a guardian, to a person with disabilities, who shall have the care of the person and property of the disabled person.

iii) RBI has advised to take note of the legal position stated above and may rely on and be guided by the orders/certificates issued by the competent authority,



(Scheduled Bank)

---

under the respective Acts, appointing guardians/managers for the purposes of opening/operating bank accounts. In case of doubt, care may be taken to obtain proper legal advice.