



The Kalupur Commercial Co-op. Bank Ltd.

SINCE : 1970

Multi State Scheduled Bank



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# CUSTOMER CHARTER

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## Preamble:

This document is known as " **Customer Charter** " of The Kalupur Commercial Co-Operative Bank Ltd, Head Office, Ahmedabad and shall be effective for half year from the date of issue till the next review.

## Background:

The Bank places immense importance on Customer Service and therefore continuous efforts are being made to improve in the direction of Customer Service.

## Objective and Purpose:

As part of providing customer services, bank will follow the customer centric approach on following areas. The details are as under:

### Display on the Bank's website:

- As per RBI guideline, we have migrated our official website from [www.kalupurbank.com](http://www.kalupurbank.com) to [www.kalupur.bank.in](http://www.kalupur.bank.in)
- Search option to know interest rates on Deposit and Advances, Fees & Charges etc.
- Search option with Name and Address to know UDRN No. of Unclaimed Deposits already transferred to DEA Fund of RBI
- Details of various banking products, Digital Banking, International Banking, ATM/Branch Locator etc.
- The DICGC Logo and QR code are displayed with the statement "The Kalupur Commercial -Co-Op Bank Ltd. is registered with DICGC"
- Link on Home Page of the website of bank to report any unauthorized transactions/ lodge a complaint
- Integrated Ombudsman Scheme 2021 of RBI along with salient features
- Details of Grievance Redressel
- Details of Secured assets possessed under the SARFAESI Act, 2002
- Clarification along with illustrative examples for Prudential Norms on Income Recognition, Asset Classification and Provisioning pertaining to Advances
- Fair Practice Code w.r.t. Master Direction on Micro Finance for the customers
- Details of E-auction notices
- Various forms to avail different products and services

- Unclaimed Deposits / inoperative Accounts claim forms & Steps to activate inoperative or Unclaimed Account details
- Locker Application forms with its policy, agreement and supplementary locker agreement
- Check List and related documents for settlement of claims of deceased depositors
- Last three years Annual Reports
- Various customer related policies
- Information on upcoming events such as AGM, EGM, Branch opening/shifting/closing etc.
- Awareness against cyber fraud issued by RBI & “RBI Kehta Hai” section is available on bank’s website to provide lots of valuable information on increasing the awareness among the customers including cyber security awareness using text, GIFs and video-based files
- Direct link for various facilities such as E-Banking, Re-KYC, Positive Pay system, View Only Portal, Debit Card Security, 15G/15H form, Customer SMS services, Customer Dispute form etc.
- Bank has launched Chatbot on web site to answer customer’s routine queries about bank’s products and services
- Annual Percentage Rate (APR) calculator facility is provided on bank’s website to compare the annual cost of credit

**Bank’s Premises:**

- Bank’s premises are spacious, well maintained, neat & clean, fully air conditioned and well equipped
- Maintenance of all premises in good condition is being looked after by a senior officers from H.O on continuous basis
- Time norms for specified business transactions are displayed prominently at all bank’s premises

**Bank’s Branches:**

- More emphasis is given for services to Senior Citizens / physically challenged persons.
- “May I help you” and “Senior Citizen” desks are identified at all the branches for customers
- Uninterrupted customer service is provided in all the branches
- Customer related guidelines in form of banks’ circulars/banners are displayed on notice board of all branches
- Claim in respect of missing persons is accepted

- Cheque drop boxes have been provided in 61 branches as an additional facility
- Complaint Box/ Suggestion Box is available at all the branches to improve our customer service
- Private Security arrangements have been made at all branches with C.C.T.V. cameras/siren facility. Centralized CCTV monitoring cell is deployed at the Head Office
- Bank has constituted branch development committees for key branches comprising of prominent local persons. The committee meetings are held generally quarterly in which valuable suggestions are made for improving customer service
- Bank has a dedicated Toll free customer care telephone services
- E stamping Facility is being provided at 29 Branches
- Demat facilities are provided through 64 branches. Tie up has been made with two brokers for auto pay in facility. ASBA facility is available to customers to apply in IPOs / FPOs / rights issues through Manual application in branch and online through Mobile Banking application/E-mail/New Internet Banking. Applying in IPO through Syndicate ASBA through UPI mode is also available
- Bank offers Pay Order facilities. Also facility of Demand Draft of HDFC Bank is available at reasonable cost

**Currency Note related Services:**

- With the help of Currency Chest operation, bank manages its cash operations smoothly and extends better customer services as well as supports other banks linked by RBI
- Currency Note counting machines with dual display and fake note detectors are provided at cash counters in cashier's cabin
- Soiled/Mutilated Notes and Coins are accepted and exchanged at banks counter
- We are conducting coins and soil notes exchange Mela on quarterly basis for customers

**Deposit related Services:**

- Bank offers various types of Savings and Current Bank Accounts like Regular, Special, Privilege and Premium Accounts in which various facilities/services are offered at discounted rate/ free of cost
- Personalized cheque book facility is provided for CASA Accounts
- Bank offers free Passbooks for Savings Account holders, Recurring Depositors and Loan Account Holders. Bank also provides free account statements for Current Account holders. Duplicate Passbooks and Statements are offered at nominal charges

- Bank offers attractive interest rates for Term Deposit / Recurring Deposit Holders
- Bank offers pool account facility for customers
- As per RBI guideline, bank has implemented continuous clearing process for CTS clearing cheques.

**Safe Deposit Lockers:**

- Well maintained air conditioned and spacious safe deposit locker facility at competitive locker rent at 51 out of 64 branches.
- Attractive discount on locker rent by maintaining QAB in linked bank account
- Facility of safe deposit lockers is provided only after complying Customer Due Diligence and as per the extent guideline
- Bank is obtaining a Term Deposit, at the time of allotment, which covers three years' rent and the charges for breaking open the locker in case of such eventuality
- System based wait list is maintained for the allotment of lockers and acknowledgement is also provided to the customers
- Bank has implemented infrastructure and security standards as per the extent guideline
- Bank insists locker-hirers for nomination facility and educate the customers about its benefits
- In case of deceased customer, bank returns the contents of lockers / safe custody articles to Survivor / Nominee / Legal Heirs as per the bank's policy

**ATM/Debit Card:**

- The Bank issues RuPay Classic and RuPay Platinum ATM-cum-Debit Cards. RuPay Platinum Debit cardholders are eligible for a Personal accident and Permanent disability insurance coverage through NPCI of upto ₹2 lakhs
- Both the RuPay Classic and the RuPay Platinum debit cards have the contactless functionality for enhanced convenience.
- Cash Withdrawal and other value added services are being provided through 66 ATMs and 4 Recycler machines at 60 onsite & 6 offsite locations. Cash withdrawal limit has been raised up to Rs. 50,000/- in Classic card and Rs. 1,00,000/- in Platinum Card. POS & Ecom limit is Rs. 1,00,000/- and Rs. 1,25,000/- for Classic Card and Platinum Card respectively at present. Arrangements are in place for lodging ATM related complaints/suggestions and any complaints, which, are properly attended
- Green PIN facility is available at all Kalupur Bank ATMs to generate first time PIN for ATM

Cards

- E-NACH registration through Debit Card has been made available, facilitating electronic mandate creation.
- Bank provides Enhanced card security of ATM cards giving customer 24x7 access to block/unblock Debit card, switch on/off ATM / POS / E-com channels and can also set separate transaction limit for each channel through option on Bank web-site and mobile banking applications (both transaction and view only)
- Cash Deposit machines (CDM) are available 24X7 at Nava Vadaj, Panchvati and Sola Road branches. The CDM working at Kalupur Branch is operative during banking hours
- Bank is operational on Interoperatory Cash Deposit (ICD) scheme introduced by NPCI. The Bank has the distinction of being one of the sixteen banks in the country certified by NPCI for the ICD scheme
- Passbook printing kiosks have been installed at 48 branches and will be further installed at other key branches for better convenience to customers
- In order to ensure that our ATMs are user friendly for customers with special needs, the Bank has installed Braille enabled and talking ATMs

**Dispute:**

- The bank has appointed Principal Nodal Officer and Nodal Officer as per the Banking ombudsman scheme. A senior officer is appointed to look after customer service / customer complaints / complaints received through office of Banking Ombudsman, CEPC as well as directly received from customers and comply with the Banking ombudsman scheme. All the complaints are resolved within the stipulated period as per the Banking ombudsman scheme with no pendency and resolved to the satisfaction of the customer
- Bank provides 24 x 7 facility to customer for blocking the lost/stolen cards by sending an SMS with last four digits of their card number from their registered mobile number; detailed FAQs are available on website. Same is also available through option on Bank web-site and mobile banking application
- Online dispute registration option given through web-site for easy and faster resolution of customer complaints
- 24X7 Debit Freeze option via SMS is available for customers to avoid financial loss in fraudulent transactions
- We have started Help Desk department for convenience to customers for digital banking

**Value added Services:**

- As a value added services, General Insurance facility is available through Corporate Agency arrangement with M/s Bajaj General Insurance Limited & Shriram General Insurance Co., Benefit of Government schemes viz. PMSBY & PMJJBY Insurance schemes are provided to the customers, who have opted for these insurance schemes. Further, bank has also implemented Atal Pension Yojana (APY) of Govt. of India
- Bank has recently approved Bajaj Gold Care Health Plan introduced by M/s Bajaj General Insurance Ltd which is available exclusively for customer and staff members of our bank at very competitive premium.
- Bank provides PAN card services at all branches as PAN card service agent of UTI Infrastructure Technology and Services Ltd
- E-Tax facility for payment of taxes such as Income Tax, T.D.S, T.C.S, G.S.T., Custom Duty, ESI premium through all branches is provided

**Customer awareness & Staff Sensitization:**

- Customers' meets are arranged either in-personal or online platform to have interaction with customers. Such meets provide a platform for suggestions to improve customer service. The meets are attended by senior executives. The suggestions / complaints are examined and remedial actions taken
- Bank is conducting Digital awareness program for bringing comfort of usage of digital banking channels to its valued customers
- Bank is continuously spreading awareness about the Cyber Crime by sending SMS, Email and through banners on bank's website and in the branches
- Training programmes are arranged to improve customer service
- Brochures/ Pamphlets for guidance to the customers are provided
- Customer service aspect is covered in various audit/inspection of the bank
- Root-cause analysis is conducted for customer related matters in various audit reports as well as customer complaints to improve customer service

**Loans & Advances related facilities:**

- Bank is focusing on advance amount of less than Rs. 25 Crore
- SME & Mid Corporate Branch has been working for the advances above Rs. 10 Cr. for quick sanctioning process and disposal
- Bank offers various Retail & Commercial Loan/Advance facilities with competitive

interest rate

- Bank is offering unsecured loan scheme in the name of “Saral Loan Yojana”
- Bank is offering advance product “Saral SBOD/SBTL” for small businesses
- To make the advance facilities more attractive, apart from regular advance schemes, bank has specialized schemes like Small Business Over Draft & Term Loan, Doctor Mitra, OD against Government Securities, LAP, Personal Loan, Secured Loan for individual etc.
- Bank is offering Repo Rate based Retail Loans
- Bank has also tied up with various Government agencies for providing subsidy benefits in eligible cases, to our customers, like Subsidy under PMEGP, Education Loan subsidy, CLSS Capital Subsidy, Capital & Interest subsidy from State Govt., AIF (Agri Infrastructure Fund), TUF, PMFME (Pradhar Mantri Formalization of Micro Food Processing Enterprise) etc.
- Bank has been registered as a Member Lending Institute (MLI) by the Credit Guarantee Fund Trust for Micro & Small Enterprise (CGTMSE) to provide collateral free loans and advances initially upto Rs. 100 Lakh
- The Borrowers having better credit rating are given competitive interest rate under Credit Rating scheme introduced / modified from time to time
- The bank is also providing services of issuance of Bank Guarantee (Performance and Financial), issuance of Letter of Credit & Solvency Certificate as per Bank's Guideline issued from time to time
- Bank Guarantees issued by our bank are accepted by various Gujarat Government departments, Boards, Corporations, Public Sector Undertakings etc
- Government of Gujarat has placed our bank at par with Nationalized Banks and Major Private Sector Banks in the matter of acceptance of Bank Guarantees issued by our bank
- Bank has introduced Fixed Rate of Interest products for all Personal Loan category as per RBI definition. Conversion option is available to existing borrower having EMI repayment mode from Floating Rate to Fixed Rate Product and vis-a-versa by paying conversion fees @ 2.00%
- Automated tool for accurate and fast disposal of retail as well as Business loan product by bank branches
- Bank is collecting ‘Penal Charges’ instead of ‘Penal Interest’ for advance facilities, if required
- Bank has increased Home Loan limit from Rs. 140 Lakh to Rs. 300 Lakh

- Bank has increased Small Business Over Draft / Small Business Term Loan limit from Rs. 100 Lakh to Rs. 300 Lakh

**Foreign Exchange Services:**

- Bank is an Authorized Dealer in Foreign Exchange and offers all types of Foreign Exchange Services such as foreign bill discounting, export LC advising, Packing Credit, Issuance of LC, Buyer's Credit, Issue of Bank Guarantee, Remittance facilities etc.
- Bank is having fully functional integrated treasury well equipped with state of art technology at Ahmadabad. Bank is having its Nostro Accounts with Habib American Bank- USA , Commerz Bank-Germany & Mashreq bank - USA
- Bank has completed the Straight Through Processing (STP) of its SWIFT messages between the CBS and the SWIFT Alliance System

**Digital Services:**

- Bank is providing full-fledged Internet Banking Service to all its customers enrolled for this service so as to provide them 24x7 and Anywhere banking facility
- Mobile banking with ASBA facility
- E-commerce service is provided
- IMPS and UPI issuer service is provided
- IMPS limit is Rs. 5,00,000/-
- Fund transfer facility through RTGS/NEFT is provided 24\*7 basis as per RBI guidelines
- UPI International service is available for bank's customers in supported countries
- Bank is providing view only mobile banking application to its customers
- Bank has put in place missed call service for balance enquiry and mini statement as well as Demat a/c statement
- Retail/Individual customers can update PAN, Aadhaar, Address, Email ID, Income/turnover and employment status from the bank's website
- Bank is providing facility to register Form 15G/15H on bank's website for Fixed Deposit holders
- Customer can submit Re-KYC declaration through website, Whatsapp Banking, E-mail, View Mobile App, SMS and through Branch
- Bank has introduced Positive Pay system, as per RBI guidelines, to customer issuing cheques to provide cheque details through web-site and at branch
- Bank has introduced WhatsApp banking facility wherein customers can perform following

**activities**

- Balance Inquiry
- Mini Statement
- Positive Pay System
- Demat Summary
- Deposit Interest Rates
- Advances Interest Rates
- Interest Certificates
- Stop payment request
- Submission of 15 G/H
- View/Update Profile
- Cheque book request
- Raise Transaction Issue
- Fixed Deposit for retail customers can be created through internet banking facility of the bank
- Card-on-file tokenization facility has been implemented
- All remittance transactions done by customers through the Bank's Internet Banking platform are provided free of cost to promote digital banking
- Bank has introduced interactive statement through Mobile Banking in which customer wise all operative accounts and transaction details can be shown and Customer can give feedback on the same page of the application
- Utility bill payment facility is available for internet Banking users 24x7 through Bharat Bill Payment Service (BBPS) of NPCI
- Payment gateway services for Merchant is provided for their online payment option for e-Commerce site
- Bank has taken up a cyber-insurance cover of Rs. 40 Crore to protect itself from cyber-crimes
- Bank has re-vamped and modernized its Primary Data Centre and Disaster Recovery (DR) site in Hyderabad with state-of-the-art infrastructure with periodical mock runs to ensure 24x7 CBS availability to its customers

**Services through SMS/E-mail:**

- SMS Alert service is provided in following types of financial transactions:
  - Transfer Credit and Debit Transactions
  - Clearing Debit and Credit Transactions
  - Cash Debit and Credit Transactions
  - ATM withdrawal/ POS/ E-comm Transactions/Internet Banking/ Mobile Banking
  - RTGS and NEFT Debit and Credit Transactions
  - NACH Transactions
- Apart from above financial transactions, SMS Alert is sent for following non-financial

transactions:

- Term Deposit Maturity
- Locker Rent Due
- Account open SMS to account holder / introducer
- Birth day wish SMS to customer
- ASBA IPO application Lien Mark
- FD renewal
- Cheque book issue
- Locker operation
- Pin Change notification
- Beneficiary Add notification
- On account status of in-operative or Dormant
- When minor becomes major

- Bank is providing following to customers through Email,
  - Fund Transfer through RTGS/NEFT/IMPS
  - Account Statements
  - Interest Certificate
  - Locker operation
  - TDS Certificate
- Bank has started providing statement on e-mail to customers at their registered mail address, thus bank has taken green initiative and is trying to become environmental friendly

**Review:**

The Customer Charter shall be put up for review to the Board of Directors once in a half year by the Nodal Officer of the Bank.

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