



क्षेत्रीय प्रबंधक (समस्त),  
शाखा प्रबंधक (समस्त),  
विभाग प्रमुख (समस्त),  
**छत्तीसगढ़ राज्य ग्रामीण बैंक**

e-Circular : CRGB/2025-26/37/GB/Circular/04  
दिनांक : 25 / 04 / 2025

महोदय/महोदया,

**ग्राहक सेवा नीति (Customer Service Policy)**


कॉर्पोरेट कार्यालय सामान्य बैंकिंग विभाग के परिपत्र क्रमांक e-Circular: CRGB/2024-25/17/GB/Circular /01; दिनांक: 06/04/2024 के माध्यम से बैंक हेतु विस्तृत ग्राहक सेवा नीति के संबंध में दिशा-निर्देश जारी किये गये थे।

ग्राहकों को सर्वोत्तम सुविधा प्रदान करने हेतु, बैंकिंग परिवेश में तकनीकी विकास तथा शाखा स्तर पर आयोजित ग्राहक सेवा समिति बैठक में प्राप्त सुझावों को दृष्टिगत रखते हुए, बैंक द्वारा वर्तमान ग्राहक सेवा नीति की समीक्षा कर माननीय निदेशक मण्डल की बैठक दिनांक 11/03/2025 के अनुमोदन उपरांत ग्राहक सेवा नीति 2025-26 जारी की जा रही है। उपरोक्त नीति में हमारे द्वारा बैंक में ग्राहकों हेतु लागू समस्त सहायक नीतियों को निम्नानुसार सम्मिलित किया गया है :-

1. बैंक जमा नीति (Bank Deposit Policy)
2. "अपने ग्राहक को जानिये/ धनशोधन निवारण" नीति (KYC/AML Policy)
3. चेक और इलेक्ट्रॉनिक भुगतान प्रणाली नीति का बार-बार अनादर होना (Frequent Dishonour of Cheque and Electronic Payment System Policy)
4. ग्राहक क्षतिपूर्ति नीति (Compensation Policy)
5. ग्राहक अधिकार नीति (Customer Rights Policy)
6. शिकायत निवारण नीति (Complaint Handling Policy/ Customer Grievance Redressal Policy)
7. घर पहुँच बैंकिंग सेवा नीति (Door Step Banking Policy)
8. ग्राहकों के प्रति बैंक की प्रतिबद्धता हेतु कोड (Code of Bank's Commitment to Customers)
9. सूक्ष्म एवं लघु उद्यमों के प्रति बैंक की प्रतिबद्धता का कोड (Code of Bank's Commitment to Micro & Small Enterprises)

इस परिपत्र को ब्रांच डॉक्यूमेंट फाईल में सुरक्षित रखें। परिपत्र की विषयवस्तु से स्वयं अवगत हों एवं समस्त सेवायुक्तों को अवगत करावें तथा उनके लघु हस्ताक्षर प्राप्त कर दिशा-निर्देशों का अनुपालन सुनिश्चित करें।

भवदीय,

  
महाप्रबंधक (परिचालन)

अवलोकन किया	हस्ताक्षर
शाखा प्रबंधक	
अधिकारी	
कार्यालय सहायक	
कार्यालय परिचर	



## **CHHATTISGARH RAJYA GRAMIN BANK**

Department: GENERAL BANKING

Name of Policy: BANK DEPOSIT POLICY – 2025-26

Version Name	Date of approval	Effective duration of version
Version 1		2025-26



## "BANK DEPOSIT POLICY"

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## "BANK DEPOSIT POLICY"

# **BANK DEPOSIT POLICY**

### **1. Introduction**

One of the important functions of the Bank is to accept deposits from the public for the purpose of lending. In fact, depositors are the major stakeholders of the Banking System. The depositors and their interests form the key area of the regulatory framework for Banking in India and this has been enshrined in the Banking Regulation Act, 1949. The Reserve Bank of India is empowered to issue directives / advice on interest rates on deposits and other aspects regarding conduct of deposit accounts from time to time. With liberalization in the financial system and deregulation of interest rates, Banks are now free to formulate deposit products within the broad guidelines issued by RBI.

This policy document on deposits outlines the guiding principles in respect of the formulation of various deposit products offered by the Bank and terms and conditions governing the conduct of the account. The document recognizes the rights of depositors and aims at dissemination of information with regard to various aspects of acceptance of deposits from the members of the public, conduct and operations of various deposits accounts, payment of interest on various deposit accounts, closure of deposit accounts, method of disposal of deposits of deceased depositors, etc., for the benefit of customers. It is expected that this document will impart greater transparency in dealing with the individual customers and create awareness among customers of their rights. The ultimate objective is that the customer will get services they are rightfully entitled to receive without demand.

While adopting this policy, the Bank reiterates its commitments to individual customers outlined in the code of Banks Commitment to Customer adopted by the Banks. This document is a broad framework under which the rights of common depositors are recognized. Detailed operational instructions on various deposit schemes and related services will be issued from time to time.

### **2. Types of Deposit Accounts**

While various deposit products offered by the Bank are assigned different names. The deposit products can be categorized broadly into the following types. Definition of major deposits schemes is as under: -

- i. "Demand Deposits" means a deposit received by the Bank which is withdraw able on demand.
- ii. "Savings deposits" means a form of demand deposit which is subject to restrictions as to the number of withdrawals as also the amounts of withdrawals permitted by the Bank during any specified period.
- iii. "Term Deposit" means a deposit received by the Bank for a fixed period

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withdrawable only after the expiry of the fixed period and includes deposits such as Recurring / Double Benefit Deposits / Short Deposits / Fixed Deposits/Monthly Income Certificate /Quarterly Income Certificate etc.

- iv. Notice Deposit means Term Deposit for specific period but withdrawable on giving at least one complete Banking days' notice.
- v. "Current Account" means a form of demand deposit wherefrom withdrawals are allowed any number of times depending upon the balance in the account or up to a particular agreed amount and will also include other deposit accounts which are neither Savings Deposit nor Term Deposit.

### **3. Account Opening and Operation of Deposit Accounts**

- i. The Bank before opening any deposit account will carry out Customer Due Diligence (CDD) as required under "Know Your Customer" (KYC) guideline/s issued by RBI Anti Money Laundering rules and regulations and or such other norms or procedures as per the Customer Acceptance Policy of the Bank. If the decision to open an account of a prospective depositor requires clearance at a higher level, reasons for any delay in opening the account will be informed to him and the final decision of the Bank will be conveyed at the earliest to him.
- ii. The Bank is committed to providing basic Banking services to disadvantaged sections of society. Banking services will be offered to them through no-frill accounts and accounts will be opened with relaxed customer acceptance norms as per regulatory guidelines.
- iii. The account opening forms and other material would be provided to the prospective depositor by the Bank. The same will contain details of information to be furnished and documents to be produced for verification and or for record, it is expected of the Bank official opening the account, explaining the procedural formalities and providing necessary clarification sought by the prospective depositor when he approaches for opening a deposit account.
- iv. The regulatory guidelines require Banks to categorize customers based on risk perception and prepare profiles of customers for the purpose of transaction monitoring. Inability or unwillingness of a prospective customer to provide necessary information/details could result in the Bank not opening an account.
- v. The inability of an existing customer to furnish details required by the Bank to fulfill statutory obligations could also result in closure of the account after due notice(s) is provided to the customer.



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- vi. For Deposit products like Savings Bank Account and Current Deposit Account, the Bank will normally stipulate certain minimum balances to be maintained as part of terms and conditions governing operation of such accounts. Failure to maintain a minimum balance in the account will attract a levy of charges as specified by the Bank from time to time. For Saving Bank Account, the Bank may also place restrictions on number of transactions, cash withdrawals, etc., for given period. Similarly, the Bank may specify charges for issue of cheque books, additional statement of accounts, duplicate passbook, folio charges, etc. All such details regarding terms and conditions for the operation of the account and schedule of charges for various services provided will be communicated to the prospective depositor while opening the account and further charges will be displayed on Bank's website.
- vii. Savings Bank Accounts can be opened for eligible person/persons and certain organizations/agencies (as advised by Reserve Bank of India from time to time)
- viii. Current Accounts can be opened by Individuals/ Partnership Firms/ Private and Public Limited Companies/ HUFs/ Specified Associates/ Societies/ Trusts. Departments of Authority created by Government (Central or State) Limited Liability Partnership, etc.
- ix. Term Deposits Accounts can be opened by Individuals/ Partnership Firms/ Private and Public Limited Companies/ HUFs/ Specified Associates/ Societies/ Trusts, Departments of Authority created by Government (Central or State), Limited Liability Partnership, etc.
- x. The due diligence process, while opening a deposit account will involve satisfying 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 photographs of the person/s opening / operating the account are part of due diligence process.
- xi. In addition to the due diligence requirements, under KYC norms the Bank is required by law to obtain a Permanent Account Number (PAN) or alternatively declaration in Form No. 60 or 61 as specified under the Income Tax Act / Rules.
- xii. Deposit accounts can be opened by an individual in his own name (status known as account in single name) or by more than one individual in their own names (status: known as Joint Account). Savings Bank Account can also be opened by a minor jointly with a natural guardian or with mother as the guardian (Status known as Minor's Account). Minors above the age of 10 will also be allowed to open and operate saving Bank accounts independently.



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However, no overdrafts will be granted to these minors. SB account can also be opened by a minor represented by guardian or jointly with a major, where minor is represented by natural guardian. Minors above the age of 10 will also be allowed to open and operate SB accounts subject to restrictions on transactions and no cheque books will be provided for such accounts.

- xiii. Operation of Joint Account – The Joint Account opened by more than one individual can be operated by single individual or by more than one individual. Jointly the mandate for operating the account can be modified with the consent of all account holders. The Savings Bank Account opened by minor jointly with natural guardian / guardian can be operated by such guardian only.
- xiv. The joint account holders can give any of the following mandates for the disposal of balance in the above accounts:
  - a. Either or Survivor: If the account is held by two individuals say, A & B, the final balance along with interest, if applicable, will be paid to survivor on death of anyone of the account holders.
  - b. Anyone or Survivor/s: If the account is held by more than two individuals say, A, B and C, the final balance along with interest, if applicable, will be paid to the survivor on death of any two account holders.

The above mandates will be applicable to or become operational only on or after the date of maturity of term deposits. This mandate can be modified by the consent of all the account holders.

- xv. At the request of the depositor, the Bank will register mandate / power of attorney given by him authorizing another person to operate the account on his behalf.
- xvi. The term deposit account holders at the time of placing their deposits can give instructions with regard to closure of deposit account or renewal of deposit for further period on the date of maturity. In case of absence of any instruction's deposits will be treated as an auto renewal deposit and should be renewed for a similar period.
- xvii. Nomination facility is available on all deposit accounts opened by individuals. Nomination is also available to an account opened by a sole proprietor. Nomination can be made in favor of one individual only. Nomination so made can be cancelled or changed by the account holder/s at any time. While making nomination, cancellation or change thereof, it is required to be witnessed by a third party. Nomination can be modified by the consent of account holder/s. Nomination can be made in favour of a minor also.
- xviii. The bank recommends that all depositors avail nomination facility. The



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nominee, in the event of death of the depositor/s, would receive the balance outstanding in the account as a trustee of legal heirs. The depositor will be informed of the advantages of the nomination facility while opening a deposit account.

- xix. A statement of account will be provided by the Bank to Savings Bank as well as Current Deposit Account Holders periodically as per terms and conditions of opening of the account. Alternatively, the Bank may issue a Passbook to Savings Bank account holders.
- xx. The deposit accounts may be transferred to any other branch of the Bank at the request of the depositor.

### **4. Interest Payments**

- vi. Interest shall be paid on saving and term deposit account at the rate specified by the ALCO committee of the Bank and reviewed by the Board.
- vii. The rate of interest on deposits will be prominently displayed in the branch premises. Changes, if any, with regard to the deposit schemes and other related services shall also be communicated upfront and shall be prominently displayed.
- viii. The Bank has a statutory obligation to deduct tax at source if the total interest paid / payable on all term deposits held by a person exceeds the amount specified under the Income Tax Act. The Bank will issue a tax deduction

Certificate (TDS Certificate) for the amount of tax deducted. The depositor, if entitled to exemption from TDS can submit declaration in the prescribed format at the beginning of every financial year.

### **5. Minors' Accounts**

- i. The minor can open a Savings Bank Account and the same can be operated by the natural guardian or by the minor himself / herself, if he/she is above the age of 10 years. The account can also be opened jointly.
- ii. On attaining majority, the erstwhile minor should confirm the balance in his/her account and if the account is operated by the natural guardian / guardian, fresh specimen signature of erstwhile minor duly verified by the natural guardian would be obtained and kept on record for all operational purposes.





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### **6. Account of illiterate**

The Bank may at its discretion open deposit accounts other than Current Accounts of an illiterate person. The account of such a person may be opened provided he/she calls on the Bank personally along with a witness who is known to both the depositor and the Bank. Normally, no cheque book facility is provided for such Savings Bank Account. At the time of withdrawal/ repayment of deposit amount and/or interest, the account holder should affix his / her thumb impression or mark in the presence of the authorized officer who should verify the identity of the person. The Bank will explain the need for proper care and safekeeping of the passbook etc. given to the account holder. The Bank official shall explain the terms and conditions governing the account to the illiterate person.

### **7. Addition or deletion of the name/s of joint account holders**

The Bank may at the request of all the joint account holders allow addition or deletion of name/s of joint account holder/s if the circumstances so warrant or allow an individual depositor to add the name of another person as a joint account holder.

### **8. Customer information**

The customer information collected from the customers shall not be used for cross selling of services or products by the Bank, their subsidiaries and affiliates. If the Bank proposes to use such information, it should be strict with the consent of the accountholder.

### **9. Secrecy of customer's accounts**

The Bank shall not disclose details / particulars of the customer's account to a third person or party without the expressed or implied consent from the customer. However, there are some exceptions, viz. disclosure of information under compulsion of law, where there is a duty to public to disclose and where interest of the Bank requires disclosure.

### **10. Premature withdrawal of term deposit**

The Bank on request from the depositor, at its discretion may allow withdrawal of term deposit before completion of the period of the deposit agreed upon at the time of placing the deposit. The Bank shall declare their penal interest rates policy for premature withdrawal of term deposit. The Bank shall make depositors aware of

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the applicable rate along with the deposit rate.

### **11. Premature renewal of term deposit**

In case the depositor desires to renew the deposit by seeking premature closure of an existing term deposit account, the Bank will permit the renewal at the applicable rate on the date of renewal, provided the deposit is renewed for a period longer than the balance period of the original deposit. While prematurely closing a deposit for the purpose of renewal, interest in the deposit for the period it has remained with the Bank will be paid at the rate applicable on the date of deposit to the period for which the deposit remained with the Bank and not at the contracted rate. Further, the Bank may levy the penalty for pre-mature closure of an existing deposit at such rates as may be decided by the Bank from time to time.

### **12. Renewal of overdue term deposits**

When a term deposit is renewed on maturity, a renewed deposit interest rate for the period specified by the depositor as applicable on the date of maturity would be applied. If a request for renewal is received after the date of maturity, such overdue deposits will be renewed with effect from the date of maturity at interest rate applicable as on the due date, provided such request is received within 14 days from the date of maturity. In respect of overdue deposits renewed after 14 days from the date of maturity, interest for the overdue period will be paid at the rates decided by the Bank from time to time.

### **13. Advances against deposits**

The Bank may consider request of the depositor/s for loan / overdraft facility against term deposits duly discharged by the depositor/s on execution of necessary security documents. The Bank may also consider loan against deposit standing in the name of minor, however, a suitable declaration stating that loan is for the benefit of the minor, is to be furnished by the depositor - applicant.

### **14. Settlement of dues in deceased deposit account**

- i. If the depositor has registered nomination with the Bank; – the balance outstanding in the account of the deceased depositor will be transferred to the account of / paid to the nominee after the Bank satisfies about the identity of the nominee, etc.
- ii. The above procedure will be followed even in respect of a joint account where nomination is registered with the Bank.

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- iii. In a joint deposit account, when one of the joint account holders dies, the Bank is required to make payment jointly to the legal heirs of the deceased person and the surviving depositor(s). However, if the joint account holders had given mandate for disposal of the balance in the account in the forms such as "either or survivor, former / latter or survivor, anyone of survivors or survivor; etc., the payment will be made as per the mandate to avoid delays in production of legal papers by the heirs of the deceased.
- iv. In the absence of nomination and when there are no disputes among the claimants, the Bank will pay the amount outstanding in the account of deceased person against joint application and indemnity by all legal heirs or the person mandated by the legal heirs to receive the payment on their behalf without insisting on legal documents up to the limit approved by the Bank's board. This is to ensure that the common depositors are not put to hardship on account of delays in completing legal formalities.

### **15. Interest payable on term deposit in deceased account**

- i. In the event of death of the depositor before the date of maturity of deposit and amount of the deposit is claimed after the date of maturity, the Bank shall pay interest at the contracted rate till the date of maturity. From the date of maturity to the date of payment, the Bank shall pay simple interest at the applicable rate obtained on the date of maturity, for the period for which the deposit remained with the Bank beyond the date of maturity, as per the Bank's policy in this regard.
- ii. However, in the case of death of the depositor after the date of maturity of the deposit, the Bank shall pay interest at savings deposit rate obtaining on the date of maturity from the date of maturity till the date of payment.

### **16. Insurance Cover for Deposits**

All Bank deposits are covered under the insurance scheme offered by Deposit Insurance and Credit Guarantee Corporation of India (DICGC) subject to certain limits and conditions. The details of the insurance cover in force will be made available to the depositor.

### **17. Stop Payment Facility**

The Bank will accept stop payment instruction from the depositors in respect of cheques issued by them. Charges, as specified, will be recovered.



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### **18. Dormant Accounts**

Accounts which are not operated for a period of two years will be transferred to a separate dormant / inoperative account status in the interest of the depositor as well as the Bank. The depositor will be informed of charges, if any, which the Bank will levy on dormant / inoperative accounts. However, when account is not operated for one year, Bank shall inform the account/deposit holders in writing through letters or email or SMS (if the email and mobile number are registered with the bank) that there has been no operation in their accounts/deposits in the last one year. The alert messages shall invariably mention that the account would become 'inoperative' if no operations are carried out during the next one year and the account holder would be required to submit KYC documents afresh for reactivating the account in such case. The depositor can request the Bank to activate the account for operating it.

### **19. Redressal of complaints and grievances**

Depositors having any complaint / grievance with regard to services rendered by the Bank have a right to approach authority (ies) designated by the Bank for handling customer complaint / grievances. The details of the internal set up for redressal of complaints / grievances will be displayed in the branch premises. The branch officials shall provide all required information regarding the procedure for lodging the complaint. In case the depositor does not get response from the Bank within 30 days from date of complaint or he is not satisfied with the response received from the Bank, he has a right to approach Banking Ombudsman appointed by the Reserve Bank of India.

### **20. Amendment/ Modification to the Policy**

The policy shall remain in force till 31/03/2026 or till amended during the current financial year FY 2025-26, whichever is earlier.

The Policy would be reviewed after 31/03/2026 or earlier, as may be necessary, based on experience, statutory requirements and if warranted by changes in Government guidelines issued from time to time.

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## "BANK DEPOSIT POLICY"

### **References:**

Guidelines issued by	Particulars	Date
RBI	<a href="#">RBI/2023-24/105 DOR.SOG (LEG).REC/64/09.08.024/2023-24</a>	January 1, 2024
RBI	<a href="#">RBI/2015-16/59DBR No.Leg.BC. 21/09.07.006/2015-16</a>	July 1, 2015



## **CHHATTISGARH RAJYA GRAMIN BANK**

Department: GENERAL BANKING

Name of Policy: KYC/AML POLICY – 2025-26

Version Name	Date of approval	Effective duration of version
Version 1	11-03-2025	2025-26





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## "KYC/AML POLICY"

### **KYC/AML POLICY**

#### **1. Know Your Customer (KYC)- Preamble**

In terms of the provisions of Prevention of Money-Laundering Act, 2002, the Prevention of Money-Laundering (Maintenance of Records) Rules, 2005, as amended from time to time by the Government of India and Aadhaar and other Laws (amendment) Ordinance, 2019 as notified by the Government of India, Regulated Entities (REs) are required to follow certain customer identification procedures while undertaking a transaction either by establishing an account- based relationship or otherwise and monitor their transactions. REs shall take steps to implement the provisions of the aforementioned Act, Rules and Ordinance, including operational instructions issued in pursuance of such amendment(s).

Accordingly, in exercise of the powers conferred by Sections 35A of the Banking Regulation Act, 1949, the Banking Regulation Act (AACs), 1949, read with Section 56 of the Act *ibid*, Rule 9(14) of Prevention of Money-Laundering (Maintenance of Records) Rules, 2005 and all other laws enabling the Reserve Bank in this regard, the Reserve Bank of India being satisfied that it is necessary and expedient in the public interest to do so, has issued the *Master Direction - Know Your Customer (KYC) Direction, 2016* vide their circular No. RBI/DBR/2015-16/18 Master Direction DBR.AML.BC.No.81/14.01.001/2015-16 dt. February 25, 2016 (Updated as on May 10, 2021), [RBI/2024-25/87 DOR.AML.REC.49/14.01.001/2024-25](#) (Updated as on Nov 06, 2024), [RBI/2023-24/107 DOR.AML.REC.66/14.01.001/2023-24](#) (Updated as on Jan 04, 2024)

In the above backdrop, it is necessitated by the Bank to update the KYC policy adopted by it, and the revised policy is framed as under:

#### **2. KYC Policy**

In these guidelines, unless the context otherwise requires, the terms herein shall bear the meanings assigned to them below:

Terms bearing meaning assigned in terms of Prevention of Money- Laundering Act, 2002 and the Prevention of Money-Laundering (Maintenance of Records) Rules, 2005:

- i. "Aadhaar number", as defined in the Aadhaar and Other Law (Amendment) Ordinance, 2019, means an identification number issued to an individual under clause (a) of section 2 of the Aadhaar (Targeted Delivery of Financial and Other Subsidies, Benefits and Services) Act, 2016 (18 of 2016), and includes any alternative virtual identity generated under sub- section (4) of that section.
- ii. "Act" and "Rules" means the Prevention of Money-Laundering Act, 2002 and the Prevention of Money-Laundering (Maintenance of Records) Rules,



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2005, respectively and amendments thereto.

- iii. "Authentication", in the context of Aadhaar authentication, means the process as defined under sub-section(c) of section 2 of the Aadhaar (Targeted Delivery of Financial and Other Subsidies, Benefits and Services) Act, 2016.
- iv. Beneficial Owner (BO)
  - a. Where the customer is a company, the beneficial owner is the natural person(s), who, whether acting alone or together, or through one or more juridical persons, has/have a controlling ownership interest or who exercise control through other means.
  - b. Where the customer is a partnership firm, the beneficial owner is the natural person(s), who, whether acting alone or together, or through one or more juridical person, has/have ownership of/entitlement to more than 15 percent of capital or profits of the partnership.
  - c. Where the customer is an unincorporated association or body of individuals, the beneficial owner is the natural person(s), who, whether acting alone or together, or through one or more juridical person, has/have ownership of/entitlement to more than 15 percent of the property or capital or profits of the unincorporated association or body of individuals. Explanation: Term 'body of individuals' includes societies. Where no natural person is identified under (a), (b) or (c) above, the beneficial owner is the relevant natural person who holds the position of senior managing official.
  - d. Where the customer is a trust, the identification of beneficial owner(s) shall include identification of the author of the trust, the trustee, the beneficiaries with 15% or more interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership.
- v. "Certified Copy of OVD" - Obtaining a certified copy shall mean comparing the copy of officially valid document so produced by the customer with the original and recording the same on the copy by the authorized officer of the branch/office.

Provided that in case of Non-Resident Indians (NRIs) and Persons of Indian Origin (PIOs), as defined in Foreign Exchange Management (Deposit) Regulations, 2016 {FEMA 5(R)}, alternatively, the original certified copy of OVD, certified by any one of the following, may be obtained:

Notary Public abroad,  
Court Magistrate,  
Judge,

Indian Embassy/Consulate General in the country where the non- resident customer resides.

"Central KYC Records Registry" (CKYCR) means an entity defined under Rule 2(1) of the Rules, to receive, store, safeguard and retrieve the KYC records in digital form of a customer.



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"Designated Director" means a person designated by the Bank to ensure overall compliance with the obligations imposed under chapter IV of the PML Act and the Rules.

"Digital KYC" means the capturing live photo of the customer and officially valid document or the proof of possession of Aadhaar, where offline verification cannot be carried out, along with the latitude and longitude of the location where such live photo is being taken by an authorized officer of the Bank as per the provisions contained in the Act.

"Equivalent e-document" means an electronic equivalent of a document, issued by the issuing authority of such document with its valid digital signature including documents issued to the digital locker account of the customer as per rule 9 of the Information Technology (Preservation and Retention of Information by Intermediaries Providing Digital Locker Facilities) Rules, 2016.

"Know Your Client (KYC) Identifier" means the unique number or code assigned to a customer by the Central KYC Records Registry

"Officially Valid Document" (OVD) means the passport, the driving license, proof of possession of Aadhaar number, the Voter's Identity Card issued by the Election Commission of India, job card issued by NREGA duly signed by an officer of the State Government and letter issued by the National Population Register containing details of name and address.

"Offline Verification", as defined in the Aadhaar and Other Law (Amendment) Ordinance, 2019, means the process of verifying the identity of the Aadhaar number holder without authentication, through such offline modes as may be specified by the Aadhaar regulations.

"Video based Customer Identification Process (V-CIP)": an alternate method of customer identification with facial recognition and customer due diligence by an authorized official of the Bank by undertaking seamless, secure, live, informed-consent based audio-visual interaction with the customer to obtain identification information required for CDD purpose, and to ascertain the veracity of the information furnished by the customer through independent verification and maintaining audit trail of the process. Such processes complying with prescribed standards and procedures shall be treated on par with face-to-face CIP for the purpose of this Master Direction.

The KYC policy shall include the following four key elements:

- (v) Customer Acceptance Policy
- (vi) Customer Identification Procedures (CIP)
- (vii) Risk Management; and
- (viii) Monitoring of Transaction.

### **(i) Customer Acceptance Policy**

The bank shall frame a Customer Acceptance Policy. Without prejudice to the generality of the aspect that Customer Acceptance Policy may contain, Bank shall ensure that:

- i. No account is opened in anonymous or fictitious/benami name.



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- ii. No account is opened where the Bank is unable to apply appropriate CDD measures, either due to non-cooperation of the customer or non-reliability of the documents/information furnished by the customer.
- iii. No transaction or account-based relationship is undertaken without following the CDD procedure.
- iv. The mandatory information to be sought for KYC purpose while opening an account and during the periodic updation is specified.
- v. 'Optional'/additional information is obtained with the explicit consent of the customer after the account is opened.
- vi. The bank shall apply the CDD procedure at the UCIC level. Thus, if an existing KYC compliant customer of the Bank desires to open another account or avail any other product or service from the same bank, there shall be no need for fresh CDD exercise as far as identification of the customer is concerned.
- vii. CDD Procedure is followed for all the joint account holders, while opening a joint account.
- viii. Circumstances in which a customer is permitted to act on behalf of another person/entity, is clearly spelt out.
- ix. Suitable system is put in place to ensure that the identity of the customer does not match with any person or entity, whose name appears in the sanctions lists circulated by Reserve Bank of India.
- x. The amendments introduce a more streamlined process for existing KYC-compliant customers. If a customer wishes to open a new account or avail of additional services, no fresh Customer Due Diligence (CDD) procedure will be required.

Where Permanent Account Number (PAN) is obtained, the same shall be verified from the verification facility of the issuing authority.

Where an equivalent e-document is obtained from the customer, RE shall verify the digital signature as per the provisions of the Information Technology Act, 2000 (21 of 2000).

Customer Acceptance Policy shall not result in denial of banking/financial facility to members of the general public, especially those who are financially or socially disadvantaged.

### **(ii) Customer Identification Procedure (CIP)**

Bank branches/offices shall undertake identification of customers in the following cases:-

- (a) Commencement of an account-based relationship with the customer.
- (b) Carrying out any international money transfer operations for a person who is not an account holder of the bank.
- (c) When there is a doubt about the authenticity or adequacy of the customer identification data it has obtained.
- (d) Selling third party products above Rs 50,000/- as agents, selling their own products, payment of dues of credit cards/sale and reloading of prepaid/travel cards and any other product for more than rupees fifty

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- thousand.
- (e) Carrying out transactions for a non-account-based customer, that is a walk-in customer, where the amount involved is equal to or exceeds rupees fifty thousand, whether conducted as a single transaction or several transactions that appear to be connected.
  - (f) When a Bank's branch/office has reason to believe that a customer (account-based or walk-in) is intentionally structuring a transaction into a series of transactions below the threshold of fifty thousand rupees.
  - (g) Bank's branches/offices shall note that introduction is not mandatory while opening accounts.

For the purpose of verifying the identity of customers at the time of commencement of an account-based relationship, Bank's branches/offices, shall at their option, rely on customer due diligence done by a third party, subject to the following conditions:

- (a) Records or the information of the customer due diligence carried out by the third party is obtained within two days from the third party or from the Central KYC Records Registry.
- (b) Adequate steps are taken by Bank branches/offices to satisfy themselves that copies of identification data and other relevant documentation relating to the customer due diligence requirements shall be made available from the third party upon request without delay.
- (c) The third party is regulated, supervised or monitored for, and has measures in place for, compliance with customer due diligence and record-keeping requirements in line with the requirements and obligations under the PML Act.
- (d) The third party shall not be based in a country or jurisdiction assessed as high risk.
- (e) The ultimate responsibility for customer due diligence and undertaking enhanced due diligence measures, as applicable, will be with the Bank.

### **Customer Due Diligence (CDD) Procedure**

#### **Part I - Customer Due Diligence (CDD) Procedure in case of Individuals:**

For undertaking CDD, Bank branches/offices shall obtain the following from an individual while establishing an account-based relationship or while dealing with the individual who is a beneficial owner, authorized signatory or the power of attorney holder related to any legal entity:

- (a) a certified copy of any OVD containing details of his identity and address,
  - (b) one recent photograph,
  - (c) the Permanent Account Number or Form No. 60 as defined in Income- tax Rules, 1962, and
  - (d) such other documents pertaining to the nature of business or financial status specified by the REs in their KYC policy. Provided that,
- i) **Banks** shall obtain the Aadhaar number from an individual who is desirous of



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receiving any benefit or subsidy under any scheme notified under section 7 of the Aadhaar (Targeted Delivery of Financial and Other subsidies, Benefits and Services) Act, 2016 (18 of 2016). Banks, at receipt of the Aadhaar number from the customer may carry out authentication of the customer's Aadhaar number using e-KYC authentication facility provided by the Unique Identification Authority of India upon receipt of the customer's declaration that he is desirous of receiving any benefit or subsidy under any scheme notified under section 7 of the Aadhaar (Targeted Delivery of Financial and Other Subsidies Benefits and Services) Act, 2016 (18 of 2016) in his account.

ii) **Bank** may carry out Aadhaar authentication/offline-verification of an individual who voluntarily uses his Aadhaar number for identification purpose.

In cases where successful authentication has been carried out, other OVD and photograph need not be submitted by the customer.

Accounts opened using OTP-based e-KYC, in non-face-to-face mode are subject to the following conditions:

- a. There must be a specific consent from the customer for authentication through OTP.
- b. The aggregate balance of all the deposit accounts of the customer shall not exceed rupees one lakh. In case, the balance exceeds the threshold, the account shall cease to be operational, till CDD as mentioned at (v) below is complete.
- c. The aggregate of all credits in a financial year, in all the deposit accounts taken together, shall not exceed rupees two lakh.
- d. As regards borrowal accounts, only term loans shall be sanctioned. The aggregate amount of term loans sanctioned shall not exceed rupees sixty thousand in a year.
- e. Accounts, both deposit and borrowal, opened using OTP based e-KYC shall not be allowed for more than one year unless identification as per Section 16 or as per Section 18 (V-CIP) is carried out. If Aadhaar details are used under Section 18, the process shall be followed in its entirety including fresh Aadhaar OTP authentication.
- f. If the CDD procedure as mentioned above is not completed within a year, in respect of deposit accounts, the same shall be closed immediately. In respect of borrowal accounts no further debits shall be allowed.
- g. A declaration shall be obtained from the customer to the effect that no other account has been opened nor will be opened using OTP based KYC in non-face-to-face mode with any other Bank. Further, while uploading KYC information to CKYCR, branches/offices shall clearly indicate that such accounts are opened using OTP based e-KYC and other Banks shall not open accounts based on the KYC information of accounts opened with OTP based e-KYC procedure in non-face-to-face mode.
- h. Branches/Offices shall have strict monitoring procedures including systems to generate alerts in case of any non-compliance/violation, to ensure compliance with the above-mentioned conditions.

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Bank may undertake **V-CIP** to carry out:

- i. CDD in case of new customer on boarding for individual customers, proprietor in case of proprietorship firm, authorized signatories and Beneficial Owners (BOs) in case of Legal Entity (LE) customers.
- ii. Provided that in case of CDD of a proprietorship firm, bank shall also obtain the equivalent e-document of the activity proofs with respect to the proprietorship firm, as mentioned in Section 28, apart from undertaking CDD of the proprietor.
- iii. Conversion of existing accounts opened in non-face-to-face mode using Aadhaar OTP based e-KYC authentication as per Section 17.
- iv. Updation/Periodic updation of KYC for eligible customers.

In case an individual customer who does not possess any of the OVDs and desires to open a bank account, banks shall open a 'Small Account', which entails the following limitations:

- i. The aggregate of all credits in a financial year does not exceed rupees one lakh;
- ii. The aggregate of all withdrawals and transfers in a month does not exceed rupees ten thousand; and
- iii. The balance at any point of time does not exceed rupees fifty thousand. Provided that this limit on balance shall not be considered while making deposits through Government grants, welfare benefits and payment against procurements.

Further, small accounts are subject to the following conditions:

- (a) The bank shall obtain a self-attested photograph from the customer.
- (b) The designated officer of the bank certifies under his signature that the person opening the account has affixed his signature or thumb impression in his presence.
- (c) Provided that where the individual is a prisoner in a jail, the signature or thumb print shall be affixed in presence of the officer in-charge of the jail and the said officer shall certify the same under his signature and the account shall remain operational on annual submission of certificate of proof of address issued by the officer in-charge of the jail
- (d) Such accounts are opened only at Core Banking Solution (CBS) linked branches or in a branch where it is possible to manually monitor and ensure that foreign remittances are not credited to the account.
- (e) Banks shall ensure that the stipulated monthly and annual limits on aggregate of transactions and balance requirements in such accounts are not breached, before a transaction is allowed to take place.
- (f) The account shall remain operational initially for a period of twelve months which can be extended for a further period of twelve months, provided the account holder applies and furnishes evidence of having applied for any of the OVDs during the first twelve months of the opening of the said account.
- (g) The entire relaxation provisions shall be reviewed after twenty four months.
- (h) The account shall be monitored and when there is suspicion of money laundering or financing of terrorism activities or other high risk scenarios, the identity of the customer shall be established through the production of an OVD and Permanent Account Number or Form No.60, as the case



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may be.

- (i) Foreign remittance shall not be allowed to be credited into the account unless the identity of the customer is fully established through the production of an OVD and Permanent Account Number or Form No.60, as the case may be.

### Part II - CDD Measures for Sole Proprietary firms:

For opening an account in the name of a sole proprietary firm, CDD of the individual (proprietor) shall be carried out. In addition to the above, any two of the following documents or the equivalent e-documents there of as a proof of business/ activity in the name of the proprietary firm shall also be obtained:

- (a) Registration certificate.
- (b) Certificate/licence issued by the municipal authorities under Shop and Establishment Act.
- (c) Sales and income tax returns.
- (d) CST/VAT/ GST certificate (provisional/final).
- (e) Certificate/registration document issued by Sales Tax/Service Tax/Professional Tax authorities.
- (f) IEC (Importer Exporter Code) issued to the proprietary concern by the office of DGFT or License/certificate of practice issued in the name of the proprietary concern by any professional body incorporated under a statute.
- (g) Complete Income Tax Return (not just the acknowledgement) in the name of the sole proprietor where the firm's income is reflected, duly authenticated/acknowledged by the Income Tax authorities.
- (h) Utility bills such as electricity, water, and landline telephone bills, etc.

In cases where the branches/ offices are satisfied that it is not possible to furnish two such documents, bank may, at their discretion, accept only one of those documents as proof of business/activity, provided Branches/Offices undertake contact point verification and collect such other information and clarification as would be required to establish the existence of such firm, and shall confirm and satisfy itself that the business activity has been verified from the address of the proprietary concern.

### Part III- CDD Measures for Legal Entities:

For opening an account of **a company**, certified copies of each of the following documents or the equivalent e-documents there of shall be obtained:

- (a) Certificate of incorporation
- (b) Memorandum and Articles of Association
- (c) Permanent Account Number of the company
- (d) A resolution from the Board of Directors and power of attorney granted to its managers, officers or employees to transact on its behalf
- (e) Documents, as specified in Section 16, relating to beneficial owner of the managers, officers or employees, as the case may be, holding an attorney

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to transact on the company's behalf

For opening an account of **a partnership firm**, the certified copies of each of the following documents or the equivalent e-documents thereof shall be obtained:

- (a) Registration certificate
- (b) Partnership deed
- (c) Permanent Account Number of the partnership firm
- (d) Documents, as specified in Section 16, relating to beneficial owner, managers, officers or employees, as the case may be, holding an attorney to transact on its behalf.

For opening an account of **a trust**, certified copies of each of the following documents or the equivalent e-documents thereof shall be obtained:

- (a) Registration certificate
- (b) Trust deed
- (c) Permanent Account Number or Form No.60 of the trust
- (d) Documents, as specified in Section 16, relating to beneficial owner, managers, officers or employees, as the case may be, holding an attorney to transact on its behalf.

For opening an account of **an unincorporated association** or a body of individuals, certified copies or the equivalent e-documents thereof of each of the following documents shall be obtained.

- (a) Resolution of the managing body of such association or body of individuals
- (b) Permanent Account Number or Form No. 60 of the unincorporated association or a body of individuals
- (c) Power of attorney granted to transact on its behalf
- (d) Documents, as specified in Section 16, relating to beneficial owner, managers, officers or employees, as the case may be, holding an attorney to transact on its behalf
- (e) Such information as may be required by the RE to collectively establish the legal existence of such an association or body of individuals.

### (iii) Risk Management

For Risk Management, Bank has a risk-based approach which includes the following-

- (a) Customers shall be categorized as low, medium and high-risk categories, based on the assessment and risk perception of the Bank.
- (b) Risk categorization shall be undertaken based on parameters such as customer's identity, social/financial status, nature of business activity, and information about the clients' business and their location etc. While considering customer's identity, the ability to confirm identity documents through online or other services offered by issuing authorities may also be factored in.
- (c) The extent of monitoring should be aligned with the risk category of the customer. High risk accounts have to be subjected to more intensified monitoring.
- (d) "Risk Monitoring" The definition of high-risk accounts has been clarified, emphasizing that these accounts require more intense monitoring. This

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clarification is now explicitly part of the regulations.

Provided that various other information collected from different categories of customers relating to the perceived risk, is non-intrusive and the same is specified in the KYC policy.

Explanation: FATF Public Statement, the reports and guidance notes on KYC/AML issued by the Indian Banks Association (IBA), guidance note circulated to all cooperative banks by the RBI etc., may also be used in risk assessment.

### **Politically Exposed Persons (PEPs):**

"Politically Exposed Persons" (PEPs) are individuals who are or have been entrusted with prominent public functions in a foreign country, e.g., Heads of States/Governments, senior politicians, senior government/judicial/military officers, senior executives of state-owned corporations, important political party officials, etc.

### **Accounts of Politically Exposed Persons (PEPs)**

- A. Bank shall have the option of establishing a relationship with PEPs provided that:
  - (a) sufficient information including information about the sources of funds accounts of family members and close relatives is gathered on the PEP;
  - (b) the identity of the person shall have been verified before accepting the PEP as a customer;
  - (c) the decision to open an account for a PEP is taken at a senior level in accordance with the REs' Customer Acceptance Policy;
  - (d) all such accounts are subjected to enhanced monitoring on an on-going basis;
  - (e) in the event of an existing customer or the beneficial owner of an existing account subsequently becoming a PEP, senior management's approval is obtained to continue the business relationship;
  - (f) the CDD measures as applicable to PEPs including enhanced monitoring on an on-going basis are applicable.
- B. These instructions shall also be applicable to accounts where a PEP is the beneficial owner

### **(iv) Monitoring of Transaction.**

On-going Due Diligence:

Bank shall undertake on-going due diligence of customers to ensure that their transactions are consistent with their knowledge about the customers, customers' business and risk profile; and the source of funds. Without prejudice to the generality of factors that call for close monitoring following types of

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transactions shall necessarily be monitored:

- a. Large and complex transactions including RTGS transactions, and those with unusual patterns, inconsistent with the normal and expected activity of the customer, which have no apparent economic rationale or legitimate purpose.
- b. Transactions which exceed the thresholds prescribed for specific categories of accounts.
- c. High account turnover inconsistent with the size of the balance maintained.
- d. Deposit of third party cheques, drafts, etc. in the existing and newly opened accounts followed by cash withdrawals for large amounts.

### **Periodic Updation:**

Bank shall adopt a risk-based approach for periodic updation of KYC. However, periodic updation shall be carried out at least once in every two years for high risk customers, once in every eight years for medium risk customers and once in every ten years for low risk customers from the date of opening of the account / last KYC updation.

### **No change in KYC information:**

In case of no change in the KYC information, a self-declaration from the customer in this regard shall be obtained through customer's email-id registered with the bank, customer's mobile number registered with the bank, ATMs, digital channels (such as online banking / internet banking, mobile application of bank), letter etc.

### **3. Record Management-**

The following steps shall be taken regarding maintenance, preservation and reporting of customer account information, with reference to the provisions of PML Act and Rules. Bank shall,

- a. maintain all necessary records of transactions between the Bank and the customer, both domestic and international;
- b. preserve the records pertaining to the identification of the customers and their addresses obtained while opening the account and during the course of business relationship;
- c. make available the identification records and transaction data to the competent authorities upon request;
- d. introduce a system of maintaining proper record of transactions prescribed under Rule 3 of Prevention of Money Laundering (Maintenance of Records) Rules, 2005 (PML Rules, 2005);
- e. maintain all necessary information in respect of transactions prescribed under PML Rule 3 so as to permit reconstruction of individual transaction.



#### **4. Reporting to Financial Intelligence Unit – India:**

Bank shall furnish to the Director, Financial Intelligence Unit-India (FIU- IND), information referred to in Rule 3 of the PML (Maintenance of Records) Rules, 2005 in terms of Rule 7 thereof.

Explanation: In terms of Third Amendment Rules notified September 22, 2015 regarding amendment to sub rule 3 and 4 of rule 7, Director, FIU-IND shall have powers to issue guidelines to the REs for detecting transactions referred to in various clauses of sub-rule (1) of rule 3, to direct them about the form of furnishing information and to specify the procedure and the manner of furnishing information.

The reporting formats and comprehensive reporting format guide, prescribed/ released by FIU-IND and Report Generation Utility and Report Validation Utility developed to assist reporting entities in the preparation of prescribed reports shall be taken note of. The editable electronic utilities to file electronic Cash Transaction Reports (CTR) / Suspicious Transaction Reports (STR), Counterfeit Currency Report (CCR) & Non-Profit Organization Transaction Report (NTR) which FIU-IND has placed on its website shall be made use of by Bank until we install/adopt suitable technological tools for extracting CTR/STR from live transaction data.

#### **5. Requirements/obligations under International Agreements:**

Bank shall ensure that in terms of Section 51A of the Unlawful Activities (Prevention) (UAPA) Act, 1967 and amendments thereto, they do not have any account in the name of individuals/entities appearing in the lists of individuals and entities, suspected of having terrorist links, which are approved by and periodically circulated by the United Nations Security Council (UNSC).

The details of the two lists are as under:

- a. The **"ISIL (Da'esh) & Al-Qaida Sanctions List"**, which includes names of individuals and entities associated with the Al-Qaida. The updated ISIL & Al-Qaida Sanctions List is available at <https://scsanctions.un.org/fop/fop?xml=htdocs/resources/xml/en/consolidated.xml&xslt=htdocs/resources/xsl/en/al-qaida-r.xsl>
- b. The **"1988 Sanctions List"**, consisting of individuals (Section A of the consolidated list) and entities (Section B) associated with the Taliban which is available at <https://scsanctions.un.org/fop/fop?xml=htdocs/resources/xml/en/consolidated.xml&xslt=htdocs/resources/xsl/en/taliban-r.xsl>. Details of accounts resembling any of the individuals/entities in the lists shall be reported to FIU-IND apart from advising Ministry of Home Affairs as required under UAPA notification dated February 2, 2021 (Annex II of this Master Direction).

The Joint Secretary, Ministry of Home Affairs would be the Central Nodal Officer for the UAPA.

#### **6. Secrecy Obligations and Sharing of Information:**

- a. Bank shall maintain secrecy regarding the customer information which arises out of the contractual relationship between the banker and

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- customer.
- b. Information collected from customers for the purpose of opening of account shall be treated as confidential and details thereof shall not be divulged for the purpose of cross selling, or for any other purpose without the express permission of the customer.
  - c. While considering the requests for data/information from the Government and other agencies, banks shall satisfy themselves that the information being sought is not of such a nature as will violate the provisions of the laws relating to secrecy in the banking transactions.
  - d. The exceptions to the said rule shall be as under:
  - e. Where disclosure is under compulsion of law
  - f. Where there is a duty to the public to disclose,
  - g. the interest of bank requires disclosure and
  - h. Where the disclosure is made with the express or implied consent of the customer.

### **7. CDD Procedure and sharing KYC information with Central KYC Records Registry (CKYCR):**

Our Bank has been registered with Central KYC Registry.

1. Government of India has authorized the Central Registry of Securitisation Asset Reconstruction and Security Interest of India (CERSAI), to act as, and to perform the functions of the CKYCR vide Gazette Notification No. S.O. 3183(E) dated November 26, 2015.
2. In terms of provision of Rule 9(1A) of PML Rules, the REs shall capture customer's KYC records and upload onto CKYCR within 10 days of commencement of an account-based relationship with the customer.
3. Operational Guidelines for uploading the KYC data have been released by CERSAI.
4. Bank shall capture the KYC information for sharing with the CKYCR in the manner mentioned in the Rules, as per the KYC templates prepared for 'Individuals' and 'Legal Entities' (LEs), as the case may be. The templates may be revised from time to time, as may be required and released by CERSAI.
5. The 'live run' of the CKYCR started from July 15, 2016 in phased manner beginning with new 'individual accounts'. Accordingly, Scheduled Commercial Banks (SCBs) are required to invariably upload the KYC data pertaining to all new individual accounts opened on or after January 1, 2017, with CKYCR. SCBs were initially allowed time up-to February 1, 2017, for uploading data in respect of accounts opened during January 2017.
6. REs shall upload KYC records pertaining to accounts of LEs opened on or after April 1, 2021, with CKYCR in terms of the provisions of the Rules *ibid*. The KYC records have to be uploaded as per the LE Template released by CERSAI.
7. Once KYC Identifier is generated by CKYCR, REs shall ensure that the same is communicated to the individual/LE as the case may be.
8. In order to ensure that all KYC records incrementally updated on to CKYCR,

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the bank shall upload/update the KYC are pertaining to accounts of individual customers and Bank opened prior to the above mentioned dates as per (e) or (f) respectively, at the time of periodic updation as specified in paragraph 30 of this Master Direction, or earlier when the updated KYC information is obtained/received from the customer. Also whenever the Bank obtains additional or updated information from any customer as per clause (j) below in the paragraph or Rule 9 (1C) of the PML Rules, the Bank shall within 10 days or within such period as may be notified by the Central Government, furnish the updated information to CKYCR, which shall update the KYC records of the existing customer in CKYCR. CKYCR shall thereafter inform electronically all the reporting entities who have dealt with the customer concerned regarding updation of KYC records of the said customer. Once CKYCR informs an bank regarding an update in the KYC record of an existing customer, The Bank shall retrieve the updated KYC records from CKYCR and update the KYC record maintained by the Bank.

9. Bank shall ensure that during periodic updation, the customers are migrated to the current CDD standard.
10. Where a customer, for the purpose of establishing an account-based relationship, updation/periodic updation or for verification of identity of a customer, the Bank shall seek the KYC identifier from the customer or retrieve the KYC identifier, if available, from the CKYCR and proceed to obtain KYC records online by using such KYC Identifier and shall not require a identification documents or details, unless –
  - i. there is a change in the information of the customer as existing in the records of CKYCR; or;
  - ii. the KYC record or information retrieved is incomplete or is not as per the current application KYC norms; or;
  - iii. the bank considers it necessary in order to verify the identity or address (including current address) or the customer, or to perform enhanced due diligence or to build an appropriate risk profile of the customer; or;
  - iv. the validity period of downloaded documents has lapsed.

### **8. Reporting requirement under Foreign Account Tax Compliance Act (FATCA) and Common Reporting Standards (CRS):**

Under FATCA and CRS, bank shall adhere to the provisions of Income Tax Rules 114F, 114G and 114H and determine whether they are a Reporting Financial Institution as defined in Income Tax Rule 114F and if so, shall take following steps for complying with the reporting requirements:

- a. Submission of online reports by using the digital signature of the 'Designated Director' by either uploading the Form 61B or 'NIL' report, for which, the schema prepared by Central Board of Direct Taxes (CBDT) shall be referred to.  
*Explanation: Bank shall refer to the spot reference rates published by Foreign Exchange Dealers' Association of India (FEDAI) on their website at <http://www.fedai.org.in/RevaluationRates.aspx> for carrying out the due*

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*diligence procedure for the purposes of identifying reportable accounts in terms of Rule 114H.*

- b. Develop Information Technology (IT) framework for carrying out due diligence procedure and for recording and maintaining the same, as provided in Rule 114H.
- c. Develop a system of audit for the IT framework and compliance with Rules 114F, 114G and 114H of Income Tax Rules.
- d. Constitute a "High Level Monitoring Committee" under the Designated Director or any other equivalent functionary to ensure compliance.
- e. Ensure compliance with updated instructions/ rules/ guidance notes/ Press releases/ issued on the subject by Central Board of Direct Taxes (CBDT) from time to time and available on the web site <http://www.incometaxindia.gov.in/Pages/default.aspx>. Bank shall take note of the following:
  - i. updated [Guidance Note](#) on FATCA and CRS
  - ii. a [press release](#) on 'Closure of Financial Accounts' under Rule 114H (8).

### **9. Issue and payment of various instruments- Cheques/drafts/PO/banker's cheques:**

Account payee cheques for any person other than the payee constituent shall not be collected. Bank shall, at their option, collect account payee cheques drawn for an amount not exceeding rupees fifty thousand to the account of their customers who are co-operative credit societies, provided the payees of such cheques are the constituents of such co-operative credit societies.

Payment of cheques/drafts/pay orders/banker's cheques, if they are presented beyond the period of three months from the date of such instruments, shall not be paid.

Any remittance of funds by way of demand draft, mail/telegraphic transfer/NEFT/IMPS or any other mode and issue of travelers' cheques for value of rupees fifty thousand and above shall be effected by debit to the customer's account or against cheques and not against cash payment. Further, the name of the purchaser shall be incorporated on the face of the demand draft, pay order, banker's cheque, etc., by the issuing bank. These instructions shall take effect for such instruments issued on or after September 15, 2018.

### **10. Operation of Bank Accounts & Money Mules:**

The instructions on opening of accounts and monitoring of transactions shall be strictly adhered to, in order to minimize the operations of "Money Mules" which are used to launder the proceeds of fraud schemes (e.g., phishing and identity theft) by criminals who gain illegal access to deposit accounts by recruiting third parties which act as "money mules."

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If it is established that an account opened and operated is that of a Money Mule, it shall be deemed that the bank has not complied with these directions.

### **11. Introduction of New Technologies:**

Adequate attention shall be paid by Bank to any money-laundering and financing of terrorism threats that may arise from new or developing technologies and it shall be ensured that appropriate KYC procedures issued from time to time are duly applied before introducing new products/services/technologies. Agents used for marketing credit cards shall also be subjected to due diligence and KYC measures.

Wire transfer: Bank shall ensure the following while affecting wire transfer:

- i. All cross-border wire transfers including transactions using credit or debit card shall be accompanied by accurate and meaningful originator information such as name, address and account number or a unique reference number, as prevalent in the country concerned in the absence of account.  
Exception: Interbank transfers and settlements where both the originator and beneficiary are banks or financial institutions shall be exempt from the above requirements.
- ii. Domestic wire transfers of rupees fifty thousand and above shall be accompanied by originator information such as name, address and account number.
- iii. Customer Identification shall be made if a customer is intentionally structuring wire transfer below rupees fifty thousand to avoid reporting or monitoring. In case of non-cooperation from the customer, efforts shall be made to establish his identity and STR shall be made to FIU-IND.
- iv. Complete originator information relating to qualifying wire transfers shall be preserved at least for a period of five years by the ordering bank.

### **12 Correspondent Banking:**

Correspondent banking is the provision of banking services by one bank (the "correspondent bank") to another bank (the "respondent bank"). These services may include cash/funds management, international wire transfers, drawing arrangements for demand drafts and mail transfers, payable-through-accounts, cheques clearing etc.

Bank should gather sufficient information to understand fully the nature of the business of the correspondent/respondent bank. Information on the other bank's management, major business activities, level of AML/CFT compliance, purpose of opening the account, identity of any third party entities that will use the correspondent banking services, and regulatory/supervisory framework in the correspondent's/respondent's country may be of special relevance. Similarly, bank should try to ascertain from publicly available information

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whether the other bank has been subject to any money laundering or terrorist financing investigation or regulatory action. While it is desirable that such relationships should be established only with the approval of the Board, in case the Board of bank wish to delegate the power to an administrative authority, they may delegate the power to a committee headed by the Chairman of the bank while laying down clear parameters for approving such relationships. Proposals approved by the Committee should invariably be put up to the Board at its next meeting for post facto approval. The responsibilities of each bank with whom correspondent banking relationship is established should be clearly documented. In the case of payable-through-accounts, the correspondent bank should be satisfied that the respondent bank has verified the identity of the customers having direct access to the accounts and is undertaking ongoing 'due diligence' on them. The correspondent bank should also ensure that the respondent bank is able to provide the relevant customer identification data immediately on request.

### **13. Quoting of PAN:**

Permanent account number (PAN) of customers shall be obtained and verified while undertaking transactions as per the provisions of Income Tax Rule 114B applicable to banks, as amended from time to time. Form 60 shall be obtained from persons who do not have PAN.

### **14. Selling Third party products:**

Bank acting as agent while selling third party products as per regulations in force from time to time shall comply with the following aspects for the purpose of these directions:

- a. The identity and address of the walk-in customer shall be verified for transactions above rupees fifty thousand as required under Section 13(e) of this Directions.
- b. Transaction details of sale of third party products and related records shall be maintained as prescribed in Chapter VII Section 46.
- c. AML software capable of capturing, generating and analyzing alerts for the purpose of filing CTR/STR in respect of transactions relating to third party products with customers including walk-in customers shall be available.
- d. transactions involving rupees fifty thousand and above shall be undertaken only by:
  - i. Debit to customers' account or against cheques; and
  - ii. Obtaining and verifying the PAN given by the account-based as well as walk-in customers.
- e. Instruction at 'd' above shall also apply to sale of Bank's own products, payment of dues of credit cards/sale and reloading of prepaid/travel cards and any other product for rupees fifty thousand and above.





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### **15. Hiring of Employees and Employee training:**

- a. Adequate screening mechanism as an integral part of their personnel recruitment/hiring process shall be put in place.
- b. On-going employee training programme shall be put in place so that the members of staff are adequately trained in AML/CFT policy. The focus of the training shall be different for frontline staff, compliance staff and staff dealing with new customers. The front desk staff shall be specially trained to handle issues arising from lack of customer education. Proper staffing of the audit function with persons adequately trained and well-versed in AML/CFT policies of the Bank, regulation and related issues shall be ensured.

The policy shall remain in force till 31.03.2025, if there is a need for change by the Bank due to its work experience, statutory or government guidelines issued from time to time, the said policy can be reviewed after one years or even earlier.

### **16. Change in Terminology:**

The provision of Master Direction may henceforth be read as 'paragraph' instead of 'section'. All internal cross-references to 'section' in the Master Direction on KYC have been replaced to be read as 'paragraph'.

### **17. Review of Policy:**

The policy shall remain in force till 31.03.2026 or till amended during the current financial year FY 2025-26, whichever is earlier.

The Policy would be reviewed after 31/03/2026 or earlier, as may be necessary, based on experience, statutory requirements and if warranted by changes in Government guidelines issued from time to time.

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## "KYC/AML POLICY"

### References:

Guidelines issued by	Particulars	Date
RBI	<u>RBI/DBR/2015-16/18</u> <u>Master Direction DBR.AML.BC.No.81/14.01.001/2015-16</u>	29.05.2019
RBI	<a href="#"><u>RBI/2024-25/87 DOR.AML.REC.49/14.01.001/2024-25</u></a>	06.11.2024
RBI	<u>RBI/2023-24/107 DOR.AML.REC.66/14.01.001/2023-24</u>	04.01.2024
RBI	<u>RBI-2004-05/371</u> <u>DNBS(PD). CC 48 /10.42/2004-05</u>	21.02.2005
RBI	<u>RBI-2004-05/284</u> <u>DBOD.NO.AML.BC.58/14.01.001/2004-05</u>	29.11.2004



## **CHHATTISGARH RAJYA GRAMIN BANK**

Department: GENERAL BANKING

Name of Policy: FREQUENT DISHONOUR OF CHEQUE  
AND ELECTRONIC PAYMENT SYSTEM POLICY – 2025-  
26

Version Name	Date of approval	Effective duration of version
Version 1		2025-26

**"FREQUENT DISHONOUR OF CHEQUE AND ELECTRONIC PAYMENT SYSTEM POLICY"**

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"FREQUENT DISHONOUR OF CHEQUE AND ELECTRONIC PAYMENT SYSTEM POLICY"

## चेक का अनादर एवं इलेक्ट्रॉनिक भुगतान प्रणाली नीति

"FREQUENT DISHONOUR OF CHEQUE AND ELECTRONIC PAYMENT SYSTEM POLICY"

### **1. प्रस्तावना / Introduction**

भुगतान एवं निपटान प्रणाली (Payment & Settlement) में तकनीकी प्रगति और परिचालन प्रक्रिया/प्रणाली में बदलाव को ध्यान में रखते हुए बैंक में चेक कलेक्शन पॉलिसी वर्ष 2016 में लागू की गई थी। बैंक में Personalized Cheque Book (Multiplicity) जारी किया जाना आरंभ किया गया है। इसके अतिरिक्त भारतीय रिजर्व बैंक द्वारा हमारी समस्त शाखाओं को MICR Code आबंटित किया गया है। भारतीय रिजर्व बैंक द्वारा चेक कलेक्शन हेतु समय-समय पर दिशा निर्देश जारी किये जाते हैं। उन समस्त निर्देशों को समेकित कर संशोधित चेक कलेक्शन पॉलिसी निम्नानुसार तैयार की गई है।

### **2. चेक वसूली के लिये व्यवस्था / Cheque collection process**

#### **A. स्थानीय चेक**

- i. स्थानीय रूप से भुगतान योग्य सभी चेकों को संबंधित केन्द्र में लागू समाशोधन प्रणाली के माध्यम से प्रस्तुत किया जायेगा। शाखाओं में प्रदर्शित निर्धारित समय से पूर्व शाखा परिसर के अंदर रखे जमा बॉक्स में जमा किये गए चेकों को उसी दिन समाशोधन में प्रस्तुत किया जायेगा। निर्धारित समय के बाद और शाखा परिसर के बाहर रखे चेक जमा बॉक्स में जमा किये गए चेकों को अगले कार्य दिवस के समाशोधन में प्रस्तुत किया जाएगा।
- ii. बैंक ग्राहक के खाते में समाशोधन निपटान के बाद राशि जमा करेगा। इस प्रकार जमा की गई राशि की निकासी की अनुमति, समाशोधन गृह की वापसी समय सीमा की समाप्ति के उपरांत ही दी जायेगी।
- iii. ऐसे केन्द्रों में स्थित बैंक शाखाएं जहाँ समाशोधन गृह नहीं है, वे स्थानीय चेकों को अदाकर्ता बैंकों के काउंटर पर समाशोधन हेतु प्रस्तुत करेगा तथा बैंक शाखा का प्रयास रहेगा कि राशि को वसूल कर अतिशीघ्र अदाता के खाते में जमा करें।
- iv. संग्रहण केन्द्रों में उच्च मूल्य समाशोधन (HVC) सुविधा होने पर ग्राहक को उसी दिन राशि जमा की सुविधा प्रदान की जायेगी।

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### B. बाह्य चेक

- i. अन्य बैंकों पर बाह्य केन्द्रों में आहरित चेक का संग्रहण सामान्यतः उन केन्द्रों पर स्थित बैंक की शाखाओं के माध्यम से किये जाएंगे।
- ii. ऐसे केन्द्रों में जहाँ बैंक की अपनी शाखा नहीं है, वहां आहरित चेक को वसूली के लिये सीधे अदाकर्ता बैंक को भेजेगा अथवा प्रायोजक बैंक के माध्यम से संग्रहित किया जायेगा।
- iii. बैंक भारतीय रिजर्व बैंक द्वारा संचालित राष्ट्रीय समाशोधन गृह (NCH) अथवा राष्ट्रीय स्वचालित समाशोधन गृह (NACH) के माध्यम से भी चेक संग्रहण का कार्य करेगा।
- iv. बैंक अपने ग्राहकों को अपनी किसी भी अन्य शाखा पर आहरित बाह्य चेकों का उसी दिन सीबीएस नेटवर्क में भुगतान करेगा।

### C. तृतीय पक्ष चेक

भारतीय रिजर्व बैंक द्वारा Account Payee चेकों का भुगतान प्राप्तकर्ता (Payee) व्यक्ति/संस्था के खातों के अतिरिक्त अन्य किसी व्यक्ति के खाते में समाशोधन करना निषिद्ध कर दिया गया है। तदनुसार बैंक द्वारा केवल भुगतान प्राप्तकर्ता के पक्ष में ही किया जावेगा। तृतीय पक्ष के खाते में समाशोधन नहीं किया जावेगा।

### 3. चेक ट्रंकेशन सिस्टम / Cheque Truncation System

- A. सीटीएस-2010 मानकों के अनुरूप धोखाधड़ी गतिविधियों से बचाव एवं सीटीएस परिवेश में समाशोधन के सुचारु रूप से कार्य करने हेतु सुविधा के लिये सभी बैंकों द्वारा अपने ग्राहकों को जारी किये गए चेकों के आकार, डिजाइन और सुरक्षा विशेषताओं में समरूपता लाई गई है।
- B. बैंक द्वारा वर्तमान में केवल सीटीएस मानकों के चेक जारी किए जाते हैं।
- C. चेक ट्रंकेशन सिस्टम (CTS) के अंतर्गत, चेक को प्रत्यक्ष रूप से प्रस्तुत करने के स्थान पर भुगतानकर्ता बैंक को चेक की छवि (Image) प्रस्तुत की जाती है। मूल चेक वसूलीकर्ता बैंक की अभिरक्षा में रहते हैं। उक्त प्रक्रिया में CTS Scanner की मदद से चेक की छवि क्लियरिंग हाउस के माध्यम से Paying Branch को प्रस्तुत की जाती है।
- D. NPCI के माध्यम से CTS क्लियरिंग की सीधे सदस्यता प्राप्त होने तक बैंक द्वारा Agency के माध्यम से CTS क्लियरिंग की सेवाएं प्रदान की जावेगी।
- E. CTS समाशोधन गृह के माध्यम से बैंक को समाशोधन हेतु प्राप्त चेकों का भुगतान केन्द्रीयकृत रूप से किया जावेगा।
- F. समाशोधन हेतु जमा किये गए CTS चेकों को Electronic Form में निर्धारित केंद्रों द्वारा बैंक की निर्धारित केन्द्रीय शाखा में प्रस्तुत किया जावेगा। केन्द्रीय शाखा द्वारा Agency के माध्यम से भुगतान प्राप्त कर ग्राहकों के खाते में जमा हेतु राशि संबंधित शाखाओं को प्रेषित की जावेगी।

### 4. विदेशों पर आहरित चेक / Collection of Cheques drawn on Foreign countries

विदेशी केन्द्रों पर आहरित चेकों का संग्रहण प्रायोजक बैंक की Foreign Exchange सुविधा वाली शाखा के माध्यम से एवं उनकी नीति के अनुसार किया जावेगा।

### 5. स्थानीय / बाह्य चेकों / डीडी / वॉरन्ट लिखतों को क्रेडिट देना / Payment of Local cheques/ DD/ warrants /outstation cheques

- A. शाखाओं में प्रदर्शित निर्धारित समय से पूर्व शाखा परिसर के अंदर रखे जमा बॉक्स में जमा किये गए चेकों को उसी दिन समाशोधन में प्रस्तुत किया जायेगा। निर्धारित समय के बाद और शाखा परिसर के बाहर रखे चेक जमा बॉक्स में जमा किये गए



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चेकों को अगले कार्य दिवस के समाशोधन में प्रस्तुत किया जाएगा। भुगतान प्राप्त होने पर ग्राहकों के खाते में राशि जमा की जावेगी।

- B. वर्तमान में बैंक की सभी शाखाएं कोर बैंकिंग (CBS) से संबंध है एवं चेक वसूली का कार्य त्वरित गति से किया जाता है। अतः बैंक तुरंत जमा की सुविधा केवल पात्र ग्राहकों को उनके अनुरोध पर अपने विवेक से प्रदान करेगी। यह सुविधा अतिआवश्यक एवं आपातकालीन परिस्थितियों में क्षेत्रीय प्रबंधक की पूर्वानुमति से शाखाओं द्वारा प्रदान की जायेगी।

तुरंत जमा की सुविधा ग्राहकों के बचत बैंक/चालू/नकद उधार खातों में दी जायेगी। इस सुविधा को प्रदान करने के लिये खातों में न्यूनतम शेष की कोई अलग शर्त नहीं होगी।

इस नीति के अंतर्गत प्रीपेड लिखत जैसे कि मांग पत्र/ब्याज/लाभांश वारंट चेकों के समान माने जायेंगे।

- C. इस नीति के प्रयोजन से संतोषजनक परिचालित खाता वह है जो—

- कम से कम छह माह पूर्व खोला गया हो और जिसमें केवाईसी मानदंडों का पालन किया गया हो।
- खाते में लेन-देन संतोषजनक है और बैंक द्वारा कोई अनियमितता नहीं पाई गई हो।
- जिसमें पिछले तीन माह के दौरान कोई चेक/लिखत जिसके लिये तुरंत क्रेडिट दिया गया था एवं वित्तीय कारणों (अपर्याप्त निधि) से बिना भुगतान के वापस नहीं आया हों।
- जहां बैंक ने पूर्व में किसी दिये गए अग्रिम की वसूली में कोई कठिनाई अनुभव नहीं की हो, जिसमें तुरंत क्रेडिट के बाद वापस आये चेक शामिल हैं।

- D. बैंक वसूली के लिये प्राप्त बाह्य लिखतों के विरुद्ध तुरन्त क्रेडिट के समय सामान्य वसूली प्रभार एवं डाक खर्च वसूल करेगा। चेक क्रय करने के लिये यद्यपि लागू विनिमय प्रभार नहीं लगाए जायेंगे।

- E. यदि चेक/लिखत जिसमें तुरन्त क्रेडिट किया गया हो बिना भुगतान वापस कर दिया गया हो, ऐसी स्थिति में बैंक द्वारा Clean Over draft दर से ब्याज वसूल किया जायेगा। ब्याज की वसूली उतनी अवधि के लिये की जावेगी, जितनी अवधि के लिये बैंक की राशि का उपयोग, ग्राहक द्वारा किया गया है।

- बैंक ब्याज की वसूली जमा दिनांक से लेकर राशि वसूली दिनांक तक की अवधि के लिये करेगा।

## "FREQUENT DISHONOUR OF CHEQUE AND ELECTRONIC PAYMENT SYSTEM POLICY"

- यदि राशि बचत खाता में जमा की गई हो और बैंक द्वारा उक्त बचत खाते में भुगतान कर दिया गया है, तब बैंक द्वारा राशि पर भुगतान की गई ब्याज की राशि नामे कर ली जावेगी। इसी प्रकार ब्याज का भुगतान नहीं किया गया हो तो उक्त राशि की गणना बचत खाते में ब्याज भुगतान के समय बैंक कम कर लेगा।
- यदि राशि ओवर ड्राफ्ट/ऋण खाते में जमा की गई हो तो बैंक उक्त राशि ऋण पर लागू ब्याज दर अथवा Clean Over draft दर में से जो अधिक हो की दर से ब्याज वसूल करेगा।

### 6. चेक जारी करना / Issuance of cheques

बैंक द्वारा ग्राहकों की मांग पर चेक बुक सुविधा (Personalized/Multicity Cheque) प्रदान की जायेगी। इस सुविधा हेतु—

- A. खाते का कम से कम छह माह से संतोषप्रद संचालन हो रहा हो और जिसमें केवाईसी मानदंडों का पालन किया गया हो।
- B. ग्राहक की साख को देखते हुए बैंक अपने विवेकाधिकार का उपयोग कर छह माह से पूर्व भी चेक बुक जारी कर सकता है।
- C. यदि किसी ग्राहक के खाते पर आहरित रु. 50,000.00 से अधिक मूल्य के चेक तीन बार से अधिक वित्तीय कारणों से बिना भुगतान के वापस किया गया हो, तो इस स्थिति में उस ग्राहक की चेक बुक सुविधा बैंक द्वारा बंद की जा सकती है।
- D. यदि बैंक द्वारा किसी ग्राहक के चेक का दुरुपयोग करते हुए पाया गया, ऐसी स्थिति में बैंक अपने विवेकाधिकार का उपयोग कर उस ग्राहक की चेक बुक सुविधा बंद कर सकता है।
- E. बैंक द्वारा वर्तमान में Non- Personalized चेक जारी किए जा रहे हैं। जिसे चरण-बद्ध रूप से समाप्त कर केवल Personalized चेक बुक जारी किए जावेंगे। बैंक द्वारा पूर्व में जारी Non Personalized चेक भुगतान हेतु वैध एवं स्वीकार्य होंगे।
- F. Personalized Cheque शाखा पर देय एवं अन्य शाखाओं में सममूल्य पर देय (Payable at par to all branches) दोनों प्रकार से जारी किए जा सकेंगे।
- G. Multicity Cheque से ग्राहक द्वारा स्वयं के उपयोग हेतु राशि के निकासी की सुविधा Non- Personalized चेक हेतु जारी निर्देशानुसार ही होगी।
- H. Personalized Cheque में ग्राहक के नाम, खाता क्रमांक के साथ शाखा का पता तथा MICR code का भी उल्लेख किया जावेगा।

## **7. चेकों को स्वीकार करना / Acceptance of cheques**

- A. बैंक ग्राहकों द्वारा वसूली हेतु जमा किए गए स्थानीय/बाह्य चेकों को स्वीकार करने से मना नहीं करेगा। यदि वह चेक अन्य रूप में नियमित हो।
- B. बैंक काउंटर पर भुगतान हेतु प्राप्त चेकों को नियमित/उपयुक्त होने पर बिना विलम्ब के भुगतान करेगा।
- C. भारतीय रिजर्व बैंक के निर्देशानुसार CIS चेकों पर कोई भी परिवर्तन/संशोधन नहीं किया जाना चाहिये। वैधता अवधि की तिथि में परिवर्तन के अलावा अदाता के नाम, निवेदन राशि (राशि अंकों में) या वैध राशि (राशि शब्दों में) आदि में कोई भी परिवर्तन के लिये ग्राहकों को नये चेक फार्म का उपयोग करना होगा। यह धोखाधड़ी वाले हेर-फेर को पहचानने और नियंत्रित करने में बैंक की सहायता करेगा।
- D. चेक प्राप्ति के पश्चात चेक भुगतान से पूर्व चेक के प्रारंभिक जांच हेतु विस्तृत Standard Operating Procedure (SOP) for Preliminary Scrutiny of Cheque (Annexure-1) संलग्न है।

## **8. चेक की वैधता अवधि / Validity of cheques**

भारतीय रिजर्व बैंक के निर्देशानुसार 01.04.2012 से लिखतों/चेकों की वैधता जारी तिथि से 3 कैलेंडर माह की होगी।

## **9. चेकों की वसूली के लिये समय मानदंड / Timeline for collection of cheques**

### **A. स्थानीय चेक**

- i. स्थानीय चेक, जो समाशोधन गृह के क्षेत्राधिकार में संग्रहण योग्य है, तो वे उस केन्द्र में चल रही समाशोधन प्रणाली के माध्यम से वसूली हेतु प्रस्तुत किये जाएंगे। स्थानीय चेकों से प्राप्त होने वाली वसूली राशि संबंधित वापसी समाशोधन की समाप्ति पर तुरंत ग्राहकों के खातों में जमा कर दी जावेगी।
- ii. सुरक्षा उपाय अपनाते हुए राशि निकासी की अनुमति उसी दिन या अधिकतम अगले कार्य दिवस के कारोबार शुरू होने के एक घंटे के अंदर दी जायेगी।
- iii. सामान्य परिस्थितियों में, स्थानीय चेक संग्रहण हेतु 3 कार्य दिवस की अधिकतम अवधि होगी।

### **B. बाह्य चेक**

## "FREQUENT DISHONOUR OF CHEQUE AND ELECTRONIC PAYMENT SYSTEM POLICY"

- i. राज्य की राजधानी (रायपुर)/देश के प्रमुख शहरों/अन्य केन्द्रों पर आहरित चेकों की वसूली के लिये समय मानदंड क्रमशः 7/10/14 कार्य दिवस होंगे।
- ii. यदि इस अवधि से अधिक विलंब होता है तो बैंक की वसूली नीति के अनुसार, जहां देरी 14 दिनों से अधिक है, वहां उक्त अवधि के लिए जमा या बचत बैंक दर, जो भी अधिक हो पर ब्याज का भुगतान किया जायेगा।  
असाधारण देरी के मामले में, यानी 90 दिनों से अधिक की देरी के मामले में, संबंधित सावधि जमा दर से 2% अधिक की दर से अतिरिक्त ब्याज का भुगतान किया जाएगा।
- iii. वसूली के लिये हमारे द्वारा निर्धारित मानदंडों को अंतिम सीमा माना जाएगा तथा यदि प्रक्रिया पहले पूरी हो जाती है, तो संग्रहण राशि को अदाता के खाते में पहले जमा किया जावेगा।

### **10. गुम / चोरी चेक्स / Lost Stolen cheques**

वसूली के लिये स्वीकार किए गए किसी लिखत/चेक के मार्ग, समाशोधन अथवा भुगतानकर्ता बैंक की शाखा में गुम हो जाने की स्थिति में बैंक द्वारा गुम हो जाने की जानकारी मिलने के तुरंत बाद इसकी जानकारी खाताधारक को दी जावेगी। ताकि बैंक खाताधारक आहर्ता बैंक को भुगतान रोकने की सूचना दे सके। बैंक चेक के आहर्ता से डुप्लिकेट चेक प्राप्त करने के लिये ग्राहक को हर संभव सहायता प्रदान करेगा। बैंक मार्ग में गुम हुए चेकों के संबंध में खाताधारक को निम्नलिखित तरीके से क्षतिपूर्ति का भुगतान करेगा-

- A. यदि उपकरण के खोने की सूचना ग्राहक को संग्रह के लिए निर्धारित समय सीमा (7/10/14 दिन जैसा भी मामला हो) से परे दी जाती है, तो निर्धारित संग्रह अवधि से अधिक की अवधि के लिए जमा या बचत बैंक दर, जो भी अधिक हो पर ब्याज का भुगतान किया जायेगा।
- B. इसके अलावा, बैंक डुप्लिकेट चेक/इंस्ट्रुमेंट प्राप्त करने और उसके संग्रह में संभावित देरी के लिए बचत बैंक दर पर 15 दिनों की अतिरिक्त अवधि के लिए चेक की राशि पर ब्याज का भुगतान करेगा।
- C. बैंक ग्राहक को रसीद प्रस्तुत करने पर, यदि उपकरण किसी बैंक/संस्था से प्राप्त किया जाना है जो डुप्लिकेट उपकरण जारी करने के लिए शुल्क लेगा तो, लगने वाले किसी भी उचित शुल्क की भरपाई भी करेगा।

### **11. चेकों को बिना भुगतान के वापस करना/वापसी के कारण / Return of cheques and reasons thereof**

## "FREQUENT DISHONOUR OF CHEQUE AND ELECTRONIC PAYMENT SYSTEM POLICY"

- A. बैंक द्वारा बैंकर समाशोधन गृहों के लिये एक समान विनियम और नियम (यूआरआरबीसीएच) के नियम 6 के अनुसार, चेक वापसी ज्ञापन पर वापसी की तिथि और भुगतान न करने का निश्चित और वैध कारण देते हुए हस्ताक्षर/लघु हस्ताक्षर करके जारी करेगा। इससे चेक धारक को चेक आहर्ता के विरुद्ध कानूनी कार्यवाही करने में मदद मिलेगी।
- B. यदि आहर्ता शाखा द्वारा चेक बिना भुगतान के वापस किया जाता है, तो उनके द्वारा जारी मूल चेक वापसी ज्ञापन (Cheque Return Memo) बैंक द्वारा प्रदाय किया जावेगा।
- C. चेक की वापसी की सूचना ग्राहक को तुरंत दी जावेगी एवं यदि ग्राहक/प्रतिनिधि शाखा में उपस्थित न हो, तो चेक डाक के माध्यम से तुरंत ग्राहक को वापस भेजे जायेंगे। संबंधित खाताधारक से डाक व्यय सेवाशुल्क सहित वसूल की जायेगी।
- D. बैंक द्वारा संग्रहण हेतु प्रस्तुत चेकों की वापसी में नियमानुसार चेक वापसी प्रभार वसूल करेगा।
- E. बैंक वापसी प्रभार केवल उन्हीं मामलों में लगाएगा, जहाँ ग्राहक की गलती है, और वह इस प्रकार की वापसी के लिये उत्तरदायी हैं। वापसी की उदाहरणार्थ सूची (Annexure-A) संलग्न है।
- F. ऐसे मामलों में जहां ग्राहक की गलती नहीं है, इस प्रकार के मामले में बैंक द्वारा प्रभार की वसूली नहीं की जावेगी। उदाहरणार्थ सूची (Annexure-B) संलग्न है।
- G. इसके अतिरिक्त, जहां चेकों को अदाता के दायित्व के बिना पुनः प्रस्तुत करने की आवश्यकता हो, ऐसा पुनः प्रस्तुतीकरण तुरंत अगले समाशोधन प्रस्तुतीकरण में 24 घंटे के अंदर (अवकाश के दिनों को छोड़कर) ग्राहक को व्यक्तिगत/दूरभाष/ एसएमएस/ई-मेल इत्यादि के माध्यम से विधिवत् सूचना देते हुए किया जायेगा।

### **12. E-mandate एवं NACH हेतु प्रावधान / Provisions for E-mandate and NACH**

NPCI के माध्यम से बैंक अपने ग्राहकों को NACH द्वारा E-Mandate की सुविधा प्रदान करेगा। E-Mandate द्वारा ग्राहक बैंक को एक बार पुनरावृत्ति के रूप में राशि इलेक्ट्रॉनिकली प्रेषित या पान हेतु अधिकृत कर सकता है।

### **13. सेवा प्रभार / Service Charges**

## "FREQUENT DISHONOUR OF CHEQUE AND ELECTRONIC PAYMENT SYSTEM POLICY"

समय-समय पर बैंक द्वारा यथानिर्णित सभी वसूली सेवाओं के लिये बैंक उपयुक्त सेवा प्रभार एवं डाक खर्च वसूल करेगा। बैंक द्वारा ग्राहकों को लागू सेवा प्रभारों की सूचना बैंक की वेब साइट के माध्यम से/शाखा सूचना पटल पर/ग्राहकों के मांग किए जाने पर दी जावेगी।

### **14. चेक के लगातार अनादर और असफल NACH (राष्ट्रीय स्वचालित समाशोधन गृह) / ECS (इलेक्ट्रॉनिक समाशोधन सेवा) की घटनाओं से निपटना**

आरबीआई ने 01 करोड़ और उससे अधिक के चेक के अनादरण के लिए 01 जुलाई 2015 के अपने मास्टर परिपत्र DBR NO-Leg-BC-21/09-07-006/2015-16 के माध्यम से पैराग्राफ 15.4 में निर्धारित कदम उठाने की सलाह दी है। हालाँकि, आरबीआई ने उल्लेख किया है कि छोटे चेक के लिए उनके परिपत्र के पैराग्राफ 15.4 में निर्धारित सभी चरणों का विस्तार करना आवश्यक नहीं है और बैंक नियम या दिशा-निर्देशों के पालन के प्रति अनिच्छुक ग्राहकों से निपटने के लिए अपना दृष्टिकोण रख सकते हैं और घटनाओं से निपटने के लिए अपने बोर्ड द्वारा अनुमोदित नीति बना सकते हैं। आरबीआई ने यह भी सलाह दी है कि नीति को एन.ए.सी.एच./ई.सी.एस. अधिदेशों के लगातार अनादर से संबंधित मामलों से भी निपटना चाहिए।

- A. आरबीआई ने अधिसूचना संख्या RBI/2016-17/33 DBR-No-Leg-BC-3/09-07-005/2016-17 दिनांक 04 अगस्त, 2016 के माध्यम से प्रक्रिया में संशोधन कर इसे बैंकों के विवेक पर छोड़ दिया ताकि वे अनादर के प्रति अपनी प्रतिक्रिया निर्धारित कर सकें। चेक आहरण सुविधा के दुरुपयोग को रोकने और चेक के अनजाने अनादर के लिए ग्राहकों को दंडित करने से बचने की आवश्यकता को ध्यान में रखते हुए बोर्ड या उसकी समिति द्वारा अनुमोदित एक उचित नीति बनानी चाहिए। अतः-
- B. यदि किसी ग्राहक के खाते पर आहरित रु. 50,000.00 से अधिक मूल्य के चेक तीन बार से अधिक वित्तीय कारणों से बिना भुगतान के वापस किया गया हो, तो इस स्थिति में उस ग्राहक की चेक बुक सुविधा बैंक द्वारा बंद की जा सकती है।
- C. यदि बैंक द्वारा किसी ग्राहक के चेक का दुरुपयोग करते हुए पाया गया, ऐसी स्थिति में बैंक अपने विवेकाधिकार का उपयोग कर उस ग्राहक की चेक बुक सुविधा बंद कर सकता है।

### **15. अप्रत्याशित घटनाएं / Force Majeure**

## "FREQUENT DISHONOUR OF CHEQUE AND ELECTRONIC PAYMENT SYSTEM POLICY"

ग्राहकों को विलम्ब से हुए जमा के लिये बैंक क्षतिपूर्ति करने के लिये उत्तरदायी नहीं है, यदि अप्रत्याशित घटनाएं जिन पर सेवा प्रदान करने के पैरामिटर्स के भीतर अपने दायित्व को निभाने से रोकने में बैंक का नियंत्रण नहीं है। (उदाहरणार्थ— नागरिक उपद्रव, तोड़फोड़, महामारी, तालाबंदी, हड़ताल अथवा अन्य कामगार अशांति, दुर्घटना, अग्नि, प्राकृतिक आपदाएं अथवा ईश्वरीय कृत्य, युद्ध, बैंक अथवा इसके संपर्की बैंक (बैंकों) की सुविधाओं की क्षति, संचार अथवा सभी प्रकार के परिवहनों आदि के सामान्य साधनों की अनुपस्थिति सम्मिलित है, किंतु सीमित नहीं)।

### **16. पॉलिसी की समीक्षा / Revision of Policy**

यह नीति अनुमोदन तिथि से 31/03/2026 तक अथवा वित्तीय वर्ष 2025-26 में संशोधित/ नई पॉलिसी अनुमोदित होने की तिथि, जो पहले हो, तक प्रभावशील रहेगी।

बैंक द्वारा कार्य अनुभव, समय-समय पर जारी सांविधिक अथवा प्रशासनिक दिशा-निर्देशों के अनुसार परिवर्तन की आवश्यकता होने पर उक्त नीति की समीक्षा दिनांक 31/03/2026 या इसके पूर्व भी की जा सकेगी।



**"FREQUENT DISHONOUR OF CHEQUE AND ELECTRONIC PAYMENT SYSTEM POLICY"**

**Annexure-A**

**चेक वापसी के कारण / Reasons for Return**

- (बैंकर समाशोधन गृहों के लिए एक समान विनियम और नियमों (URRBCH) के Annexure-D के अनुसार लिखत और चेक की छवि आधारित समाशोधन के लिए लागू )

कोड सं	वापसी के लिए कारण
(01-03)	निधि
01	अपर्याप्त निधि / निधि कम है
02	निधियों की व्यवस्था से राशि अधिक है
03	धनराशि का समाशोधन नहीं हुआ, पुनः प्रस्तुत करें
(04-05)	आहर्ता
04	आहर्ता को संदर्भित करें
05	आहर्ता बैंक से संपर्क करें
(10-17)	हस्ताक्षर
10	आहर्ता के हस्ताक्षर असंपूर्ण हैं
11	आहर्ता के हस्ताक्षर अस्पष्ट हैं
12	आहर्ता के हस्ताक्षर भिन्न हैं
13	आहर्ता के हस्ताक्षर की आवश्यकता है
14	आहर्ता के हस्ताक्षर अधिदेश / mandate के अनुसार नहीं हैं
15	आहर्ता के हस्ताक्षर खाते के संचालन हेतु अप्राप्त हैं
16	आहर्ता के अधिकार खाते के संचालन हेतु अप्राप्त हैं
17	परिवर्तन के लिए आहर्ता का प्रमाणीकरण की आवश्यकता है
(20-29)	भुगतान पर रोक
20	आहर्ता द्वारा भुगतान रोका गया है
21	कुर्की आदेश के कारण भुगतान पर रोक
22	न्यायालय आदेश के कारण भुगतान पर रोक
23	खातेदार की मृत्यु के कारण निकासी पर रोक
24	खातेदार के पागल हो जाने के कारण निकासी पर रोक
25	खातेदार के दिवालिया हो जाने के कारण निकासी पर रोक
(30-42)	चेक / लिखत
30	चेक / लिखत पूर्व दिनांकित है
31	चेक / लिखत उत्तर दिनांकित है / कालातीत है
32	चेक / लिखत बिना तिथि के है
33	चेक / लिखत काटा-फटा है, बैंक की गारंटी अपेक्षित है

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34	शब्दों और अंकों में राशि अलग-अलग है
35	समाशोधन गृह की तिथि/सील की आवश्यकता है
36	गलत प्रकार से सुपुर्दगी की गई/हम पर आहरित नहीं है
37	उपयुक्त समाशोधन क्षेत्र में प्रस्तुत करें
38	चेक/लिखत में बाहरी सामग्री सम्मिलित है
39	छवि/Image स्पष्ट नहीं है,
40	दस्तावेज के साथ पुनः प्रस्तुत करें
41	सूची में दो बार उल्लेखित है
42	पेपर नहीं मिला है
(50-55)	खाता
50	खाता बंद हो गया गया है
51	खाता किसी अन्य शाखा में स्थानांतरित हो गया है
52	ऐसा कोई खाता नहीं है
53	खाते का नाम /Title की आवश्यकता है
54	खाते का नाम /Title गलत/अपूर्ण है
55	खाते का संचालन निषिद्ध कर दिया गया है
(60-68)	चेक की क्रांसिंग/Endorsement
60	दो बैंकों पर क्रास किया गया है
61	Crossing स्टॉप रद्द नहीं किया गया है
62	समाशोधन स्टॉप रद्द नहीं किया गया है
63	चेक को विशेष रूप से अन्य बैंक को क्रास किया गया है
64	सुरक्षात्मक रेखांकन (Protective Crossing) की राशि गलत है
65	सुरक्षात्मक रेखांकन (Protective Crossing) में राशि उल्लेख नहीं/अस्पष्ट है
66	आदाता के Endorsement की आवश्यकता है
67	आदाता के Endorsement अनियमित है/संग्रही बैंक की पुष्टि आवश्यक है
68	अंगूठे के निशान द्वारा पृष्ठांकन के लिए मजिस्ट्रेट द्वारा सील सहित अधिप्रमाणन अपेक्षित है
(70-76)	शासकीय/ भारतीय रिजर्व बैंक
70	Advise प्राप्त नहीं हुई
71	Advise में राशि/नाम भिन्न हैं
72	प्रयोजक बैंक में अदाकर्ता बैंक के खाते में निधि अपर्याप्त है
73	बैंक के लिये आदाता का अलग निर्वहन आवश्यक है
74	आगामी माह की पहली तारीख तक देय नहीं है
75	पे आर्डर/चेक में काउंटर हस्ताक्षर आवश्यक
76	आवश्यक जानकारी स्पष्ट नहीं है
(80-92)	विविध
80	बैंक का प्रमाणपत्र अस्पष्ट/अपूर्ण/अपेक्षित है

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81	जारीकर्ता बैंक द्वारा ड्राफ्ट खो दिया गया है/जारीकर्ता कार्यालय से पुष्टि आवश्यक है
82	बैंक/शाखा Blocked
83	डिजिटल प्रमाणपत्र का वैधीकरण असफल
84	अन्य कारण Connectivity Failure
85	चेक में परिवर्तन- 'दिनांक के अलावा अन्य परिवर्तन/सुधार वर्जित है '
86	नकली/जाली /चोरी किया हुआ चेक/ड्राफ्ट
87	"आदाता के खाते में जमा किया" –स्टाम्प आवश्यक
88	अन्य कारण (कृपया उल्लेख करें)
92	बैंक में शामिल नहीं है

**Annexure-B**

उदाहरण स्वरूप सूची, जो व्यापक नहीं है, जहां ग्राहकों की कोई गलती नहीं है  
—

(बैंकर के समाशोधन गृह के एक समान विनियम और नियमों (URRBCH) के Annexure-D के अनुसार लिखत और चेक की छवि-आधारित चेक समाशोधन के लिए लागू)

कोड सं	वापसी के कारण
33	चेक काटा-फटा है, बैंक की गारंटी अपेक्षित है
35	समाशोधन गृह की सील की आवश्यकता है
36	हम पर आधारित नहीं है
37	उपयुक्त समाशोधन क्षेत्र में प्रस्तुत करें
38	चेक में अनावश्यक विषय सामग्री सम्मिलित है
39	छवि स्पष्ट नहीं है, कागज के साथ प्रस्तुत करें
40	दस्तावेज के साथ प्रस्तुत करें
41	सूची में दो बार उल्लेखित है
42	कागज प्राप्त नहीं हुआ है
60	दो बैंकों को क्रॉस किया गया है
61	Crossing स्टॉप रद्द नहीं किया है
62	समाशोधन स्टॉप रद्द नहीं की गई है
63	चेक को विशेष रूप से अन्य बैंक को क्रॉस किया गया है
67	आदाता का Endorsement अनियमित है/संग्रही बैंक की पुष्टि आवश्यक है
68	अंगूठे के निशान द्वारा पृष्ठांकन के लिए मजिस्ट्रेट द्वारा सील सहित अधिप्रमाणन अपेक्षित है
70	Advise प्राप्त नहीं हुई
71	Advise में राशि/नाम भिन्न हैं

**"FREQUENT DISHONOUR OF CHEQUE AND ELECTRONIC PAYMENT SYSTEM POLICY"**

72	प्रयोजक बैंक में अदाकर्ता बैंक के खाते में निधि अपर्याप्त है
73	बैंक के लिये आदाता का अलग निर्वहन आवश्यक है
74	आगामी माह की पहली तारीख तक देय नहीं है
75	पे आर्डर/चेक में काउंटर हस्ताक्षर आवश्यक
76	आवश्यक जानकारी स्पष्ट नहीं है
80	बैंक का प्रमाणपत्र अस्पष्ट/अपूर्ण/अपेक्षित है
81	जारीकर्ता बैंक द्वारा ड्राफ्ट खो दिया गया है/जारीकर्ता कार्यालय से पुष्टि आवश्यक है
82	बैंक/शाखा Blocked
83	डिजिटल प्रमाणपत्र का वैधीकरण असफल
84	अन्य कारण Connectivity Failure
87	"आदाता के खाते में जमा किया" – स्टाम्प आवश्यक
92	बैंक में शामिल नहीं है

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"FREQUENT DISHONOUR OF CHEQUE AND ELECTRONIC PAYMENT SYSTEM POLICY"

**संदर्भ / References:**

Guidelines issued by	Particulars	Date
RBI	<a href="#">RBI/2023-24/105</a> <a href="#">DOR.SOG(LEG).REC/64/09.08.024/2023-24</a>	July 6, 2017
RBI	<a href="#">RBI/2016-17/33DBR.No.Leg.BC.3/09.07.005/2016-17</a>	August 04, 2016
RBI	<a href="#">RBI/2020-21/41 DPSS.CO.RPPD.No. 309/04.07.005/2020-21</a>	25th Sept 2020



## **CHHATTISGARH RAJYA GRAMIN BANK**

Department: GENERAL BANKING

Name of Policy: COMPENSATION POLICY – 2025-26

Version Name	Date of approval	Effective duration of version
Version 1		2025-26



## "COMPENSATION POLICY"

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## "COMPENSATION POLICY"

# **COMPENSATION POLICY**

### **1. Introduction**

Technological progress in Payment and Settlement Systems and qualitative changes in operational Systems and Processes undertaken by various players in the market have improved efficiencies for providing better service to the users of the system. It has been the endeavour of the Bank to offer services to its customers with the best possible utilization of its technology infrastructure. Migration of all branches to Core Banking Solution (CBS) platform is a great leap in this direction. Reserve Bank of India has also been issuing various instructions / guidelines, from time to time. The recent instructions / guidelines include instructions on Harmonization of TAT and customer compensation for failed transactions using authorized Payment Systems (Notification no. DPSS.CO. PD.no.629/02.01.014/2019-20 dated 20.09.2019). With a view to improving the level of Customer Service available to customers of the Bank, the Compensation Policy for the Bank has been formulated.

### **2. Objective**

The objective of the "CRGB Compensation Policy for Banking Services," hereinafter called as the Policy, is to establish a system whereby the Bank compensates the customer for the loss or inconvenience due to deficiency in service on the part of the Bank or any act of omission or commission, directly attributable to the Bank.

### **3. Scope**

- a. Policy will be applicable for all banking services to the customers of the Bank and cover all branches/offices of CRGB.
- b. The Policy is based on principles of transparency and fairness in the treatment of customers. It is designed to cover deficiency in service in areas relating to unauthorized/erroneous debit, non-execution/delayed execution of debit/credit NEFT/NACH transactions including Unauthorized Electronic Banking Transactions, issuance of ATM/Debit Cards without written consent of customers, Payment of Cheque after acknowledgement of Stop Payment Instructions/Non-blocking of lost ATM card/UPI services/INB services after acknowledgement of request for its blocking, delay in collection of local/outstation cheques and cheques drawn on Foreign countries, loss of cheques/instruments in transit, delay in settlement of disputed ATM

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transactions and other electronic/digital transactions, transactions on Automated Deposit cum Withdrawal Machine, delay in pension payment, delay in release of securities after payment of all dues, etc. as specified in the Policy.

- c. Grant of compensation under this Policy is without prejudice to the Bank's rights in defending its position before any Court of Law, Tribunal or any other forum duly constituted to adjudicate Banker-Customer disputes and does not constitute admission of liability or any other issue, of any nature whatsoever, for the purposes of Adjudicatory Proceedings.
- d. Wherever the number of days is mentioned, the number of days is considered as "Calendar days," unless mentioned specifically as "working days."

### **4. Recognition of Deficiency and Compensation**

#### **4.1. Unauthorized / Erroneous Debit**

- a. If the Bank has raised an unauthorized/erroneous debit to an account, the entry shall be reversed with a value-dated credit to deposit/overdraft/loan account immediately on being detected/informed, after due verification.
- b. Further, if the customer has suffered any financial loss incidental to return of a cheque or not carrying out of direct debit instructions due to insufficiency of balance on account of the unauthorized/erroneous debit, Bank will compensate the customer to the extent of such financial loss in addition to an amount equivalent to interest calculated on the unauthorized/erroneously debited amount at the applicable Savings Bank rate, minimum Rs. 100/-, besides refunding the cheque return charges.
- c. In case verification of the entry reported to be unauthorized/erroneous by the customer does not involve a third party, the Bank shall arrange to complete the process of verification within a maximum period of 7 working days from the date of reporting of erroneous debit.
- d. In case any amount has been debited to the account of a customer on account of fraudulent transaction(s) and the Bank is at fault, the amount will be restored to the affected customer account without delay/demur, once the fraud is established, with due verification.
- e. If a fraud, in the account of a customer, has been committed by a member of staff, and has been so established, Bank will not only restore the amount, it will also pay compensation @ 1% above the applicable

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interest rate in respect of deposit/overdraft/loan account, for the period, on the amount involved subject to the date of verification of the complaint.

### **4.2. Penal Interest payable for delays in credit/return of NEFT transactions**

In terms of the NEFT Procedural Guidelines of RBI, as also the relevant circulars / instructions issued by RBI from time to time, the Bank will afford credit to beneficiary accounts or return transactions (not credited for whatever reason) to the originating / sponsor Bank within the prescribed timeline. Any delays in doing so will attract the following penal provisions:

If the NEFT transaction is not credited or returned within two hours after batch settlement, then the Bank is liable to pay penal interest to the affected customer at the current RBI LAF Repo Rate plus two percent for the period of delay / till the date of credit or refund, as the case may be. Such credit is afforded to the customers' account without waiting for a specific claim to be lodged by the customer in this regard.

If it is not possible to afford credit to the account of the beneficiary for any reason, destination banks are required to return the transaction (to the originating branch) within two hours of completion of the batch in which the transaction was processed. In terms of the RBI procedural guidelines, which clearly stipulate that if a destination bank branch is not in a position to credit a particular transaction for reasons like "Account Closed/transferred"; "No such Accounts"; "Account description does not tally", etc., it should report the same and forward it to the Service Branch / Main Branch on the same settlement day.

### **4.3. Issue of ATM/Debit Cards without written consent of customers**

The Bank shall not dispatch a card to a customer unsolicited, except in case where the card is a replacement for a card already held by the customer. If done, the said ATM/Debit card will be taken back by the Bank and cancelled. The Bank would not only reverse the charges if levied immediately but also compensate the customer @ `100/- (Rupees One Hundred only).



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### **4.4. Payment of Cheque after acknowledgment of Stop Payment Instructions/Non-blocking of lost ATM Card - UPI Services - INB Services after acknowledgment of request for its blocking**

The instruction for Stop Payment of cheque/blocking of a lost ATM card/Non-Disabling of UPI Services - INB Services will be accepted at Home Branch/through Contact Centre (Stop Payment instructions from authenticated Phone Banking users. Disabling of INB Services in case of reporting unauthorized transactions)/Internet Banking (alternate channel).

In case a cheque has been paid after acknowledgment of its stop payment instruction/ATM Card has not been blocked/UPI services/INB Services has not been disabled in the requested account after such a request has been acknowledged by the Bank, the Bank shall reverse the debit on account of stopped cheque/blocked ATM card/UPI transaction - INB Transaction with value-dated credit within two working days of the customer intimating the transaction to the Bank, and also compensate the customer with ₹100/-.

However, no compensation will be paid if a cheque has been paid/ATM Card transaction/UPI-INB transaction has occurred prior to acknowledgment of instructions for stop payment of cheque/blocking of lost ATM Card/UPI-INB Services.

### **4.5. Limiting Liability of Customers in Unauthorized Electronic Banking transactions**

The systems and procedures in the Bank have been designed to make the customer feel safe about carrying out Electronic Banking Transactions. On receipt of a report of an unauthorized transaction from the customer, the Bank takes immediate steps to prevent further unauthorized transactions in the account.

#### **4.5.1. Reporting Unauthorized Transactions by customers to Banks**

## "COMPENSATION POLICY"

- a. Customers will mandatorily register for SMS alerts and wherever available register for e-mail alerts, for electronic banking transactions. The SMS alerts shall mandatorily be sent to the customers, while email alerts may be sent, wherever they are registered.
- b. The customers will be advised to notify the Bank of any unauthorized electronic banking transaction at the earliest after the occurrence of such a transaction and informed that the longer the time taken to notify the Bank, the higher will be the risk of loss to the Bank/customer. To facilitate this, the Bank will provide customers with 24x7 access through mobile banking, a dedicated toll-free helpline no (during business hours), reporting to the home branch, through Bank's Website, etc., for reporting unauthorized transactions that have taken place and/or loss or theft of payment instruments such as a card, etc. The complaint will be resolved within 3 working days.
- c. The loss/fraud reporting system shall also ensure that an immediate response (including auto response) is sent to the customers acknowledging the complaint along with the registered complaint number.
- d. The communication systems used by the Bank to send alerts and receive their responses thereto will record the time and date of the message sent and receipt of customer's response, if any, to the Bank. This shall be important in determining the extent of a customer's liability.
- e. The Bank will not offer the facility of electronic transactions, other than ATM cash withdrawals, to customers who do not provide mobile numbers to the Bank.
- f. On receipt of a report of an unauthorized transaction from the customer, the Bank will take immediate steps to prevent further unauthorized transactions like putting hold or disabling digital channels on the account.

### **4.5.2. Limited Liability of a Customer**

## "COMPENSATION POLICY"

- a. **Zero Liability of a Customer:** A customer's entitlement to zero liability shall arise where the unauthorized transaction occurs in the following events:
- i. Contributory fraud/negligence/deficiency on the part of the Bank (irrespective of whether or not the transaction is reported by the customer).
  - ii. Third party breach where the deficiency lies neither with the Bank nor with the customer but lies elsewhere in the system, and the customer notifies the Bank within three working days of receiving the communication from the Bank (by SMS alert, email, or letter) regarding the unauthorized transaction.
- b. **Limited Liability of a Customer:** A customer shall be liable for the loss occurring due to unauthorized transactions in the following cases:
- i. In cases where the loss is due to negligence by a customer, such as where he has shared the payment credentials, the customer will bear the entire loss until he reports the unauthorized transaction to the Bank. Any loss occurring after the reporting of the unauthorized transaction shall be borne by the Bank.
  - ii. In cases where the responsibility for the Unauthorized Electronic Banking Transaction lies neither with the Bank nor with the Customer, but lies elsewhere in the system and when there is a delay (of four to seven working days after receiving the communication from the Bank) on the part of the Customer in notifying the Bank of such a transaction, the per transaction liability of the Customer shall be limited to the transaction value or the amount mentioned in Table 1, whichever is lower.

Table 1 Maximum Liability of a Customer under the above paragraph 4.6.2.b.(ii)



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Type Of Account	Maximum Liability
<ul style="list-style-type: none"> <li>BSBDA Accounts</li> </ul>	Rs. 5,000
<ul style="list-style-type: none"> <li>All other SB accounts</li> <li>Pre-paid Payment Instruments and Gift Cards</li> <li>Current/ Cash Credit/ Overdraft Accounts of MSMEs</li> <li>Current Accounts/ Cash Credit/ Overdraft Accounts of Individuals with annual average balance (during 365 days preceding the incidence of fraud)/ limit upto Rs. 25 lakh Credit cards with limit upto Rs. 5 lakhs</li> </ul>	Rs. 10,000
<ul style="list-style-type: none"> <li>All other Current / Cash Credit / Overdraft Accounts</li> <li>Credit cards with a limit above Rs. 5 lakhs</li> </ul>	Rs. 25,000

**4.5.3.** Overall liability of the customer in third party breaches, as detailed in paragraph 4.5.2.a.(ii) and paragraph 4.5.2.b(ii) above, where the deficiency lies neither with the Bank nor with the customer but lies elsewhere in the system, is summarized in Table 2:

**Table 2**

### **Summary of Customer's Liability**

Time taken to report the fraudulent transaction from the date of receiving the communication	Customer's Liability
Within 3 working days	Zero liability
Within 4 to 7 working days	The transaction value or the amount mentioned in Table 1, whichever is lower.
Beyond 7 working days	Full liability

The number of working days mentioned in Table 2 shall be counted as per the working schedule of the Home Branch of the customer, excluding the date of receiving the communication. Further, if the delay in reporting is beyond seven working days, the customer liability shall be full. For such inordinate delays (beyond seven working days) the Customer shall bear the full liability/loss, and the Bank will not bear any loss or liability. However, the Bank





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may extend its support (by issuing required certificates / statements free of cost) to the Customer if specifically requested by the Customer, without incurring any liability in any manner, for his efforts for recovering the lost amount from the miscreants.

### **4.5.4. Reversal Timeline for Zero Liability/Limited Liability of customer**

On being notified by the customer, the Bank shall credit (shadow reversal) the amount involved in the unauthorized electronic transaction to the customer's account within 10 working days from the date of such notification by the customer.

### **4.5.5. Further, Bank will ensure that**

- a. A complaint is resolved and the liability of the customer, if any, established within 90 days from the date of receipt of the complaint, and the customer is compensated for as per provisions of paragraphs 4.5.2 to 4.5.4 above.
- b. where it is unable to resolve the complaint or determine the customer liability, if any, within 90 days, the compensation as prescribed in paragraphs 4.6.2 to 4.6.4 is paid to the customer; and
- c. In the case of a debit card/Bank account, the customer does not suffer loss of interest.

### **4.5.6. Burden of Proof**

The burden of proving customer liability in case of unauthorized electronic banking transactions shall lie on the bank.

## **4.6. Compensation for adverse movement in exchange rates**

As we are not dealing with foreign exchange, compensation for adverse movement in exchange rate is not applicable.



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### **5. Collection of Cheques drawn on foreign countries**

In this regard, the compensation policy of the sponsored bank will be applicable.

### **6. Remittances in India**

#### **6.1. Payment of interest on delayed collection of local cheques/\_instruments**

As a policy, the Bank would give credit to the customer's account on the day clearing settlement takes place. In case there is a delay in the collection of local cheques and in turn, delay in crediting the amount of cheques deposited in local clearing in the normal course of business, except for the reasons of "Force Majeure" i.e. unforeseen events, the Bank should pay compensation/interest at the saving bank interest rate to the depositor/customer for the corresponding period of delay.

#### **6.2. Payment of Interest for delayed Collection of Outstation Cheques**

The Bank will pay interest to its customers on the amount of the collection of instruments in case there is a delay in giving credit beyond the time period mentioned below. Such interest shall be paid without any demand from customers in all types of accounts. There shall be no distinction between instruments drawn on the Bank's own branches or on other banks for the purpose of payment of interest on delayed collection.

If the time taken for the collection of outstation instruments is beyond stipulated time, interest at the following rates will be paid for the period of delay beyond the respective time limit Interest at Savings rate for the period of delay beyond 7/10 / 14 days as the case may be in the case of outstation cheques of own bank / other banks.

Where the delay is beyond 14 days, interest will be paid at the applicable rate for term deposits for the corresponding period or the Savings Bank rate whichever is higher.

In the event the proceeds of a cheque under collection were to be credited to an overdraft/loan account of the customer, interest will be paid at the rate applicable to the above the rate applicable to the loan account.

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In case of delay due to presenting the same cheque again, no compensation should be paid.

### **6.3. Cheques/Instruments lost in transit/in clearing process or at the paying bank's branch**

In the event a cheque or an instrument accepted for collection is lost in transit or in the clearing process or at the paying bank's branch, the Bank shall immediately on coming to know of the loss, bring the same to the notice of the account holder so that the account holder can inform the drawer to record stop payment and also take care that cheques, if any, issued by him/her are not dishonored due to the non-credit of the amount of the lost cheques/instruments. The Bank would provide all assistance to the customer to obtain a duplicate instrument from the drawer of the cheque.

In line with the Compensation Policy of the Bank, the Bank will compensate the account holder in respect of instruments lost in transit in the following way:

- 6.3.1.** In case intimation regarding the loss of an instrument is conveyed to the customer beyond the time limit stipulated for collection (7/10/14 days as the case may be), interest will be paid for the period exceeding the stipulated collection period at the rates specified above.
- 6.3.2.** In addition, Bank will pay interest on the amount of the cheque for a further period of 15 days at Savings Bank rate to provide for likely further delay in obtaining a duplicate cheque/instrument and collection thereof.
- 6.3.3.** The Bank would also compensate the customer for any reasonable charges he/she incurs in getting a duplicate instrument upon production of a receipt, in the event the instrument is to be obtained from a bank/institution that would charge a fee for the issue of a duplicate instrument.
- 6.3.4. Payment of interest for delay in issue of duplicate drafts**  
In case of delay in the issue of the duplicate IOI beyond a fortnight after completing all relevant formalities by the purchaser, the Bank will pay interest on the amount of the demand draft at the term deposit rate of the corresponding period.

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### 7. ATM Failure: Compensation to customer for settlement of disputed ATM transactions/Automated Deposit cum Withdrawal Machine (ADWM)

A 'failed transaction' is a transaction that has not been fully completed due to any reason not attributable to the Customer, such as failure in communication links, non-availability of cash in an ATM, time-out of sessions, etc. Failed transactions shall also include the credits that could not be affected to the beneficiary account on account of a lack of full information or lack of proper information and delay in initiating a reversal transaction. As per RBI instructions issued vide Circular No. RBI/2019-20/67DPSS.CO.PDNo.629/02.01.014/2019-20 dated 20th September 2019, if an ATM transaction is failed or not complete due to any reason not attributable to the customer such as failure in communication links, non-availability of cash in an ATM, time-out of sessions, etc. it should be proactively reversed/auto-reversed in the customer's account within a maximum of T + 5 days (where T is the day of the transaction and refers to the calendar date). Accordingly, failure to re-credit the customer's account within T+5 days, the bank should pay compensation @ Rs. 100/- per day of delay beyond T + 5 days suo moto, without waiting for a complaint or claim from the customer.

### Harmonization of Turn-Around Time (TAT) and customer compensation for failed transactions using authorized Payment System

S.No	Description of the incident	Framework for auto-reversal and compensation	
		Timeline for auto-reversal	Compensation payable
I	II	III	IV
<b>1</b>	<b>Automated Teller Machines (ATMs) including Micro-ATMs</b>		
a	Customer's account debited but cash not dispensed.	Pro-active reversal (R) of failed transaction within a maximum of T + 5 days	₹ 100/- per day of delay beyond T + 5 days, to the credit of the account holder.
<b>2</b>	<b>Card Transaction</b>		
a	Card to card transfer Card account debited but the beneficiary card account not credited.	Transaction to be reversed (R) latest within T + 1 day, if credit is not affected to the beneficiary account.	₹ 100/- per day of delay beyond T + 1 day.

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b	Point of Sale (PoS) (Card Present) including Cash at PoS Account debited but confirmation not received at merchant location i.e., charge-slip not generated.	Auto-reversal within T + 5 days.	₹ 100/- per day of delay beyond T + 5 days.
c	Card Not Present (CNP) (e-commerce) Account debited but confirmation not received at merchant's system.		
3	Immediate Payment System (IMPS)		
a	Account debited but the beneficiary account is not credited.	If unable to credit to beneficiary account, auto reversal (R) by the Beneficiary bank latest on T + 1 day.	₹100/- per day if delay is beyond T + 1 day.
4	Unified Payments Interface (UPI)		
a	Account debited but the beneficiary account is not credited (transfer of funds).	If unable to credit the beneficiary account, auto reversal (R) by the Beneficiary bank latest on T + 1 day.	₹100/- per day if delay is beyond T + 1 day.
b	Account debited but transaction confirmation not received at merchant location (payment to merchant).	Auto-reversal within T + 5 days.	₹100/- per day if delay is beyond T + 5 days.
5	Aadhaar Enabled Payment System (including Aadhaar Pay)		
a	Account debited but transaction confirmation not received at merchant location.	Acquirer to initiate "Credit Adjustment" within T + 5 days	₹100/- per day if delay is beyond T + 5 days.
b	Account debited but beneficiary account not credited.		
6	Aadhaar Payment Bridge System (APBS)		
	Delay in crediting beneficiary's account.	Beneficiary bank to reverse the transaction within T + 1 day.	₹100/- per day if delay is beyond T + 1 day.
7	National Automated Clearing House (NACH)		
a	Delay in crediting beneficiary's account or reversal of amount.	Beneficiary bank to reverse the uncredited transaction within T +	₹100/- per day if delay is beyond T + 1 day

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		1 day.	
b	Account debited despite revocation of debit mandate with the bank by the customer.	Customer's bank will be responsible for such debit. Resolution to be completed within T + 1 day.	
<b>8</b>	<b>Prepaid Payment Instruments (PPIs) – Cards / Wallets</b>		
a	Off-Us transaction The transaction will ride on UPI, card network, IMPS, etc., as the case may be. The TAT and compensation rule of respective system shall apply.		
b	On-Us transaction  Beneficiary's PPI not credited.  PPI debited but transaction confirmation not received at merchant location.	Reversal effected in Remitter's account within T + 1 day.	₹100/- per day if delay is beyond T + 1 day.

### 8. Compensation for delay in Issuance of Duplicate IOI (Inter Office Instrument)

Duplicate IOI will be issued within 7 working days from the date of receipt of such a request from the purchaser thereof. For delays beyond the above stipulated period, interest at the rate applicable for Fixed Deposit of the corresponding period will be paid for the delay beyond 7 days as compensation to the customer.

### 9. Payment of “at par” Cheques issued by other Banks

- 9.1. Bank will not pay any compensation to the cheque holder for dishonor of "at par" cheques issued by other banks, including co-operative banks, in the absence of adequate funds in the account on which cheques are issued even though the amount of the cheque may have been paid to the Bank, which had issued the "at par" cheque.
- 9.2. RBI instructions stipulate that banks will not honor cheques drawn on current accounts maintained by other banks with it, unless arrangements are made for funding cheques issued. The issuing bank shall be responsible for compensating the cheque holder for non-payment of cheques in the absence of adequate funding arrangement.

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### **10. Lenders' liability: Commitments to borrowers**

The Bank has adopted the principles of "Lenders' liability." In terms of guidelines for "lenders' liability" and the "Code of Bank's commitment to customers" adopted by the Bank, the Bank would return to the borrowers all the securities/documents/title deeds of the mortgaged property within 30 days of repayment of all dues agreed to or contracted, subject to any other right/lien/claim by the Bank till the relevant claim is settled/paid. If any right to set off is to be exercised for any other claim, the Bank shall give due notice with full particulars about the other claims and retain the securities/documents/title to mortgaged property till the relevant claim is settled/paid. In the event of the loss of title deeds to the mortgaged property at the hands of the Banks, the compensation will cover out-of-pocket expenses for obtaining duplicate documents on an actual basis, subject to a ceiling of Rs. 5000/- plus a lump sum amount, as decided by the Bank in the following manner:

"The Bank would pay the compensation for the delay in the return of securities/documents/title deeds of the mortgaged property beyond 30 days of repayment of all dues agreed to or contracted, subject to above conditions, @ Rs. 100/- per day (maximum Rs. 5000/-) to the borrower."

### **11. Compensation for wrongful dishonor of cheques/SI**

In case of complaints received from the customers for wrongful dishonor of cheques/SI, the Bank shall take appropriate steps to investigate the reason for such lapses and shall communicate to the customer within 7 working days from the date of receipt of complaint. Otherwise, the Bank may compensate the customer suitably for financial loss as decided by the Bank with a minimum of Rs. 100/- per day for the period of delay, subject to a maximum of Rs. 1,000/-, wherever justified.

- 11.1.** Compensation payable to the customers on account of non-compliance/non-updating of customer instructions (for example, non-updating of mobile number/mode of operation/signature of customer, etc.)

In such cases, the Bank shall take appropriate steps to investigate the reason for such lapses and shall communicate to the customer within 7 working days from the date of receipt of complaint. Otherwise, the Bank may compensate the customer suitably for financial loss as decided by the Bank with a minimum of 100/- per day for the period of delay, subject to a maximum of 1,000/-, wherever justified.



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### **12. Violations by Bank's Agents**

In the event of the receipt of any complaint about any improper act/conduct on the part of an agent, in violation of the Code of the Bank's commitment to customers which the Bank has adopted voluntarily, the Bank shall take appropriate steps to investigate and redress the complaint and endeavor to communicate to the customer within 7 working days from the date of receipt of complaint and, where justified, may compensate the customer suitably for financial loss as decided by the Bank. Also, necessary steps will be taken, if required as per the Bank's decision, to prevent the recurrence of similar complaints.

### **13. Timeline for payment of compensation**

The amount of compensation for deficiencies in various categories of Banking Services as mentioned in this Policy will be paid to the customers within 30 (thirty) days after the deficiency is acknowledged.

### **14. Authority for payment and control reporting**

The amount of compensation paid at the branch shall require post facto approval by the Regional Manager who shall in turn put up Control Report to the competent authority of Head Office.

### **15. Customer Responsibility**

The Bank will not be responsible for the loss to the customers due to the customer's carelessness in keeping the Cheque book, passbook, cards, PIN or other security information and not following "Do's and Don'ts" issued by the Bank, until the Bank has been notified by the customer.

The Bank will not be responsible for the loss to the customer if the customer acts fraudulently and/or acts without reasonable care which has resulted in loss to him/her. Bank will also not be responsible for the losses arising out of misuse of lost PIN, compromise of passwords or confidential information, until the time the Bank has been notified of such loss/compromise and the Bank has taken steps to prevent its misuse.





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### **16. Disclaimer clause**

Notwithstanding anything contained herein above, the Bank shall not pay any compensation in the following cases :-

- a. Any alleged deficiency in regard to loans and advances activities of the Bank.
- b. Dishonor of at par payment agreement with other banks, due to non-funding and security compliance.
- c. In case of delay on account of non-functioning of business due to factors beyond the control of the bank, the period covered by such events shall be omitted for calculation of delay, etc.
- d. Where the issues are sub-judice and pending before Courts, Ombudsman, arbitrator, Government, and matter put on hold due to stay

### **17. Force Majeure**

The Bank shall not be liable to compensate customers under this Policy if some unforeseen event including but not limited to civil commotion, sabotage, lockout, pandemic, strike or other labour disturbances, accident, fire, natural disasters or other "Acts of God", war, damage to the Bank's or its correspondent bank(s) systems, communication channels, etc. beyond the control of the Bank, prevents it from performing its obligations within the specified service delivery parameters.

### **18. Review of policy**

The policy shall remain in force till 31/03/2026 or till amended during the current financial year FY 2025-26, whichever is earlier.

The Policy would be reviewed after 31/03/2026 or earlier, as may be necessary, based on experience, statutory requirements and if warranted by changes in Government guidelines issued from time to time.

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### **References:**

Guidelines issued by	Particulars	Date
RBI	<a href="#">DPSS.CO. PD.no.629/02.01.014/2019-20</a>	20.09.2019
RBI	<a href="#">RBI/2017-18/15 DBR.No.Leg.BC.78/09.07.005/2017-18</a>	July 6, 2017



## **CHHATTISGARH RAJYA GRAMIN BANK**

Department: GENERAL BANKING

Name of Policy: CUSTOMER RIGHTS POLICY – 2025-26

Version Name	Date of approval	Effective duration of version
Version 1		2025-26



## "CUSTOMER RIGHTS POLICY"

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## "CUSTOMER RIGHTS POLICY"

# **CUSTOMER RIGHTS POLICY**

### **1. Introduction**

Customer protection is an integral aspect of financial inclusion. The following comprehensive Customer Rights Policy based on domestic experience and global best practices is brought out to enhance such protection.

The Customer Rights Policy enshrines basic rights of the customers of the banks regulated by the Reserve Bank of India. It spells out the rights of the customer and the responsibilities of the bank. The Policy applies to all products and services offered by the bank or its agents, whether provided across the counter, over phone, by post, through interactive electronic devices, on internet or by any other method.

### **2. Right to Fair Treatment**

Both the customer and the Bank have a right to be treated with courtesy. The customer should not be unfairly discriminated against on grounds such as gender, age, religion, caste and physical ability when offering and delivering financial products.

In pursuance of the above Right, bank will -

- i) Promote good and fair banking practices by setting minimum standards, in all dealings with the customers
- ii) Promote a fair and equitable relationship between the bank and the customer.
- iii) Train bank staff attending to the customers, adequately and appropriately
- iv) Ensure that staff members attend to customers and their business promptly and courteously.
- v) Treat all customers fairly and not discriminate against any customer on grounds such as gender, age, religion, caste, literacy, economic status, physical ability, etc. Bank may, however, have special schemes or products which are specifically designed for members of a target market group or may use defensible, commercially acceptable economic rationale for customer differentiation. Bank may also have schemes or products as part of an affirmative action such as for women

or backward classes. Such schemes/ products will not be tantamount to unfair discrimination. The rationale for such special schemes or terms will be explained by the bank wherever required.

- vi) Ensure that the above principle is applied while offering all products and

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services.

vii) Ensure that the products and services offered are in accordance with relevant laws and regulations; while it shall be the endeavor of the bank to provide their customers with hassle free and fair treatment, the bank would expect their customers to behave courteously and honestly in their dealings with the bank.

It shall also be the bank's endeavor to encourage their customers to approach the bank's internal grievance redressal machinery and approach alternate forum after exhausting all their remedies under the bank's internal grievance mechanism.

### **3. Right to Transparency, Fair and Honest Dealing**

The financial services provider should make every effort to ensure that the contracts or agreements it frames are transparent, easily understood by and well communicated to, the common person. The product's price, the associated risks, the terms and conditions that govern use over the product's life cycle and the responsibilities of the customer and financial service provider should be clearly disclosed. The customer should not be subject to unfair business or marketing practices, coercive contractual terms or misleading representations. Over the course of their relationship, the Bank cannot threaten the customer with physical harm, exert undue influence, or engage in blatant harassment.

In pursuance of the above Right, the bank will-

- i) Ensure complete transparency so that the customer can have a better understanding of what he or she can reasonably/fairly expect from the bank.
- ii) Ensure that the bank's dealings with the customer rest on ethical principles of equity, integrity and transparency.
- iii) Provide customers with clear information about its products and services, terms and conditions, and the interest rates / service charges in simple and easily understandable language, and with sufficient information so that the customer could be reasonably expected to make an appropriate and informed choice of product.
- iv) Ensure that all terms and conditions are fair and set out the respective rights, liabilities and obligations clearly and as far as possible in plain and simple language.
- v) Make known the key risks associated with the product as well as any features that may especially disadvantage the customer to him/her. Most Important Terms and Conditions (MITC) associated with the product or service will be clearly brought to the notice of the customer while offering the product. In general, it will be ensured that such terms will not inhibit a customer's future choice.
- vi) Provide information on interest rates, fees and charges either on the Notice Board at the branches or websites or through helplines or helpdesk and where



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appropriate the customer will be informed directly.

vii) Display the tariff Schedule on their website and a copy of it will be made available at every branch for customer's perusal. Also, will display in its branches a notice about the availability of the Tariff Schedule at the branch.

viii) Give details, in their Tariff Schedule, of all charges, if any, applicable to the products and services chosen by customer.

ix) Inform the customer of any change in terms and conditions through a letter or Statement of Account, SMS or email as agreed by the customer at least one month prior to the revised terms and conditions becoming effective.

x) Ensure that such changes are made only with prospective effect after giving notice of one month. If the bank has made any change without giving such notice which is favorable to the customer, it will notify the change within 30 days of such change. If the change is averse to the customer, prior notice of a minimum 30 days will be provided and the customer may be provided options, to close the account or switch to any other eligible account without having to pay the revised charge or interest within 60 days of such notice.

xi) Provide information about the penalties chargeable in case of non-observance / breach of any of the terms and conditions governing the product / services chosen by the customer.

xii) Display on public domain the Banks' Policies on Deposits, Cheque Collection, Grievance Redressal, Compensation and Collection of Dues and Security Repossession.

xiii) Make every effort to ensure that staff dealing with a particular product are properly trained to provide relevant information to customers fully, correctly and honestly.

xiv) Ensure to communicate to the applicant within a reasonable time period as decided by the bank about the acceptance / non-acceptance of applications submitted for availing a product / service and convey in writing the reasons for not accepting / declining the application. Such a period will be notified on the bank's website and in the application of the particular product or service

xv) Communicate unambiguously the information about-

- a. discontinuation of particular products,
- b. relocation of their offices
- c. changes in working hours
- d. change in telephone numbers
- e. Closure of any office or branch - with advance notice of at least 30days.

Also affirms that disclosure of information is an on-going process through the

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lifecycle of the product / relationship and will be diligently followed by them. Ensure to use all possible channels of communication, including website, to ensure that information on all changes is made known to the customer upfront.

xvi) Advise the customer at the time of selling the product of the rights and obligations embedded in law and/or banking regulation including the need to report any critical incidents that the customer suspect, discover or encounter.

xvii) The bank's staff members shall, when approached by the customer for availing of a product or service, provide all relevant information related to the product / service and also provide direction to informational resources on similar products available in the market with a view to enable the customer to make an informed decision;

xviii) Not terminating a customer relationship without giving reasonable or contractual prior notice to the customer.

xix) Assist the customer in all available ways for managing his/her account financial relationship by providing regular input in the bank's realms such as account statements/passbooks, alerts, timely information about the product's performance, term deposits maturity etc.

xx) Ensure that all marketing and promotional material is clear and not misleading.

xxi) Not threatening the customer with physical harm, exert influence or engage in behavior that would reasonably be construed as unwarranted harassment. Ensure adherence only to the normal appropriate business practices.

xxii) Ensure that the fees and charges on products/services and their structure are not unreasonable to the customer

### **4. Right to Suitability**

The products offered should be appropriate to the needs of the customer and based on an assessment of the customer's financial circumstances and understanding. In pursuance of the above Right, the bank will -

i) Ensure that it has a Board approved policy for assessing suitability of products for customers prior to sales.

ii) Endeavour to make sure that the product or service sold or offered is appropriate to the customer's needs and not inappropriate to the customer's financial standing and understanding based on the assessment made by it. Such an assessment will be appropriately documented in its records

iii) Sell third party products only if it is authorized to do so, after putting in place a Board approved policy for marketing and distributing third party financial products.





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- iv) Not compel a customer to subscribe to any third-party products as a quid-pro-quo for any service availed from the bank.
- v) Ensure that the products being sold or service being offered, including third party products, are in accordance with extant rules and regulations.
- vi) Inform the customer about his responsibility to promptly and honestly provide all relevant and reasonable information that is sought by the bank to enable them to determine the suitability of the product to the customer.

### **5. Right to Privacy**

Customers' personal information should be kept confidential unless they have offered specific consent to the Bank or such information is required to be provided under the law or it is provided for a mandated business purpose (for example, to credit information companies). The customer should be informed upfront about likely mandated business purposes. Customers have the right to protection from all kinds of communications, electronic or otherwise, which infringe upon their privacy.

In pursuance of the above Right, bank will -

- i) Treat the customer's personal information as private and confidential (even when the customer is no longer banking with us), and, as a general rule, not disclose such information to any other individual/institutions including its subsidiaries / associates, tie-up institutions etc. for any purpose unless:
  - a. The customer has authorized such disclosure explicitly in writing
  - b. Disclosure is compelled by law /regulation.
  - c. Bank has a duty to the public to disclose i.e., in public interest
  - d. Bank has to protect its interests through disclosure
  - e. It is for a regulatory mandated business purpose such as disclosure of default to credit information companies or debt collection agencies
- ii) Ensure such likely mandated disclosures be communicated immediately to the Customer in writing.
- iii) Shall not use or share customer's personal information for marketing purposes, unless the customer has specifically authorized it.
- iv) Shall adhere to Telecom Commercial Communications Customer Preference Regulations, 2010 (National Customer Preference Registry) issued by Telecom Regulatory Authority of India, while communicating with customers.

### **6. Right to Grievance Redress and Compensation**

The customer has a right to hold the Bank accountable for the products offered and to have a clear and easy way to have any valid grievances redressed. The provider should also facilitate redress of grievances stemming from its sale of third-party



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products. The Bank must communicate its policy for compensating for mistakes, lapses in conduct, as well as non- performance or delays in performance, whether caused by the provider or otherwise. The policy must lay out the rights and duties of the customer when such events occur.

In pursuance of the above Right, bank will -

- i) deal sympathetically and expeditiously with all things that go wrong.
- ii) correct mistakes promptly.
- iii) Cancel any charge that has been applied wrongly and by mistake.
- iv) Compensate the customer for any direct financial loss that might have been incurred by the customer due to its lapses.

The bank will also -

- i) Place in public domain is the Customer Grievance Redressal Policy, including the grievance redressal procedure available for the customer.
- ii) Place in public domain the compensation policy for delays / lapses in conducting / settling customer transactions within the stipulated time and in accordance with the agreed terms of contract.
- iii) Ensure to have a robust and responsive grievance redressal procedure and clearly indicate the grievance resolution authority who shall be approached by the customer.
- iv) Make grievance redressal mechanism easily accessible to customers.
- v) Advise the customer about how to make a complaint, to whom such a complaint is to be made, when to expect a reply and what to do if the customer is not satisfied with the outcome;
- vi) Display name, address and contact details of the Grievance Redressal Authority / Nodal Officer. The time limit for resolution of complaints will be clearly displayed / accessible at all service delivery locations.
- vii) Inform the complainant of the option to escalate his complaint to the Banking Ombudsman if the complaint is not redressed within the pre-set time.
- viii) Place in public domain information about Banking Ombudsman Scheme.
- ix) Display at customer contact points the name and contact details of the Banking Ombudsman under whose jurisdiction the bank's branch falls.

Further, the bank will -

- i) Acknowledge all formal complaints (including complaints lodged through

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electronic means) within three working days and work to resolve them within a reasonable period, not exceeding 30 days (including the time for escalation and examination of the complaint by the highest ranking internal official responsible for grievance redressal). The 30-day period will be reckoned after all the necessary information sought from the customer is received.

ii) Provide aggrieved customers with the details of the Banking Ombudsman Scheme for resolution of a complaint if the customer is not satisfied with the resolution of a dispute, or with the outcome of a dispute handling process.

In addition, the bank will

a) Clearly spelled out, at the time of establishing a customer relationship, the liability for losses, as well as the rights and responsibilities of all parties, in the event of products not performing as per specifications or things going wrong. However, the bank will not be liable for any losses caused by extraneous circumstances that are beyond its reasonable control (such as market Changes, performance of the product due to market variables, etc.).

b) Ensure the customer is refunded without delay and demur, if it cannot show beyond reasonable doubt to the customer on any disputed transaction (along with interest/charges)

### **7. Customers Responsibilities**

In addition to Rights, Customers also have some responsibilities towards Bank-

- a) Smoking/drinking inside the bank's premises is prohibited; customers should not indulge in any such activities inside the branch.
- b) Customers should not enter the Bank's premises with arms/guns.
- c) Customers should refrain from putting any kind of political pressures on Bank/Bankers.
- d) Customers should refrain from Loan canvassing.
- e) Customers should comply with the KYC norms.
- f) Customers must behave decently and politely while dealing with Bank officials in the Branch Premises or when he contacts his bank over phone or email.

### **8. Force Majeure**

The Bank shall not be liable to oblige the Rights of customers under this policy if some unforeseen event (including but not limited to civil commotion, sabotage, pandemic lockout, strike or other labour disturbances, accident, fires, natural disasters or other "Act of God" war, damage to the Bank's facilities or absence of the usual means of communication or all types of transportation etc.) beyond the control of the bank prevents it from performing its obligations within the specified service delivery parameters.



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### **9. Amendment/Modification to the policy**

The Policy will be in force till 31 March 2026 from the date of approval, however it will be in valid till the new policy is formulated.

The Policy would be reviewed after every three years or earlier, as may be necessary based on experience, statutory requirements and if warranted by changes in Government guidelines issued from time to time.

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## "CUSTOMER RIGHTS POLICY"

### **References:**

<b>Guidelines issued by</b>	<b>Particulars</b>	<b>Date</b>
RBI	<a href="#">Charter of Customer Rights</a>	Dec 3, 2014
RBI	<a href="#">RBI/2014-15/72 DBOD No.Leg.BC.21/09.07.006/2014-15</a>	July 1, 2014



## **CHHATTISGARH RAJYA GRAMIN BANK**

Department: GENERAL BANKING

Name of Policy: COMPLAINT HANDLING POLICY –  
2025-26

Version Name	Date of approval	Effective duration of version
Version 1		2025-26

## "COMPLAINT HANDLING POLICY"

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## शिकायत निवारण नीति

### COMPLAINT HANDLING POLICY

#### 1. प्रस्तावना / Introduction

माननीय निदेशक मण्डल द्वारा दिनांक 26/02/2020 को सम्पन्न बैठक में शिकायत निवारण नीति अनुमोदित की गई थी।

ग्राहक सेवा, प्रतिस्पर्धा एवं प्रौद्योगिकी के विकास से ताल-मेल रखते हुए वर्तमान शिकायत नीति को अद्यतन करना आवश्यक है। अतः नवीन शिकायत निवारण नीति माननीय निदेशक मण्डल के समक्ष अनुमोदन हेतु प्रस्तुत है :-

किसी भी संगठन की शिकायत निवारण प्रणाली इसकी कार्य-कुशलता और प्रभावकारिता मापने का पैमाना है, क्योंकि यह संगठन की कार्यप्रणाली पर एक महत्वपूर्ण प्रतिक्रिया उपलब्ध कराता है। संगठन के किसी कार्य से ग्राहक को परेशानी हुई है, तो अपनी शिकायत के निवारण के लिये उसे उपयुक्त अवसर प्राप्त हो। शिकायत नीति का मुख्य उद्देश्य एक समाधान प्रणाली निर्धारित करना है। जिससे ग्राहक का संगठन के प्रति विश्वास पुख्ता हो एवं नियमकों के अनुदेशों का पालन हो।

प्रतिस्पर्धा के वर्तमान परिदृश्य में निरंतर व्यापार वृद्धि के लिये ग्राहक सेवा सर्वाधिक महत्वपूर्ण साधन है। ग्राहक शिकायत किसी भी संस्था के कारोबारी जीवन का एक हिस्सा है। चूंकि बैंक, सेवा संगठन होते हैं। अतः हमारे लिये ग्राहक सेवा और ग्राहक संतुष्टिकरण महत्वपूर्ण विषय है। बैंक यह मानता है कि त्वरित, विश्वसनीय एवं प्रभावी सेवा देने से न केवल नए ग्राहक आकर्षित होंगे बल्कि वर्तमान ग्राहक भी जुड़े रहेंगे।

इस तरह इस नीति दस्तावेजों का लक्ष्य श्रेष्ठ ग्राहक सेवा प्रदान करते हुए प्रणाली की सामयिक समीक्षा करना, ग्राहक शिकायतों एवं परिवादों में कमी लाना और नियमों का पालन करते हुए व्यवसाय में वृद्धि करना है।



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### 2. मुख्य उद्देश्य / Objective

- i. ग्राहकों की शिकायतों को निष्पक्ष और समान रूप से तत्काल संबोधित करने और उसे हल करने के लिए संगठनात्मक संरचना विकसित करना एवं उसे ग्राहकों को सूचित करना।
- ii. ग्राहकों को संतुष्टि का संवर्धित स्तर उपलब्ध कराना।
- iii. यह सुनिश्चित करना कि ग्राहकों से निष्पक्ष एवं आदरपूर्ण व्यवहार किया जाये।
- iv. बैंक के प्रचलनात्मक कार्यों में कमियों का पता लगाना और उन्हें दूर करने के लिये उपाय सुझाना।
- v. शिकायत निवारण नीति की कार्यप्रणाली/ क्षमता पर विवेचना हेतु निगरानी प्रणाली निर्धारित करना।

### 3. शिकायत की परिभाषा / Definition Of Complaint

परिवाद या शिकायत को ऐसे संचार के रूप में परिभाषित किया गया है जो किसी बैंकिंग कम्पनी के सेवा के मानक/ सेवा की कमी के बारे में की गई कार्यवाही या कार्यवाही में कमी के बारे में असंतोष व्यक्त करे या उसे दूर करने को कहे।

शिकायतकर्ता से यह भी अपेक्षा की जाती है कि शिकायत पत्र में पूरा नाम, पता, सम्पर्क नम्बर की सम्पूर्ण जानकारी देवें ताकि आवश्यक होने पर उनसे अतिरिक्त जानकारी एवं सहयोग प्राप्त हो सके। एक ही व्यक्ति द्वारा आदतन बार-बार किये गये शिकायत, हर बार असत्य पाए जाने पर भविष्य में उनकी शिकायत का संज्ञान नहीं लिया जावेगा।

सतर्कता आयोग के निर्देशानुसार, बेनामी/ अनाम शिकायतों को संज्ञान में नहीं लिया जावेगा, तथापि शिकायत में उल्लेखित तथ्य सत्यापन योग्य होने पर उनका सत्यापन कराया जावेगा।

### 4. बैंक स्तर पर शिकायत प्राप्ति एवं निराकरण हेतु त्रिस्तरीय संरचना / Complaint handling at bank level-three tier structure

शिकायत रजिस्टर में शिकायत का विवरण, प्राप्ति का विवरण, प्राप्ति के स्रोतों के अनुसार अलग-अलग दर्ज किया जाना चाहिए। शिकायत प्राप्ति के निम्न स्रोत हो सकते हैं :-

- i. शाखा स्तर पर – ग्राहकों से सर्वप्रथम अपनी शिकायत संबंधित शाखा में शाखा प्रबंधक के समक्ष प्रस्तुत किया जाना अपेक्षित है। शाखा स्तर पर शिकायत की पावती शिकायतकर्ता को प्रदान की जाएगी और शिकायत रजिस्टर में निर्धारित

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प्रारूप में शिकायत पंजीबद्ध करना अनिवार्य होगा। शाखा प्रबंधक का यह दायित्व होगा कि प्राप्त शिकायत पर त्वरित कार्यवाही प्रारंभ करें और एक सप्ताह के भीतर शिकायत का निराकरण सुनिश्चित करें। यदि शिकायत तकनीकी कारणों से है तो तत्काल IR (INTERNAL REQUEST) दर्जकर प्रधान कार्यालय आई.टी. विभाग को सूचित करें तथा अनुवर्तन कर निराकरण सुनिश्चित करें।

- ii. क्षेत्रीय कार्यालय स्तर पर – क्षेत्रीय कार्यालय स्तर पर क्षेत्रीय प्रबंधक स्वयं प्रत्येक शिकायत का निवारण 10 कार्य दिवस के भीतर सुनिश्चित करेंगे। यदि जाँच की आवश्यकता हो तो आवश्यक जाँच कराकर निर्धारित समय में यथोचित निराकरण सुनिश्चित करेंगे। क्षेत्रीय कार्यालय स्तर पर भी प्राप्त शिकायतों को पंजीबद्ध करते हुए शिकायतकर्ता को पावती प्रदान की जाएगी। यदि क्षेत्रीय कार्यालय स्तर पर शिकायत का निराकरण सम्भव न हो तो तत्काल प्रधान कार्यालय को समस्त आवश्यक दस्तावेजों सहित अग्रेषित करें।
- iii. प्रधान कार्यालय स्तर पर – प्रधान कार्यालय में विभिन्न स्रोतों से प्राप्त शिकायतों को सतर्कता विभाग में पंजीबद्ध कर कार्यवाही की जावेगी। सर्वप्रथम संबंधित क्षेत्रीय कार्यालय के माध्यम से शाखाओं को शिकायत अग्रेषित कर जाँच एवं निवारण हेतु निर्देशित किया जाएगा। जाँच प्रतिवेदन प्राप्त होने पर यदि किसी सेवामुक्त के विरुद्ध कोई अनियमितता का तथ्य पाया जाता है तो उसके विरुद्ध कार्यवाही की जाएगी। प्रधान कार्यालय स्तर पर ऐसे मामले जिनमें किसी प्रकार की क्षतिपूर्ति की जानी हो; सक्षम अधिकारी से अनुमति प्राप्त कर भुगतान किया जा सकेगा।

### 4.1. शिकायत प्राप्ति के अन्य स्रोत

क्र.	शिकायत प्रेषण का माध्यम	प्रक्रिया
1.	रिज़र्व बैंक ऑफ इंडिया	इन माध्यमों से प्राप्त होने वाली शिकायतें प्रायः प्रधान कार्यालय स्तर पर ई-मेल के माध्यम से प्राप्त होती हैं, जिन्हें तत्काल संबंधित क्षेत्रीय कार्यालय को अग्रेषित किया जाता है। प्रकरण की आवश्यकतानुसार जाँच कराकर निर्धारित समय पर निराकरण कराया जाता है।
2.	बैंकिंग लोकपाल	
3.	PMO कार्यालय	
4.	भारत सरकार/ राज्य सरकार	
5.	नाबार्ड	
6.	प्रायोजक बैंक : भारतीय स्टेट बैंक	

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7.	अन्य स्रोत जैसे—समाचार पत्र, टेलीविजन आदि	ऐसी शिकायतें किसी भी स्तर पर प्राप्त हो सकती हैं। शिकायत की प्रकृति और संवेदनशीलता को ध्यान में रखकर शाखा, क्षेत्रीय कार्यालय और प्रधान कार्यालय स्तर पर त्वरित कार्यवाही किया जाना अपेक्षित है।
8.	शाखा कार्यालय में ग्राहक शिकायत पेटी	प्रत्येक शाखा एवं कार्यालय में ग्राहक शिकायत पेटी अनिवार्यतः लगाई जाएगी तथा प्रत्येक ग्राहक दिवस को इसे खोलकर इसमें डाली गई शिकायतों को पंजीबद्ध कर उसका यथोचित निराकरण किया जावेगा।

### 5. शिकायत का पंजीकरण करवाना / Registration Of Complaint

बैंक ग्राहकों से असंतुष्टि की जानकारी प्राप्त करने और अपनी ग्राहक सेवा को और अधिक सार्थक एवं प्रभावी बनाने हेतु निम्नलिखित माध्यमों से शिकायत प्राप्त करता है :-

- i. ई-मेल के माध्यम से संबंधित कार्यालय या प्रधान कार्यालय में सतर्कता विभाग के ई मेल आईडी [crgbvigilance@gmail.com](mailto:crgbvigilance@gmail.com) / [vig.ho@cgbank.in](mailto:vig.ho@cgbank.in) पर।
- ii. Toll Free No. 1800 233 2300 पर।
- iii. शाखाओं/ क्षेत्रीय कार्यालय को पत्र के माध्यम से।
- iv. निकट भविष्य में बैंक द्वारा Online Grievance Redressal Portal प्रारंभ किया जा रहा है, जिसके माध्यम से प्रत्येक शाखा अपनी शाखा से संबंधित शिकायतों का अनुवर्तन कर निर्धारित समय पर निराकरण सुनिश्चित करेंगे। क्षेत्रीय कार्यालय एवं प्रधान कार्यालय स्तर पर पोर्टल में लंबित शिकायतों का अनुवर्तन कर समय पर समापन सुनिश्चित किया जायेगा।

### 6. शिकायत पंजीबद्ध कर समापन की प्रक्रिया / Closure Of Complaint

शिकायत प्राप्त होने से लेकर अंत तक संबंधित कार्यालय को अनुवर्तन करते हुए निर्धारित समय में पूर्ण संवेदनशीलता के साथ अंतिम निराकरण कर शिकायतकर्ता से संतुष्टि पत्र प्राप्त किया जाना आवश्यक है, किन्तु ऐसे मामले जहां बैंक द्वारा विधिवत् प्रक्रिया अपनायी गई है और शिकायतकर्ता अन्य कारणों से संतुष्ट नहीं होता है तो ऐसी स्थिति में स्पष्ट

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### **7. मुख्य ग्राहक सेवा अधिकारी / Chief Customer Service Officer**

प्रधान कार्यालय स्तर पर शिकायतों के यथोचित निराकरण हेतु मुख्य ग्राहक सेवा अधिकारी के रूप में सहायक महाप्रबंधक (परिचालन) पदेन अधिकारी होंगे। सतर्कता विभाग द्वारा शिकायतों के समापन हेतु प्रस्तुत नोट का अवलोकन कर आवश्यकतानुसार सुधार एवं अनुवर्तन कर मुख्य ग्राहक सेवा अधिकारी के संतुष्ट होने पर ही सक्षम अधिकारी को शिकायत के समापन का प्रस्ताव प्रस्तुत किया जायेगा।

### **8. बैंकिंग लोकपाल / Banking Ombudsman**

वर्तमान में छत्तीसगढ़ राज्य में 1 अप्रैल 2017 से बैंकिंग लोकपाल कार्यालय प्रारंभ हो गया है। इसकी जानकारी शाखाओं में सूचना पटल पर/ पोस्टर लगाकर प्रसारित की जावेगी।

### **9. साइबर अपराध / Cyber Crimes**

बैंकों में नई टेक्नॉलाजी के प्रसार/ इस्तेमाल से होने वाले फ्रॉड आदि की शिकायतें प्राप्त होती हैं। ज्यादातर साइबर अपराध से बचना स्वयं ग्राहक के हाथ में है। ग्राहकों को सावधानी बरतने और जागरूक रहने के लिये बैंक की वेबसाइट पर इसके रोकथाम हेतु संरक्षात्मक उपाय/ जानकारी प्रदर्शित की गई है। अन्य माध्यमों/ चैनल द्वारा भी समय-समय पर इसकी जागरूकता बढ़ाई जावेगी।

वर्तमान समय में तकनीकी कारणों से जैसे— एटीएम ट्रांजेक्शन, IMPS, NEFT, RTGS, या POS आदि से संबंधित शिकायतों के संबंध में संबंधित शाखा में शिकायत दर्ज कराकर IR जनरेट किया जाएगा तथा आईटी विभाग से अनुवर्तन कर शीघ्रतिशीघ्र निराकरण सुनिश्चित किया जाना चाहिए।

### **10. उपभोक्ता संरक्षण सह क्षतिपूर्ति नीति / Consumer protection and compensation**

भारतीय रिजर्व बैंक के परिपत्र क्रमांक RBI/2017-18/15 DBR.No.Leg.BC.78/09.07.005/2017-18 July 6, 2017 के अनुसार Online Banking अथवा

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Alternate channel से बैंकिंग के दौरान ग्राहकों के साथ होने वाली धोखाधड़ी एवं फ्राड के संबंध में विस्तृत दिशा निर्देश जारी किये गये हैं। ऐसे मामलों में शिकायत प्राप्त होने पर मामले की जाँच उपरांत ग्राहक के स्तर पर त्रुटि का परीक्षण किया जावेगा तथा ग्राहकों को अकारण होने वाली क्षति के लिये भारतीय रिजर्व बैंक के उपरोक्त दिशा निर्देशों के अनुसार क्षतिपूर्ति भुगतान का निर्णय सक्षम अधिकारी द्वारा लिया जायेगा।

### **11. बी.सी. सेवा से संबंधित शिकायत / B.C. Services**

बैंक द्वारा स्थापित ग्राहक सेवा केन्द्रों (BCs - CSP) से संबंधित शिकायतों के संबंध में बैंक की नीति है कि हमारे कॉर्पोरेट बी.सी. द्वारा अपने अपने ग्राहक सेवा केन्द्रों पर प्रभावी नियंत्रण रखा जावे। क्षेत्रीय कार्यालय/ लिंक शाखा द्वारा समय समय पर ग्राहक सेवा केन्द्रों पर निरीक्षण/ अनुवर्तन करते हुए ग्राहक सेवा केन्द्र की गतिविधियों पर निगरानी रखी जावे। ग्राहक सेवा केन्द्रों के संबंध में प्राप्त शिकायत अधिक जोखिम वाली होती है। अतः तत्काल संज्ञान में लेकर उचित माध्यम से जाँच कराकर निराकरण कराया जावेगा।

### **12. क्रॉस सेलिंग व्यवसाय से संबंधित शिकायतें / Cross selling services**

क्रॉस सेलिंग व्यवसाय के अंतर्गत बीमा उत्पाद एवं अन्य सेवाओं से संबंधित शिकायतों को क्रॉस सेलिंग विभाग के माध्यम से निराकृत कराया जाएगा। क्रॉस सेलिंग विभाग द्वारा संबंधित तृतीय पक्ष से समन्वय स्थापित कर वस्तु-स्थिति निराकरण सहित सतर्कता विभाग को प्रस्तुत की जाएगी। तदोपरांत शिकायत का अंतिम निराकरण प्रस्ताव अनुमोदन कराकर शिकायत का समापन होगा।

### **13. शिकायत निवारण प्रणाली / Customer Redressal Procedure**

हमारी बैंक में तीन स्तरीय शिकायत निवारण मशीनरी होगी। इसमें हर स्तर पर पदनामित शिकायत अधिकारी होंगे।

- i. **शाखा कार्यालय स्तर पर** : शाखा स्तर पर शाखा प्रबंधक शिकायत अधिकारी होंगे। इसका मुख्य कार्य शाखा को प्राप्त सभी शिकायतों का निवारण करना होगा। हालांकि शाखा प्रबंधक के विरुद्ध की गई शिकायतों को क्षेत्रीय कार्यालय में शिकायत अधिकारी को भेजा जायेगा।
- ii. **क्षेत्रीय कार्यालय स्तर पर** : क्षेत्रीय कार्यालय स्तर पर क्षेत्रीय प्रबंधक शिकायत अधिकारी होगा। यह सभी शाखाओं के विरुद्ध तथा क्षेत्रीय कार्यालय के कार्यों

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के विरुद्ध की गई शिकायतों का निवारण करेंगे। हालांकि क्षेत्रीय प्रबंधक के विरुद्ध की गई शिकायतों को प्रधान कार्यालय में शिकायत अधिकारी को भेजा जायेगा।

- iii. **प्रधान कार्यालय स्तर पर** : प्रधान कार्यालय स्तर पर संबंधित नेटवर्क के महाप्रबंधक (परिचालन) शिकायत अधिकारी होंगे। सभी शाखाओं के विरुद्ध, क्षेत्रीय कार्यालय के कार्यों के विरुद्ध तथा प्रधान कार्यालय के कार्यों के विरुद्ध की गई शिकायतों का निवारण करेंगे।
- iv. प्रथम चरण में प्राप्त शिकायत को ठीक अगले स्तर पर देखा जायेगा अर्थात् शाखा के कार्य हेतु शिकायत पर शाखा प्रबंधक द्वारा विचार किया जायेगा। हालांकि शाखा प्रबंधक के विरुद्ध की गई शिकायतों को प्रथम चरण में क्षेत्रीय कार्यालय स्तर पर शिकायतों का निवारण किया जायेगा।
- v. जहां तक महाप्रबंधक या अध्यक्ष के विरुद्ध की गई शिकायतों का प्रश्न है, इनका निवारण सर्वोच्च ग्राहक शिकायत समिति के द्वारा किया जायेगा।

### **14. CPGRAM/PMO के माध्यम से प्राप्त शिकायतें / Complaints received through CPGRAM/PMO**

CPGRAM/PMO से संबंधित शिकायतें हमें भारतीय स्टेट बैंक केन्द्रीय कार्यालय मुम्बई के माध्यम से प्राप्त होती है। इन शिकायतों को e-mail से संबंधित क्षेत्रीय कार्यालय को तत्काल अग्रेषित किया जाता है। एक सप्ताह के अन्दर शिकायत का निराकरण कराकर शिकायतकर्ता को सूचना देते हुए अनुपालन केन्द्रीय कार्यालय मुम्बई को प्रेषित किया जाना चाहिए।

### **15. सर्वोच्च ग्राहक शिकायत समिति / Sub committee of board- customer service committee**

ऐसी शिकायतें जिनका निराकरण बैंक द्वारा नियमानुसार कर दिया गया है परंतु शिकायतकर्ता, बैंक के निराकरण से संतुष्ट नहीं है, ऐसी स्थिति में संपूर्ण विवरण सहित प्रतिवेदन सर्वोच्च ग्राहक शिकायत समिति के समक्ष प्रस्तुत किया जाएगा। ग्राहकों के शिकायतों को हल करने के लिये बैंक की यह अंतिम समिति होगी। इस समिति में अधिकतम निम्न 4 सदस्य हो सकते हैं :-

- i. अध्यक्ष,

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- ii. महाप्रबंधक (परिचालन-1 अथवा परिचालन-2) (संबंधित नेटवर्क के महाप्रबंधक-परिचालन),
- iii. विचाराधीन शिकायत जिस विभाग से संबंधित हो उस विभाग का विभाग प्रमुख ।
- iv. सतर्कता विभाग के अधिकारी समन्वयक के रूप में उपस्थित रहेंगे ।

### 16. शिकायत का अभिलेख करना / Record of complaints

शिकायत रजिस्टर में प्राप्तकर्ता कार्यालय द्वारा शिकायत रिकार्ड की जाएगी, जिसका प्रारूप निम्नानुसार होगा –

- i. शिकायत प्राप्ति का दिनांक,
- ii. शिकायत की क्रम संख्या,
- iii. संबंधित शाखा अथवा कार्यालय,
- iv. शिकायत प्राप्ति स्रोत,
- v. शिकायतकर्ता का नाम, पूरा पता, संपर्क (मोबाईल/टेलीफोन/ईमेल आईडी),
- vi. शिकायत किसके विरुद्ध की गई है। (पूरा नाम, पता, पदनाम, कार्यवाही योग्य सूचना/प्रमाण के साथ),
- vii. शिकायत का संक्षिप्त विवरण,
- viii. निराकरण का संक्षिप्त विवरण,
- ix. निपटान संबंधी सूचना शिकायतकर्ता को सूचित करने की तिथि।

उपरोक्त रजिस्टर शाखा स्तर पर, क्षेत्रीय कार्यालय स्तर पर एवं प्रधान कार्यालय स्तर पर संधारित किया जाएगा।

### 17. शिकायत निपटान की समय सीमा / TAT for complaint resolution

क्र.	विवरण	समय सीमा
1.	शिकायतकर्ता को प्राप्ति कार्यालय द्वारा शिकायत की पावती दी जायेगी	3 कार्य दिवस
2.	सामान्य शिकायतों में शिकायत का निपटान	6 कार्य दिवस
3.	ऐसी शिकायतों में जिसमें जाँच आवश्यक है	15 कार्य दिवस
4.	ऐसी शिकायतों में जिसमें जाँच आवश्यक है तथा अनुशासनिक कार्यवाही की आवश्यकता है ।	45 कार्य दिवस
5.	यदि जाँच में निर्धारित समय-सीमा से अधिक विलंब हो रहा	उपरोक्त निर्धारित

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हो, तो शिकायतकर्ता को इस आशय की सूचना प्रेषित की जाएगी।	समय-सीमा के भीतर
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अन्वेषण की स्थिति में शिकायतकर्ता, जाँच अधिकारी को पूरा सहयोग करेगा पूर्व निधारित समय पर मिलना, गवाही देना आदि महत्वपूर्ण कार्यों में सहयोग करना शिकायतकर्ता की जिम्मेदारी है, तभी शिकायतों का समयबद्ध / सार्थक समापन हो सकेगा।

### **18. शिकायत बंद करना / Archival of complaints**

किसी भी शिकायत को निपटाया हुआ और बंद तभी माना जायेगा जब –

- i. शिकायत अधिकारी ने पूरी तरह से शिकायतकर्ता के अनुरोध पर विचार किया हो।
- ii. शिकायत अधिकारी द्वारा शिकायतकर्ता को शिकायत पर की गई कार्यवाही से भी अवगत करा दिया गया हो/ई मेल से सूचित कर दिया हो।
- iii. शिकायत अधिकारी इस मत में हो कि बैंक द्वारा संविदात्मक तथा विनियामक दायित्वों का निर्वहन किया गया है।

### **19. अपवर्जन / Exclusion from the provision of the policy**

निम्न आरोप अथवा शिकायतों को ग्राहक शिकायत के रूप में नहीं माना जायेगा –

- i. अनाम शिकायतों या निराधार मामले/अस्पष्ट सूचना।
- ii. दुर्भावना से की गई झूठी और जाली शिकायतें।
- iii. बैंक द्वारा गठित समितियों द्वारा लिये गये निर्णयों के विरुद्ध की गई शिकायतें।
- iv. बार बार/आदतन निराधार शिकायतें कर सेवायुक्तों पर दबाव बनाने या आनंद के लिये बैंक के कामकाज में विघ्न डालने वाले शिकायतकर्ताओं की शिकायतों पर बैंक अलग से विचार कर समुचित निर्णय लेगा जिसमें उनका संज्ञान न लेना भी शामिल है।

### **20. शिकायतों की विवरणी / Details of complaint**

शिकायत संबंधी विवरणी शिकायत रजिस्टर के प्रारूप में प्रति 3 माह में शाखा से क्षेत्रीय कार्यालय को, क्षेत्रीय कार्यालय से प्रधान कार्यालय को त्रैमास अंत के अगले माह की 5



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तारीख के पूर्व भेजा जायेगा। VIP/ बैंकिंग लोकपाल/ कॉर्पोरेट सेंटर, मुंबई/ आरबीआई/ PMO कार्यालय/ वित्त मंत्रालय/ नाबार्ड से प्राप्त शिकायतों का श्रेणीवार वर्गीकरण तथा बकाया शिकायतों का विवरण प्रति तिमाही बैंक के निदेशक मण्डल के समक्ष प्रस्तुत किया जायेगा।

### **21.अप्रत्याशित घटनाएं / Force Majeure**

ग्राहकों की शिकायत निवारण में विलंब के लिये बैंक उत्तरदायी नहीं है, यदि अप्रत्याशित घटनाएं जिन पर निवारण करने के पैरामिटर्स के भीतर अपने दायित्व को निभाने में बैंक का नियंत्रण नहीं है। (उदाहरणार्थ— नागरिक उपद्रव, तोड़फोड़, महामारी, तालाबंदी, हड़ताल अथवा अन्य कामगार अशांति, दुर्घटना, अग्नि, प्राकृतिक आपदाएं अथवा ईश्वरीय कृत्य, युद्ध, बैंक अथवा इसके संपर्की बैंक (बैंकों) की सुविधाओं की क्षति, संचार अथवा सभी प्रकार के परिवहनों आदि के सामान्य साधनों की अनुपस्थिति सम्मिलित है, किंतु सीमित नहीं)।

### **22.पॉलिसी की समीक्षा / Review of policy**

यह नीति अनुमोदन तिथि से 31/03/2026 तक अथवा वित्तीय वर्ष 2025–26 में संशोधित/ नई पॉलिसी अनुमोदित होने की तिथि, जो पहले हो, तक प्रभावशील रहेगी।

बैंक द्वारा कार्य अनुभव, समय-समय पर जारी सांविधिक अथवा प्रशासनिक दिशा-निर्देशों के अनुसार परिवर्तन की आवश्यकता होने पर उक्त नीति की समीक्षा दिनांक 31/03/2026 या इसके पूर्व भी की जा सकेगी।

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## "COMPLAINT HANDLING POLICY"

### References:

Guidelines issued by	Particulars	Date
RBI	<a href="#">RBI/2017-18/15</a> <a href="#">DBR.No.Leg.BC.78/09.07.005/2017-18</a>	July 6, 2017
RBI	<a href="#">Ref. CEPD. PRD. No.S873/13.01.001/2021-22</a>	November 12, 2021



## **CHHATTISGARH RAJYA GRAMIN BANK**

Department: GENERAL BANKING

Name of Policy: DOOR-STEP BANKING POLICY -  
2025-26

Version Name	Date of approval	Effective duration of version
Version 1		2025-26



## “Door-Step Banking Policy”

अनुच्छेद संख्या	विवरण	पृष्ठ क्रं.
1	प्रस्तावना	3
2	घर पहुंच बैंकिंग सेवा नीति	3
3	अप्रत्याशित घटनाएं	4
4	नीति की अवधि एवं समीक्षा	4
5	संदर्भ	5

## घर पहुँच बैंकिंग सुविधा नीति (Door-Step Banking Policy)

### प्रस्तावना

भारतीय रिजर्व बैंक द्वारा अपने पत्र क्र. RBI/2017-18/89, DBR. No. Leg. BC. 96/09.07.005/2017-18 dt. 09.11.2017 एवं RBI/2019-20/203, DOR.CO.Leg.BC.No.59/09.07.005/2019-20 dt. 31.03.2020 के माध्यम से वरिष्ठ नागरिकों (70 वर्ष से अधिक) एवं दिव्यांग व्यक्तियों को घर पहुँच बैंकिंग सुविधा प्रदान करने के संदर्भ में दिशा-निर्देश जारी किए गए हैं। तदनुसार बैंक द्वारा उक्त वर्ग के ग्राहकों को घर पहुँच बैंकिंग सुविधा प्रदान करने के संबंध में नीति निम्नानुसार होगी।

बैंकिंग सुविधा प्राप्त करने वाले हमारे महत्वपूर्ण ऐसे ग्राहक जिनकी आयु अधिक हो गई है या दिव्यांग है, जो बैंक परिसर में प्रवास कर बैंकिंग सुविधा प्राप्त करने में असमर्थ हैं। डिजिटल लेनदेन एवं एटीएम उपयोग के बावजूद अपेक्षित सुविधा प्राप्त नहीं हो पा रही है। ऐसे महत्वपूर्ण वरिष्ठ नागरिक एवं दिव्यांग ग्राहकों को पूर्ण संवेदनशीलता के साथ बैंकिंग सुविधा प्रदाय किया जाना आवश्यक है। भारतीय रिजर्व बैंक द्वारा जारी दिशा-निर्देश के परिप्रेक्ष्य में ऐसे विशिष्ट ग्राहकों की आवश्यकताओं को पूरा करने के लिए विशेष प्रावधानों के साथ समुचित उपाय कर प्रणाली तैयार की गयी है, जिससे उन्हें आवश्यक बैंकिंग जैसे राशि जमा/आहरण, अंतरण, KYC दस्तावेज प्रमाणीकरण/प्रस्तुतीकरण आदि की सुविधायें प्रदान की जा सकें।

हमारे बैंक को वरिष्ठ नागरिकों एवं दिव्यांग व्यक्तियों को घर पहुँच बैंकिंग सुविधा (Doorstep Banking Services) प्रदान करने से नियामक अनुपालन के साथ सम्मान भी प्रदाय किया जा सकेगा। इस सुविधा से बैंक को छवि निर्माण में भी मदद प्राप्त होगी।

**घर पहुँच बैंकिंग सुविधा (Doorstep Banking Services) प्रदान करने के लिए नीति निम्नानुसार है—**

1. घर पहुँच बैंकिंग (Doorstep Banking Services) की सुविधा चयनित शहरी/अर्धशहरी क्षेत्र की शाखाओं के ग्राहकों हेतु लागू होगी। योजना की प्रगति/व्यवहार्यता की समीक्षा के उपरान्त अन्य शाखाओं में भी विस्तार किया जावेगा।
2. यह सुविधा केवल 70 वर्ष से अधिक के वरिष्ठ नागरिक एवं शाखा आकर बैंकिंग सुविधा प्राप्त करने में असमर्थ दिव्यांग, गंभीर बीमारी से ग्रस्त या अशक्तता के चिकित्सकीय प्रमाणित ग्राहकों हेतु लागू रहेगी।
3. उक्त सुविधा केवल हमारे बैंक अधिकृत BC/CSP द्वारा **RuPay ATM Card** एवं आधार लिंकड (AEPS) खाता धारकों को **Micro ATM** के माध्यम से प्रदाय की जावेगी।
4. चयनित केन्द्रों एवं BC/CSP की जानकारी बैंक website एवं शाखाओं में मोबाइल नंबर सहित प्रदर्शित की जावेगी।



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5. यह सुविधा मांग पर देय होगी एवं संबंधित संवर्ग के ग्राहक सुविधा प्राप्त करने हेतु चयनित BC/CSP को दूरभाष के माध्यम सेवा की मांग कर सकेंगे एवं BC/CSP तत्परता से उक्त सुविधा प्रदाय करेंगे।
6. यद्यपि ग्राहक की मांग पर बैंक द्वारा BC/CSP के माध्यम से यह सुविधा यथासंभव प्रदाय करने का प्रयास किया जावेगा, परंतु सुविधा प्राप्त करना ग्राहक का अधिकार नहीं होगा।
7. ग्राहक द्वारा राशि जमा/आहरण, राशि अंतरण एवं KYC दस्तावेज प्रमाणीकरण /प्रस्तुतीकरण आदि की सुविधा घर पहुंच बैंकिंग (Doorstep Banking Services) के माध्यम से प्राप्त की जा सकती है।
8. उक्त सुविधा में ग्राहक हेतु प्रति संव्यवहार अधिकतम सीमा ₹ 10,000.00 होगी।
9. उक्त सुविधा सशुल्क होगी। यह संव्यवहार एवं राशि के मापदण्ड आधारित हो सकती है। प्रारंभ में उक्त सुविधा हेतु BC/CSP प्रति संव्यवहार ₹ 50.00 शुल्क निर्धारित किया गया है जिसका भुगतान ग्राहक के खाते को नामे कर किया जावेगा।
10. बैंक द्वारा सार्वजनिक जागरूकता अभियान में इन सेवाओं की उपलब्धता हेतु पर्याप्त प्रचार प्रसार किया जावेगा, जिससे अधिकतम ग्राहक सेवा का लाभ प्राप्त कर सकें।
11. जिला मुख्यालय की शाखाएं “घर पहुंच बैंकिंग सुविधा (Doorstep Banking Services)” की जानकारी एवं चयनित केन्द्र के BC/CSP का नाम मोबाईल नंबर सहित शाखा सूचना पटल पर प्रदर्शित करेंगी।

### अप्रत्याशित घटनाएं (Force Majeure)

उपरोक्त नीति के अनुसार बैंक घर पहुंच सेवा देने के लिये उत्तरदायी नहीं है, यदि अप्रत्याशित घटनाएं जिन पर सेवा प्रदान करने के पैरामिटर्स के भीतर अपने दायित्व को निभाने से रोकने में बैंक का नियंत्रण नहीं है। (उदाहरणार्थ— नागरिक उपद्रव, तोड़फोड़, महामारी, तालाबंदी, हड़ताल अथवा अन्य कामगार अशांति, दुर्घटना, अग्नि, प्राकृतिक आपदाएं अथवा ईश्वरीय कृत्य, युद्ध, बैंक अथवा इसके संपर्की बैंक (बैंकों) की सुविधाओं की क्षति, संचार अथवा सभी प्रकार के परिवहनों आदि के सामान्य साधनों की अनुपस्थिति सम्मिलित है, किंतु सीमित नहीं)।

### नीति की अवधि एवं समीक्षा

यह नीति अनुमोदन तिथि से दिनांक 31.03.2026 तक अथवा संशोधित/नई पालिसी अनुमोदित होने तक प्रभावशील रहेगी।

बैंक द्वारा अपने कार्य अनुभव, सांविधिक अथवा समय-समय पर जारी शासन के दिशानिर्देशों के कारण परिवर्तन की आवश्यकता होने पर उक्त नीति की समीक्षा तीन वर्ष या उससे पहले भी की जा सकेगी।

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## “Door-Step Banking Policy”

### संदर्भ / References:

Guidelines issued by	Particulars	Date
RBI	<a href="#">RBI/2019-20/203,</a> <a href="#">DOR.CO.Leg.BC.No.59/09.07.005/2019-20</a>	31.03.2020
RBI	<a href="#">RBI/2017-18/89,</a> <a href="#">DBR.      No.      Leg.      BC.</a> <a href="#">96/09.07.005/2017-18</a>	09.11.2017



## **CHHATTISGARH RAJYA GRAMIN BANK**

Department: GENERAL BANKING

Name of Policy: CODE OF BANK'S COMMITMENT TO  
CUSTOMERS – 2025-26

Version Name	Date of approval	Effective duration of version
Version 1		2025-26





“CODE OF BANK'S COMMITMENT TO CUSTOMERS”

**संदर्भ / References:**

Guidelines issued by	Particulars	Date
RBI	Banking Codes and Standards Board of India (BCSBI) in collaboration with the Reserve Bank of India	July 1, 2006
RBI	<a href="#">RBI/2014-15/72 DBOD No.Leg.BC.21/09.07.006/2014-15</a>	July 1, 2014



## **CHHATTISGARH RAJYA GRAMIN BANK**

Department: GENERAL BANKING

Name of Policy: CODE OF BANK'S COMMITMENT TO  
MICRO & SMALL ENTERPRISES –  
2025-26

Version Name	Date of approval	Effective duration of version
Version 1		2025-26

**"CODE OF BANK'S COMMITMENT TO MICRO & SMALL ENTERPRISES"**

अनुच्छेद संख्या	विवरण	पृष्ठ क्रं.
1	प्रस्तावना	1
	1.2 कोड की प्रयोज्यता	3
2	प्रमुख प्रतिबद्धताएं	3
	2.1 आपके प्रति हमारी प्रमुख प्रतिबद्धताएं	3
	2.1.1 आपके साथ हमारे सभी व्यवहार में हम निष्पक्ष और न्यायसंगत बर्तावा करेंगे और उसके लिए हम	3
	2.1.2 आपको यह समझने में मदद करना कि हमारे उत्पाद तथा सेवाएं कैसे काम करते हैं	4
	2.1.3 आपको अपने खाते या सेवा के उपयोग में सहायता करना	4
	2.1.4 कुछ गलत हो जाने पर सहानुभूतिपूर्वक और शीघ्र कार्यवाही करना	5
	2.1.5 आपकी सभी वैयक्तिक एवं कारोबारी सूचनाओं को निजी तथा गोपनीय रखना	5
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