

CITIZEN'S CHARTER
A CHARTER FOR CUSTOMER SERVICES
BY PUBLIC SECTOR BANKS

MARCH 2021

INDEX

Sl No.	Topics	Pg. No.
1	Vision	4
2.	Mission	4
3.	Application of Charter	4
4.	Our Commitments	6
5.	Display on Bank's website	6
6.	Publicize the Charter	7
7.	Provide services to the customers as per the BCSBI standards	8
8.	Special Customers	9
9.	Death Claim Settlement	11
10.	Exchange of Soiled/ Mutilated Currency Notes	12
11.	Safe Deposit Vaults (Lockers)	12
12.	Articles in Safe Custody	13
13.	Remittance Services	14
14.	ATM/ Debit Card Transactions	14
15.	Mobile Banking	15
16.	SMS/ E-Mail Alerts	15
17.	ECS Mandate Management System	15
18.	Loans and Advances	15
19.	Standards For Services	16
20.	Retail Loan Scheme	20
21.	Expectations from customers for Qualitative and Efficient Services	24

22.	Customer Education	26
23.	Grievance Redressal Mechanism	26
24.	Nomination	28
25.	Time Norms for MSME Advances	29

1. VISION

To emerge as a 'Preferred Bank' by pursuing global benchmarks in profitability, operational efficiency, asset quality, risk management and expanding the global reach.

To promote fair banking practices by maintaining transparency in various products and services offered to make banking an enriching experience.

2. MISSION

To provide quality banking services with good customer care, create value for all stakeholders and continue as a responsive corporate social citizen.

3. APPLICATION OF CHARTER

Disclaimer:

It is not a legal document creating rights and obligations. The Citizen's Charter does not by itself create new legal rights, but it surely helps in enforcing existing rights.

This Charter applies to all products and services listed below whether provided by branches, subsidiaries and agents acting on behalf of the banks, across the counter, by post, through interactive electronic devices and through technology (Alternate delivery channels).

KYC Compliance:

In order to comply with regulatory/ statutory requirements, while opening the account we will adhere to the Know Your Customer (KYC) Norms, Anti Money Laundering (AML) guidelines, satisfy ourselves about the identity, including verification of address of a person/s, seeking to open an account, to assist in protecting the prospective customer/s, members of the public and ourselves against fraud and other misuses of the banking system. We will also satisfy ourselves about the sources of income of the existing/ prospective customer. Customers shall also provide the desired documents as per the requirements of the bank for updation and verification as per the periodicity of submission.

Products:

- a. All deposit accounts e.g. saving accounts, current accounts, term deposits, recurring deposits, NRE, FCNR, NRO etc.
- b. Offer nomination facility to all deposit accounts and all safe deposit locker hirers.

- c. Fund based (Retail Loans, Demand Loan, Term Loan, Cash credit, Overdrafts) and Non fund based (Letter of Credit/ Bank Guarantee).
- d. Foreign exchange products including remittances & money changing.
- e. Third party products and investment products.
- f. Demat accounts and Applications Supported by Blocked Amount (ASBA) facility.
- g. Card products including Credit Card, Debit Card, ATM Cards, Canara International travel Prepaid cards, Prepaid Cards etc.,

Services:

1. Remittance facility to the customers by transfer through RTGS/ NEFT/ Easy Pay/ Issuance of Demand Drafts, Bankers cheques, etc.
2. Payment services with regard to pension.
3. Collection of cheques,
4. Safe Custody-services, Safe Deposit Locker facility
5. Banking services related to Government transactions.
6. Soiled/ Cut notes exchange facility.
7. Settlement of claim cases in deceased accounts.
8. Internet Banking Services
9. Canara Mobile Banking
10. Generation of Green PIN
11. Canara Pass/ OTP
12. Canara CKYC
13. Canara e-Info book
14. Canara Saathi App
15. Canara Lite- CANDI
16. USSD - Unstructured Supplementary Service Data
17. PoS - Point of Sales
18. Bharat QR Code
19. BHIM App
20. BHIM QR Code
21. Canara DIYA- Digitally Your Account
22. Canara Online Fee Collection portal
23. BBPS - Bharat Bill Payment System
24. E-lounge
25. ATM/ CDM/ Cash Recycler/ PUM
26. FASTAG

4. OUR COMMITMENTS

To act fairly and reasonably in all dealings with the customers in matters of

- a. Providing minimum banking facility of receipt and payment of cash/ cheques at the banks counters. Basic banking services are provided in the no-frill accounts.
- b. Meet the commitments and standards in the Charter for the products and services offered and in the procedure and practices followed.
- c. Ensuring that products and services meet relevant laws and regulations in letter and spirit.
- d. Ensuring dealings with the customers rest on ethical principles of integrity and transparency.
- e. Operating a secure and reliable banking and payment system.
- f. To deal quickly and sympathetically with customer grievances arising due to errors, delays in handling of customer related issues or on account of problems arising due to technological failure.

5. DISPLAY ON BANKS WEBSITE

- a. PUBLIC AWARENESS ON THE SCHEME - Reserve Bank of India (RBI) and Banking Ombudsman (BO) offices are trying to educate the public about the Banking Ombudsman Scheme through awareness campaigns, outreach programmes, publicity through print media and visual media, All India Radio, Doordarshan & Other private TV Channels . However, these efforts need to be complemented by the banking industry. All the communications sent to the bank will have an insert on the Banking Ombudsman Scheme and its applicability
- b. The policies should clearly lay out approach to Customer care taking into account the geographic spread of branches, segments of customers, needs of special sections like senior citizens, widows, physically challenged persons etc. This policy will also clearly define and distinguish the features for different products and services and will indicate the target customer group.
- c. The Bank's approach to Financial Education aspects is documented through a policy framework.
- d. **Customer Centricity** - The bank's approach to develop Client First Attitude by its employees is documented and the same may include aspects such as positive attitudinal change, behavior and practices, the skill gaps of employees, the process of re-engineering the recruitment of staff for the purpose etc. Bank Board will evolve Human Resources policies which will recruit for attitude and train for skills.

- e. The banks policy framed to ensure the prescribed response time for every type of grievance will be approved by the Top Management of the bank.
- f. Bank will codify annually all its policies/ operational guidelines as that would help the front-line staff to serve the customers.
- g. The internal inspection/ audit reports of banks will adequately focus on customer service and the Audit Rating will appropriately reflect the importance of customer service.
- h. A comprehensive policy for Customer Acceptance, Customer Care and Customer Severance.
 - 1. Customer Rights Policy
 - 2. Customer Protection Policy
 - 3. Dishonour of Cheques Policy
 - 4. Grievances Redressal Policy
 - 5. Cheques Collection Policy
 - 6. Compensation Policy
- i. To maintain privacy and confidentiality of the customers' personal information except in the following cases. However, the bank may utilize the information for cross-selling of own products/ services.
 - 1. Where disclosure is under compulsion of law.
 - 2. Where there is duty to the public to disclose.
 - 3. Where interest of the bank requires disclosure.
 - 4. Where the disclosure is made with the express or implied consent of the customer.

6. PUBLICIZE THE CHARTER

- a. Provide the customer a copy of the Charter on request.
- b. Make available this Charter on Bank's website.
- c. Ensure training to the staff to put the Charter into practice.

7. PROVIDE SERVICES TO THE CUSTOMERS AS PER THE BCSBI STANDARDS

- a. Suggestions/ Feed backs are welcome.
- b. Display business hours.
- c. Render courteous services.
- d. Attend to all customers present in the banking hall at the close of business hours.
- e. Provide separate 'Enquiry' or 'May I help you' counter at large branches.
- f. Display interest rates for various deposit schemes from time to time.

- g. Keeping customers informed about changes/ modification in interest rates, charges, terms & conditions through bank's website.
- h. Provide details of various deposit schemes/ services of the Bank in the bank's website.
- i. Display Time-Norms for various banking transactions.
- j. Pay interest for delayed credit of outstation cheques, as advised by RBI from time to time
- k. Afford immediate credit in respect of outstation and local cheques up to a specified limit subject to certain conditions, as advised by RBI from time to time.
- l. Provide complaint register/ form and suggestion box in the branch premises.
- m. Display address of administrative offices as well as Nodal Officer at Head Office/ Nodal officers at Circles for dealing with customer grievances/ complaints. There will be specific and proper queue management system at branches where there is heavy crowd, with basic facilities of seating arrangements, drinking water etc.
- n. Bank will reconcile certain issues regarding "one-man branches" by putting in place proper safeguards which ensure "four eyes" principle, safety of cash and also continuity of services in case of leave, etc.

Uniform Account Opening Form (AOF) - common to all banks, similar to formats available for loans and advances. Additional information required for individual banks may be obtained in the Annexure to AOF which will also contain detailed checklist of documents to be submitted by the customer and this check-list will also be available in the website of all Banks. Specimen of Account Opening Form is enclosed.

For account opening, the Know Your Customer (KYC) regulatory guidelines require us to seek documents for (i) proof of identity and (ii) proof of address. The documents required for account opening are given in section 5. Open no frill accounts under Financial Inclusion with prescribed minimum balance except in accounts where specifically exempted.

- o. Open Savings Fund account in the name of individuals, singly or jointly, minors of the age of 10 years and above or under natural/ legal guardianship or by an illiterate/ blind person.
- p. Transfer the account from one branch to another branch on paying nominal charges.
- q. Account Number Portability: Customer will also be allowed to maintain the same account number in a bank even when he/ she moves to another city or shifts his account to another branch in the same city. Request letter for transfer of account with account number portability can be submitted either at transferor or transferee branch.
- r. Provide facility of standing instruction for regular payments like insurance premium, rent, tax etc.
- s. Allow premature withdrawals, unless specified otherwise, at the rate of interest applicable for the period for which the deposit has run or the

- contracted rate whichever is lower, subject to penalty, if any, prescribed by the bank. No interest will be paid on premature withdrawals of deposit which has remained with the bank for less than prescribed minimum number of days for issuance of FDR.
- t. Allow premature withdrawal of fixed deposits in the name of Deceased Depositor(s) to the Survivors/ nominee specified by the depositor(s) at the time of issuance of such fixed deposit. On overdue fixed deposit bank may pay interest as per the method of calculation prescribed from time to time.
 - u. Allow generally loans/ overdrafts against deposits except on Certificates of Deposit (CD) Tax Saver Scheme/ Capital Gains Scheme. Such loans are sanctioned by charging interest at rates directed by RBI from time to time or as prescribed by the Bank.
 - v. As a measure of good customer service, the Bank may intimate the depositor in advance regarding the date of maturity. Banks may also provide auto renewal facility at the request of the customer. Renewal Notices for Term Deposits - The term deposit renewal notices will be sent to customers preferably in electronic form to enable them to decide the renewal terms, Statement of all deposit accounts in summary form giving details like principal amount, maturity value, maturity dates, rate of interest, annualized interest yield etc. shall be provided by banks. Further, the bank will not auto-renew the deposit accounts without customer consent in writing. As per instructions of IBA, the annualized interest yield has been published in newspapers
 - w. Pay interest on deposits either monthly at discounted value or quarterly or half-yearly (quarterly compounded i.e., reinvestment of interest) or on the date of maturity at the option of the depositor as applicable under particular deposit scheme. Maturity proceeds of Rs.20,000/- and above will be paid by account payee cheque or credit to account. Cash payment of FDR/TDR will not be made if amount of Principal + Interest is Rs.20,000/- and more.
 - x. Provide TDS statement explicitly mentioning details of gross interest credited and TDS debited.
 - y. Pay interest on overdue deposit if the deposit is renewed, as decided by the Bank from time to time.
 - z. Issue duplicates FDR in the event the original FDR is lost, subject to Depositor(s) completing required formalities prescribed by the Bank from time to time.
 - aa. Provide linkage of Terms and Conditions of various Products like PPF or any future products introduced for specific segments, say senior citizens, which are provided on an agency basis by bank, properly integrated into the CBS.

8. SPECIAL CUSTOMERS

(A) Pensioners, Senior Citizens and Differently Abled People -

- a) There shall be prioritized service to senior citizens, differently abled persons by providing a separate counter for such customers at all branches.

b) Provide automatic updation of age records and then conferring senior citizen benefit wherever applicable once a customer becomes a senior citizen. Our earlier/ old customers should provide an authentic age proof and date of birth proof at the base branch, and the same shall be updated in the system and thereafter the senior citizens benefits shall be extended.

c) The needs of the senior citizens and the differently abled persons will also be an important input for Bank in deciding on the branch locale and its access.

(B) Customers in Rural and Semi urban Areas -

a) Bank will ensure proper currency exchange facilities and also the quality of notes in circulation in rural areas.

b) It will be ensured that the branches are opened as per the schedule times and operating them for the full hours.

(C) Self Help Groups (SHGs) -

a. SHG members will not be forced to take insurance products.

b. Bank will provide loans to SHGs based on their past dealings & micro credit plan duly taking into account the business requirements of the SHG rather than depending solely on the repayment made by the SHGs.

(D) Tribal Areas/ North-East -

a. The business correspondent/ facilitator model will be used for improving the banking facilities in the tribal areas. Prominent citizens belonging to important Tribes of the region could also be considered for appointment as Business Correspondent (BC).

b. Bank will ensure that at least one of the staff members in the branches in tribal areas is conversant with local language.

c. Financial education material in pictorial form and audio presentations in local dialect will be used in Tribal areas.

d. To achieve the banking/ financial inclusion it will be endeavor of the Bank to implement the guidelines provided by the RBI and Government to transfer and posting the staff to the region. Further, the staff so selected and posted will also focus on local talent building and development.

e. Bank will facilitate opening the accounts for the SHGs in the region in furthering the cause of financial inclusion in the region.

f. Bank will take further steps for providing RTGS/ NEFT facility to the customers from the region.

(E) Providing banking facilities to Visually Impaired Persons -

a. In order to facilitate access to banking facilities by visually challenged persons, bank will offer banking facilities including cheque book facility/ operation of ATM/ locker etc., to the visually challenged; those are capable of using those facilities.

- b. Legal Guardianship Certificate issued under the National Trust Act, 1999 empowers the disabled persons with autism, cerebral palsy, mental retardation and multiple disabilities to have accounts.
- c. Bank will rely upon the Guardianship Certificate issued either by the District Court under Mental Health Act or by the Local Level Committees under the above Act for the purposes of opening/ operating bank accounts.
- d. Essential details about the facilities are enumerated in the Enactment (Mental Disabilities Act).

9. DEATH CLAIM SETTLEMENT

The bank follows a simplified procedure for settlement of death claims without insisting on production of succession certificate. However, the bank may adopt such safeguards in considering settlement of claims as appropriate including accepting an indemnity bond. The bank will adopt a simplified procedure for settlement of claims of the deceased customers relating to deposits, contents of Lockers and articles kept in safe custody with the bank. The bank is continuously educating and creating awareness amongst customers for making nomination in the accounts in terms of provisions of the Banking Regulation Act.

The simplified procedure as under:

- a. Settlement of Claim Cases on the basis of Nomination:

Where the customer has made a nomination in the deposit account/ Locker/ articles kept in safe custody, on death of such customer, the nominee is required to make a request on prescribed form to the concerned branch along with death certificate or other proof of death.

The nominee is required to establish his/ her identity. The bank will make the payment to the nominee unless on or before the time of payment any order of court is received prohibiting the bank from making such payment. The nominee will receive the money/ contents of locker as a trustee of the legal heirs of the deceased.

- b. Settlement of Claim Cases in Joint Accounts with Survivorship Clause In a Joint Account, if the Account Opening Form provides for payment of the balance to the survivor, upon the death of one of the account holders, payment can be made to the survivor unless on or before the time of payment any order of court is received prohibiting the bank from making such payment. The survivor has to provide a Death Certificate or other proof of death of the joint holder. The Survivor can make a request to the concerned branch for transfer of the outstanding balance in his name.
- c. Settlement of Claims in absence of Nomination and/ or Survivorship Mandate. In such cases, the claimant is required to submit a claim form. In

case the legal heirs of the deceased customer are identifiable and there is no dispute amongst the legal heirs, the bank has not prescribed any upper ceiling up to which claims can be settled without insisting for obtaining Succession Certificate/ Letter of Administration etc. These claims are settled after obtaining Indemnity with or without Surety to the satisfaction of the bank. In case only one of the legal heirs wants to claim/ receive the amount or contents of locker etc. he/ she can obtain a Power of Attorney in his/ her favor from the other legal heirs for receiving the amount of the Deposit Accounts and/ or the contents of the Locker.

d. Timeline for Settlement:

In case all formalities are completed by the claimant(s) the claim will be settled within 15 days from the date of submission of claim documents, complete in all respects, to the Branch. At the time of payment of the claim, the claimant(s) shall give receipt to the Branch.

10. EXCHANGE OF SOILED/ MUTILATED CURRENCY NOTES:

All branches of the bank will exchange freely soiled and slightly mutilated/ cut notes of all denominations. No essential feature of the note should be missing. The banks currency chest branches will exchange torn/ mutilated/ defective notes free of cost. Currency exchange facility is offered to the Bank's customers and others

The Bank follows RBI guidelines in this respect. RBI has permitted the banks to exchange mutilated currency notes which are genuine and where mutilations are such as not to cause suspicion or fraud. The Bank's currency chest branches exchange all categories of mutilated currency notes. Refund value of these notes is, however, paid as per RBI (Note refund) Rules. Currency exchange facility is offered to the Bank's customers and others.

11. SAFE DEPOSIT VAULTS (LOCKERS)

The facility of safe deposit lockers is an ancillary service offered by the Bank. There will be a completely transparent process in the allocation of locker facility. The bank branches offering this Facility will indicate/ display this information. The identification of locker branches shall be done by the Bank at its discretion based on potential and commercial considerations etc, as the relationship of the Bank with the locker hirer(s) is that of Bailor and Bailee. Bank shall exercise due care and necessary precautions for the safety of lockers provided to the customers like ordinary prudence will do in his case. However, bank shall not be liable for any damage or loss to lockers or its contents, due to any reason/s whatsoever.

The major aspects governing the services:

- a. A locker may be hired by an individual (not minor), firm, limited company, specified associations, societies, etc.
- b. Nomination facility is available to hirer of safe deposit locker.
- c. Loss of key should be immediately informed to the branch. However all the expenses incurred in repairing the lock and key shall be borne by the hirer(s).
- d. Lessee may use his/ her own pad lock on the locker. Locker holders are however, advised to get an insurance cover for the jewellery, valuables etc. kept in the locker.
(In respect of safe deposit lockers units installed prior to 01.06.1983, wherever provisions for fixing the third inbuilt locking arrangements are there the same is being informed to the hirers. Arrangements are made to provide the inbuilt locking systems by placing orders with the manufacturer. Cost of additional built in lockers for existing SDLs may be debited to General Charges Account. In respect of existing lockers having pad lock provision, the hirers are to be advised to invariably put their own locks.)
- e. Lockers are available in different sizes.
- f. Lockers are rented out for a minimum period of one year. Rent is payable in advance. In case of overdue rent, the bank will charge penalty as decided from time to time.
- g. The rent may be paid from the deposit account of the lessee through standing instruction.
- h. The Bank reserves its right to break open the locker if the rent is not paid despite notices sent by the bank as per the rules, and recover charges thereof. The facility of safe deposit vault is available to customers having SB/ CA account with the bank. Branches shall at the time of allotment, obtain a term deposit which would cover 3 year's rent and the charges for breaking open the locker in case of an eventuality.

12. ARTICLES IN SAFE CUSTODY

Articles like shares, securities, etc. can be kept in safe custody with the Bank on prescribed charges wherever such facility is offered. Large/ small boxes must be locked by the customer(s) and particulars must be written/ painted thereon. The lock should be covered by sturdy cloth and sealed with the customer's seal. Relationship of banker and customer shall be that of bailer and bailee.

13. REMITTANCE SERVICES

- a. Customers may remit funds from one centre to another centre by RTGS, NEFT/ EFT and Demand Drafts by paying specified charges.
- b. Demand Drafts for Rs 50,000/- and above will be issued by the banks only by debit to the customer's account or against cheques or other instruments tendered by the purchaser and not against cash payment. Similarly, such payments for Rs 50,000/- and above will be made through banking channels and not in cash.

Before taking delivery of the drafts, customer is to verify that the draft is complete in all respects including signature of the official(s) along with their specimen signature numbers at the place provided for.

- c. The drafts can be revalidated by the payee(s) if they are identified as the holder in due course. The drafts can be revalidated as below:

Date of issue of DD	Revalidation period
DDs issued on or after 01.04.2012	3 months from the date of revalidation (when presented after the validity period but before 6 months from the date of issue of DD)
DDs issued prior to 01.04.2012	3 months from the date of revalidation (When presented after the validity period but before 12 months from the date of issue of DD)

Revalidation of DD is permitted only once. The DDs which have completed 6 months/ 12 months, as above, are not eligible for revalidation. These DDs are to be cancelled at the issuing branch, and fresh draft obtained after paying requisite service charges.

Bank will issue duplicate demand draft to the customer within a fortnight from the receipt of request. For delay in issuing duplicate draft beyond the above stipulated period, the bank will pay interest at the rate applicable for fixed deposit of corresponding maturity in order to compensate the customer for such delay.

14. ATM / DEBIT CARD TRANSACTIONS

Branches in North Eastern region will endeavour to arrange for backup of alternate sources of energy for supply of power for ATM machines so as to ensure continuous service to the customers. In case of doubt about the success/ failure of an ATM transaction, the copy of the EJ log called for from an acquiring bank and the preceding and succeeding transactions will also be included in the copy.

15. MOBILE BANKING

Transaction Value, Destination of transaction (two level authorization for non-routine destinations), security based on hand-sets, frequency of payments will be introduced.

Bank will encourage formation of user communities to get feedback on the banks and also to enhance the efficiency of their products and design new products.

16. SMS / E-MAIL ALERTS

Account Statement will be sent to the registered e-mail id of the customer at desired frequency (Daily, Weekly, Monthly , Quarterly etc.,) opted by the customer. The same facility is available for Current account holders also.

If the customer had opted for SMS alerts he will receive alerts for transactions done in his account.

17. ECS MANDATE MANAGEMENT SYSTEM

Bank will ensure that ECS Mandate Management System is working effectively to comply with the mandate given by the customer in respect of limit of debit amount, expiry date, withdrawal of mandate, etc. Withdrawal of mandate for any ECS debit payment will not be left to the mercy of the beneficiary.

18. LOANS AND ADVANCES

- a. Pricing and Non-pricing Terms and Conditions of Loans - All Pricing and Non-pricing Terms and Conditions of Loans will be in strict conformity with the Regulatory Guidelines and correctly capture the risks involved and the rating of the borrowers concerned individually or as a class. Regulation will ensure that customers clearly understand the pricing policies of banks, and the Supervision will ensure strict compliance of bank with the Regulatory Guidelines regarding Pricing and Non-pricing terms governing all Loans.
- b. The CBS software will be so enabled so as to provide the following Provision to apply for Retail Loan and will be available in bank's portal and Internet Banking. Reason for Penal Interest on Loan accounts, Rate of Interest charged in Loan accounts etc. will be mentioned in the Passbooks/ Statement of Accounts.
- c. Housing Loan Interest Certificate/ Education Loan interest Certificates are required for Income Tax purpose by the borrowers every year. CBS software will be enabled to generate/ issue such certificates in respect of all Housing Loan and Educational Loan customers in the month of April every year.

- d. Loan Statement - Bank will ensure that loan statements are issued to the borrowers periodically giving details of loan disbursed, demands and repayments effect along with interest and details of charges.
- e. Loan documents - Borrower will be made aware upfront about various documents required to be produced for processing of loan application, instead of in piecemeal.
- f. Bank will automatically provide annual account statement to Home Loan customers without request from them. Such statements will contain details of payment made towards principal and interest including principal outstanding.
- g. Normally bank guarantees will be closed and margin money returned upon return of original bank guarantee duly discharged by the beneficiary. In its absence, it will be closed one month after its expiry and after intimating the beneficiary. The title deeds will be returned to the customers within a period of 15 days after the loan closure and for delayed return of title deeds or where there is a loss of title deeds in the custody of the bank customer will be suitably compensated as per the Compensation Policy of the Bank.
- h. Bank has switched over to RLLR (Repo Linked Lending Rate) in respect of Retail Loans & MSME.

19. STANDARDS FOR SERVICES

Ultimate delivery channel is Branch Office/ specialized Branch Office besides availability of alternative delivery channel viz. ATMs, Internet Banking Service, Mobile Banking, Credit Card etc. It is the responsibility of Branch Manager to provide services to the customers as per standards/ norms. Any query/ grievance are addressed to the Branch Manager/ Call Centre.

Customers can obtain the details of the products/ services from the Branch or download from Bank's public domain website. Bank reserves the right to change/ amend the terms and conditions of any Scheme/ services at any time.

Indicative time norms for various transactions subject to submission of required documents by the customers are given below -

SL No	Service	Documents required	Time norms (indicative) (after completion of form)
1	Opening of SB accounts	A. For Identity Proof, copy of any One i) Passport ii) PAN Card iii) Voter ID Card iv) Identity Card (subject to the Bank's satisfaction) v) Driving license vi) Letter from recognized public authority or public servant verifying identity and residence of the customer to the satisfaction of the Bank vi) Aadhaar card/ Letter issued by UIDAI containing name, address and Aadhaar no. (where applicable) B. For Proof of address, only the officially valid documents can be accepted: i) Pan Card ii) Passport iii) Driving Licence iv) Voted Identity card issued by the Election Commission of India v) Job card issued by NREGA duly signed by an officer of State Government vi) Aadhaar Card (where applicable) C. Photograph D. Introduction, if any.	15 Minutes (wherever Centralized Processing Centers have been established within 24 to 48 hrs)
2	Closing of SB accounts	Passbook, Unused cheque book, ATM/ Debit Card	10 Minutes
3	Opening of Term Deposit Accounts	As applicable in SB accounts	15 Minutes
4	Payment of Term Deposits	Original FDR/ RD pass book	10 Minutes
5	Issuance of duplicate FDR	Indemnity Bond	20 Minutes from the receipt of application along with required documents by the base branch.

6	Opening of Current Account (see attached sheet in page no 18)	<p>A. For Identity Proof submit copy of any one: i) Passport ii) PAN Card iii) Voter ID Card iv) Identity Card (subject to the Bank's satisfaction) v) Driving license vi) Letter from recognized public authority or public servant verifying identity and residence of the customer to the satisfaction of the Bank vi) Aadhaar card/ Letter issued by UIDAI containing name, address and Aadhaar no (where applicable)</p> <p>B. For Proof of address submit copy of any one: i) *Electricity Bill ii)*Telephone Bill iii) *Bank account statement iv) Ration Card v) Letter from recognized public authority to the satisfaction of the Bank (vii) Aadhaar Card (where applicable)</p> <p>C. Photograph of authorized signatories. D. Introduction, if any. E. Partner ship Deed in case of Partner ship concern. F. Memorandum of Association and Article of Association in case of Company. G. Permission from CRILC to be obtained.</p>	30 Minutes
7	Closing of Current account	Unused cheque book, ATM/ Debit Card	10 Minutes
8	Transfer of accounts/ Transfer of accounts with account number portability	Request letter for transfer of account at any branch i.e. transferor or transferee branch along with a new set of application form and KYC documents	3 working days
9	Receipt of cash * -Through SWO -Through H/cashier	Up to Rs. 25,000/- Above Rs. 25,000/-	7 Minutes 15 Minutes
10	Payment of cash * - Through SWO -Through H/cashier	Up to Rs.25,000/- Above Rs.25,000/-	7 Minutes 15 Minutes
11	Updation of passbook/issuance of statement of a/c	On the counter / Pass book Kiosk	5 Minutes

12	Issuance of cheque (For customer 10 days)	Book new after	Requisition to be submitted at any branch.	10 Minutes
13	Issuance of ATM/Debit Card -Non personalized/Personalized		Requisition to be submitted base branch.	10 Minutes
14	Internet Banking Service facility		Requisition to be submitted at base branch	7 working days
15	Mobile Banking facility		Requisition to be submitted at base branch	7 working days
16	Remittance- RTGS/ NEFT/ Draft		--	15 Minutes
17	Payment of Drafts		--	7 Minutes
18	Collection of cheques-Local - Outstation - National Clearing		--	2-3 working days 10-14 working days 7 working days
19	Retirement of Bills		--	20-30 Minutes
20	Settlement of deceased claim		In case of nomination registered - Death Certificate , Duly filled claim forms In other cases- Death Certificate, Duly filled claim form, Indemnity bond with surety/ succession certificate (depends upon claimed amount)	15 working days
21	Issuance of Locker facility		Subject to availability. Identity and address proof. Locker Agreement, Security Deposit	30 Minutes
22	Stop payment/ Standing instructions		--	10 Minutes
23	Redressal of complaints- ATM / related - Internet Banking service related - Others		--	5 working days 48 hours 30 working days

*(Depending upon denomination)

20. RETAIL LOAN SCHEME:

<u>RETAIL LOAN SCHEMES</u>		
For Retail Loans on line application facility available through public domain website. Electronically generated acknowledgement of the application shall be made available to the customer as soon as all the mandatory fields are filled in the system.		
	<u>General Documents :</u>	Home Loan/ Reverse Mortgage:
Housing Loan	Loan application form, as applicable, duly complete with recent photograph.	*7 days at Retail Assets Branch
Car Finance	Proof of Income (I.T. Returns/ Assessment Order/ Salary Certificate)	*10 days for other Branches
Two Wheeler Finance	Bank Statement for the last six months.	<u>For Education Loan:</u>
Education Loan Scheme	Age Proof	*1 Week for loan falling under BM power.
Loan against Mortgage of Property	Address Proof	*2 weeks for loans falling under powers of CH & above
Personal Loan Scheme for Pensioners	Proof of income of spouse/ parents where the same is to be considered for determining loan amount.	<u>Car Loan:</u>
Reverse Mortgage Scheme	Any other information/ Documents which may be necessary.	2days*
Advance against Gold Jewellery	In addition to above following documents are Scheme Specific:	<u>Two wheeler Loans:</u>
Other Retail Schemes	<u>Home Loans:</u>	2 days*
	Property documents - depends upon the purpose of loan.	* Subject to fulfillment of Formalities.
	Legal Scrutiny report (LSR) from the panel Advocate of the Bank.	
	Estimate from the Bank's approved Architect.	
	<u>Vehicle Loan (Car/Two Wheeler):</u>	
	Quotation from authorized dealer for vehicle to be purchased	

	<p><u>Education Loan:</u></p> <p>Certificate/ documents having qualified qualifying examination for admission. Prospectus/ letter from the institute where seeking admission</p> <p><u>Personal loan for Pensioners:</u></p> <p>Pensioners Portion of PPO in original (to be retained until liquidation of loan account).</p> <p>Letter of request</p> <p>Letter of authority to recover monthly installment.</p>	
--	-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	--

<u>Government Business - Products/ Services</u>		
Senior Citizen Saving Scheme, 2004	<p>The proof of date of disbursal of such retirement benefits along with a certificate from the employer indicating the fact of retirement on superannuation or otherwise, retirement benefit, employment held and period of such employment with the employer is to be attached with the application form.</p> <p>*Form A - Application Form *Form B - Extension of Tenure *Form C - Nomination Form *Form E - Closure of A/C *Form F - Death of a depositor before maturity *Form G - Transfer of an account from one branch to another</p>	<p>A/C Open: 25-30 minutes*</p> <p>For Deposits: 10-12 minutes*</p> <p>A/C Closure: 25-30 minutes*</p> <p>*Subject to fulfillment of formalities.</p>
Pension	<p>Life Certificate, Non - employment Certificate, Re-Employment Certificate, Re-marriage/ Marriage Certificate, Undertaking for refund of Excess payment and any other Certificate that may be prescribed from time to time . The branch also obtains specimen signature/ thumb impression in the disbursers' portion of the PPO.</p>	<p>For opening of A/C: 30 minutes*</p> <p>Pension will be disbursed every month in the last 4 working days of the month, except for pension for the month of March, which shall be credited on or after the 1st working day of April.</p>

		<p>For delay in payment of pension, bank will pay interest @ bank Rate + 2% for the period of delay.</p> <p>*Subject to fulfillment of formalities.</p>
E - Stamping of documents (Payment of Non Judicial stamp duty)	<p>Customer has to fill up suitable form for e-stamping of documents. The amount can be paid by way of cash, demand draft, pay order, transfer, RTGS and NEFT.</p>	<p>The facility is available at the designated branches and a receipt with unique number will be provided to the customer immediately on deposit of stamp duty amount.</p> <p>Time norm is 20-25 minutes*</p> <p>*Subject to fulfillment of formalities</p>
Collection of Direct taxes - On - line tax accounting system (OLTAS)	<p>Main portion of the challan and the taxpayers counter foil form be filled in properly and the amount and major head of account to which the amount is to be counted/ credited to be correctly recorded there in.</p> <p>Details of the Permanent account number (PAN) or tax deduction Number (TAN), name and address of the tax payer, assessment year and the nature and type of payment are to be properly filled in.</p> <p>The amount should be written correctly both in words and figures</p>	<p>For physical payment of challan 15-20 minutes.*</p> <p>For e-payment: on real time basis. Once the customer account is debited, transaction gets completed at Govt. website and tax will be treated as payment made to Government. Amount paid after 8 PM will be treated for next day payment.</p> <p>*Subject to fulfillment of formalities</p>
Collection of Indirect Taxes - Electronic Accounting System in Excise and Service tax (EASIEST)	<p>Main portion of the challan and the taxpayers counterfoils form be filled in properly and the amount and major head of account to which the amount is to be accounted/ credited be correctly recorded there in.</p> <p>Details of the Assessee code, name and address of the tax payer, nature and</p>	<p>For physical payment of challan: 15 -20 minutes*</p> <p>For e-payment: on real time basis. Once the customer account is debited , transaction gets</p>

	<p>type of payment are to be properly filled in.</p> <p>The amount should be written correctly both in words and figures</p>	<p>completed at Govt. website and tax will be treated as payment made to Govt. Amount paid after 8 PM will be treated for next day payment</p> <p>*Subject to fulfillment of formalities</p>
<p>Collection of MCA 21 (Ministry of Corporate Affairs) fees</p>	<p>Every request submitted on MCA portal is identified by a unique number known as the Service Request Number (SRN). In case of challan payments, the challan number is the SRN.</p> <p>In case of online payments, SRN is given to the user, before he/ she is redirected to the Banks payment gateway/ Banks site</p>	<p>For physical payment of challan:15-20 minutes*</p> <p>For e-payment: on real time basis. Once the customer account is debited, transaction gets completed at MCA website and fees will be treated as payment made to Govt. Amount paid after 8 PM will be treated for next day payment.</p> <p>*Subject to fulfillment of formalities</p>

21. EXPECTATIONS FROM CUSTOMERS FOR QUALITATIVE AND EFFICIENT SERVICES

- 1) Check your statement of account or passbook regularly.
- 2) Bring pass book while withdrawing cash from savings bank account through Withdrawal Order Form. PAN/ Aadhaar card/ any other OVD which is already registered in CBS can be accepted in lieu of Passbook for Cash Withdrawal using a Withdrawal Order Form. Get pass book updated from time to time.
- 3) Ensure safe custody of cheque book and pass book. Pass book, Cheque book, Debit Card, PIN no. not to be kept together.
- 4) Issue crossed/ account payee cheques as far as possible.
- 5) Ensure cheque is crossed and at the back of the cheque the account number and mobile number is mentioned before dropping in the cheque drop box.
- 6) While tendering the cheques at the branch for collection/ dropping the cheques in drop box, acknowledgement can be obtained from the officials.

- 7) Check the details of the cheque namely, date, amount in words and figures, crossing, etc. before issuing it. As far as possible, issue cheques after rounding off the amount to nearest rupee.
- 8) To prevent from any loss, cheque is issue without cutting/ overwriting. (No changes/ corrections should be carried out on the cheques). For any change in the payee's name, courtesy amount (amount in figures) or legal amount (amount in words) etc. fresh cheque forms should be used by customers. This would help banks to identify and control fraudulent alterations. Cutting in date, wherever required should be for re-validation of Stale Cheque. Blanks in spaces meant for writing Payees Name/ Amount in word and figure should be securely plugged by putting cross/ drawing a line.
- 9) Cheque issued with cuttings is liable to be rejected if presented in clearing functioning under Cheque Truncation System (CTS), even though the cutting/s is/are authenticated.
- 10) Send cheques and other financial instruments by Registered post or by courier. Do not sign blank cheques. Also do not record your specimen signature either on pass book or on cheque book.
- 11) Not to issue cheque without adequate balance; maintain minimum balance as specified by the bank.
- 12) Use nomination facility.
- 13) Note down account numbers, details of FDR, locker number, etc. separately.
- 14) Inform change of address, telephone number etc. to the branch.
- 15) Inform loss of demand draft, fixed deposit receipt, cheque leave(s)/ book, key of locker, etc. immediately to the Branch.
- 16) Pay interest, instalments, locker rent and other dues on time.
- 17) Not to introduce any person who is not personally known to you for the purpose of opening account
- 18) Ensure safe custody of the Delivery Book in the Demat Accounts and not to keep any blank signed slip in the Book.
- 19) Complaint relating to deficiency of customer service should be reported within a reasonable time provided this is within the prescribed period of preservation of relevant record.
- 20) Operate account regularly to maintain the status as operative/ Active. Inform Bank if you intend not to operate the account for some time.
- 21) Avail standing instructions facility for repeat transactions.
- 22) Ensure safe custody of credit card, debit/ ATM card. Wherever signature on the card is mandatory, it should not be left unsigned.
- 23) Ensure confidentiality of password for internet banking and PIN for Credit/ Debit Card.
- 24) In case of loss of ATM/ Debit card, notify your bank (banks call centre) to take immediate steps to prevent the same from being misused. Customer shall be liable for any misuses until the time the bank has been notified.
- 25) Never leave credit card unattended. Do not bend credit card.
- 26) Do not give account details, password *or* any other security information to anyone. Memorize personal identification number (PIN) and change it on

regular basis.

- 27) Not to respond to any unauthorized email/ telephone calls asking for password/ PIN or any other security information
- 28) Avail SMS alert facility and notify any change in mobile number.
- 29) Avoid accessing bank's internet banking site through a link from another site or an email. Verify the domain name displayed to avoid spoof website.
- 30) Not to use cyber cafés/ shared PCs to access any internet banking site.
- 31) Log off the PCs when not in use.
- 32) As a matter of good practice, personal firewall software and antivirus software should be installed on desktop and latest available updates should be regularly downloaded. In case of doubt reconfirm by double checking the Padlock Symbol/ Icon on webpage to ensure that the site is running in secure mode before any confidential/ sensitive information is fed.
- 33) Change internet banking password regularly. Keep password a combination of alphabet, special character and number.
- 34) Always logout from internet banking before closing the window. Use virtual key board for entering internet banking login ID and Password especially when not using own PC. There might be a risk of capturing key strokes.
- 35) Do not store ID/ PIN in the internet explorer browser.
- 36) Cooperate with the Bank/ police/ any other investigating agency, for any investigation on any transaction on your account
- 37) Bring any deficiency in services to the notice of the bank.
- 38) Furnish the nominations for deposit and pension account separately.
- 39) Correct PAN number/ form 15G or 15H is to be furnished at the commencement of financial year enabling to deduct TDS correctly.
- 40) Account holder is to ensure that account is not used for money laundering or for any fraudulent transaction.
- 41) Customer obligation - Proper utilization of Bank Loan and Timely Repayment.

22. CUSTOMER EDUCATION

- a. Citizens Charter is exhibited on our public domain website.
- b. Special efforts will be made to educate the customers in the use of technology in banking. Banks will make use of Print media & visual media (Television, & FM Radio) for this purpose. Short training programmes at the branch level will also be arranged for the customers.
- c. Bank will ensure full transparency to the customer in levying of various fees/ service charges and penalties.
- d. Bank will establish a proper Customer Grievance/ Assistance Centre which works in an integrated manner across channels like - branches, call centres, IVR, internet and mobile. The personnel in the Call Centers who receive the grievances should be empowered to make decisions.
- e. Use of various technology channels for customer education and gathering suggestion for improving service will be made.

- f. Bank will implement a relevant Customer Relationship Management system to capture and track customer issues and complaints.

23 .GRIEVANCE REDRESSAL MECHANISM

We are committed to serve you to your satisfaction and make your experience of patronizing our services an enjoyable one. However, should you feel that our services need improvement and wish to lodge your feedback/ complaint; we welcome your valuable suggestions and feedback. Our endeavor shall be to convert your complaint into a compliment.

In case of any complaint about our service or product, the matter may be brought to the notice of the concerned Branch Manager for its immediate redressal. The feedback/ complaint form is available with the Branch head or you may download the same from our website www.canarabank.com.

Customers can also lodge their grievances through web based portal- Canara Public Grievance Redressal System (CPGRS).CPGRS is a web based online portal available for registering grievances of both customers and non-customers. The Online Grievance System would provide access to the customer for registering the complaint, tracking status of the complaint and receiving response from the Bank. The link is (<https://canarabank.net.in/cpgrs/login.aspx>)

Bank's Nodal Officer for customer complaints:

The Name and address of Bank's Nodal Officer for Customer Complaints is

Mr B Sudhakar Kotary,
General Manager
Strategic Planning & Development Wing
Canara Bank Head Office,
No 112 , J C Road,
Bengaluru - 560 002.
Tel : 080 2210 4375
Email: pdwing@canarabank.com; hocss1@canarabank.com

In case of non redressal, you may contact the following:

To enable the customers to voice their grievances or offer suggestions for improvement in customer service, "Customer Day" is observed at all the offices of the Bank across the organisation covering branches, Regional/ Circle Offices and Head Office, on 15th of every month (next day, if 15th is a holiday). During specified hours on this day any customer can meet Senior/ Top Executives of the Bank including Chairman & Managing Director without prior appointment.

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

- Call on toll free number and register your grievance
- Contact Nodal officer of concerned Regional Office on given telephone number.
- Contact Customer Service Section of concerned Circle Office on given telephone number.
- If the complaint is not redressed within 7 days, please contact the Nodal Officer for Customer Service at Head Office.

Our toll free helpdesk numbers (1800 425 0018 / 1800 103 0018 / 1800 208 3333 & 1800 3011 3333) and contact details of other functionaries mentioned above are displayed at the branch notice board and are also available on the bank's website www.canarabank.com. The Non Toll free number for customers calling from abroad (Outside India) is +91 80 22 06 4232.

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

We shall endeavor to resolve your complaint/ grievance at the earliest. After exhausting all the above machinery/ channels, if the customer is not satisfied, he may write to Chairman & Managing Director of the Bank and even after this, not satisfied he is free to take recourse to the following:

- Directorate of Public Grievances, Govt. of India, Cabinet Secretariat, Sansad Marg, New Delhi.
- The Banking Ombudsman located in State Capitals under RBI Ombudsman Scheme, 1995.
- The District Consumer Forum under Consumer Protection Act, 1985.

RBI has launched the Banking Ombudsman Scheme 1995, re-launched as Banking Ombudsman Scheme 2006. Presently, Banking Ombudsman has office in 22 centres. Addresses and area of operation of 22 Banking Ombudsman offices is available on Bank website. (www.canarabank.com)

Anonymous complaints will not be entertained.

ATM related complaints:

For ATM related complaints on account of following reasons:

- a. Cash not dispensed
- b. Short dispensation of cash
- c. Account debited twice but cash dispensed once.
- d. Non- hot listing the ATM card once reported as stolen/ lost

The grievance may be sent with full details of the case to the branch where your account is maintained or to the designated contact person. Details of ATM ID, Toll free No & the address of the contact person is displayed at all ATM locations, bank branches and also on our website.

24. NOMINATION

Nomination facility is available for all deposit accounts, articles in safe custody and safe deposit articles.

Nomination is available for accounts opened in individual capacity (i.e. single/joint accounts as well as accounts of a sole proprietary concern) only, i.e. not for accounts opened in representative capacity.

Nomination can be done in favour of one person only. However, nomination in favour of more than one person (i.e. up to 2 persons) is permissible in jointly operated locker accounts with common consent.

Nomination can be made, cancelled or varied by the account holder anytime during his/her life time. While making nomination, cancellation or variation, witness is required and the request should be signed by all account holders.

Nomination can be made in favour of a minor also. Nomination through Internet Banking is available for Saving Bank accounts, Recurring and Term deposits.

For the existing accounts where nomination is not made, the account holder/s can do so by filling up form available with the branches.

Customers (new as well as existing) are advised to avail nomination facility, if they have not availed so far.

This Citizen Charter, inter-alia, provides the customers with promised time frame for various services offered by the Bank and in order to have a better perspective about the customer's rights and obligations.

25. TIME NORMS FOR MSME ADVANCES

Time norms for disposal and processing of loans & advances in respect of branch sanction:

Sl No	Nature of credit facilities	Time norms for Sanction Processing/ Sanction
1	Loans upto 25000/-	15 days
2	Kisan Credit Card - Branch powers	15 days
3	Other Priority Sector advances including Retail Advances	
	i) Loans/ advances upto 25,000/-	15 days
	ii) Loans/ advances over 25,000/-	30 days
4	Micro, Small and Medium Enterprises (MSME) (From the date of receipt of completed loan applications)	
a)	Micro & Small Enterprise	
	i) Loans up to 25000/-	15 Days
	ii) Loans beyond 25000/- and up to 5 lakh	15 Days
	iii) Loans over 5 lakh and upto 25 lakh	30 Days
	iv) Loans over 25 lakh	30 days
b)	Medium Enterprises	
	i) Loans up to 25000/-	15 Days
	ii) Loans beyond 25000/- and up to 5 lakh	15 Days
	iii) Loans over 5 lakh and upto 25 lakh	30 Days
	iv) Loans over 25 lakh	30 days
5	Export Credit	
	i) Sanction of fresh/ enhanced credit limits	30 days (25 days)
	ii) Renewal of existing credit limits	30 days (15 days)
	iii) Sanction of adhoc credit facilities	15 days (7 days)
	(Days in brackets indicate the maximum time frame for sanction under Gold Card Scheme)	
6	Advances under Sole Banking, Multiple Banking Arrangement, Consortium, JLA and other than the above [(1) to (4)]	
	i) Sanction of fresh/ enhanced credit limits	30 days (30 days)
	ii) Renewal of existing credit limits	30 days (30 days)
	iii) Sanction of Adhoc credit facilities	30 days (15 days)

	(Days in brackets indicate the maximum time)	
--	----------------------------------------------	--