

STATE BANK OF INDORE
HEAD OFFICE : INDORE
CITIZENS' CHARTER

The ability of the banking industry to achieve the socio-economic objectives and in the process bringing more and more customers into its fold will ultimately depend on the satisfaction of the customers. We have a strong belief that a satisfied customer is the foremost factor in developing our business.

A Citizen Charter was brought out by us last year in this regard , which after certain modifications is reproduced. This document was made in consultation with the users and highlights State Bank of Indore's commitments towards the customer satisfaction, thus ensuring accountability and responsibility amongst its officials and staff. This charter for customers not only explains our commitment and responsibilities along with the redressal methods but also specifies the obligation on the part of customers for healthy practices in customer-banker relationships.

This is not a legal document creating rights and obligations. The charter has been prepared to promote fair banking practices and to give information in respect of various activities relating to customer service.

We maintain constant consultations with our clientele through various Seminars, Customer Meets, etc., to evaluate, improve and widen the range of service to customer. However, all our customers are requested to keep us informed of their experiences about the various services rendered by the Bank and feel free to comment on this charter. We intend to bring it out in many more Regional Languages in subsequent years.

Place : INDORE
Date : 01.04.2009

Managing Director
State Bank of Indore

N O T E

Information given in this Charter is as of 01.04.2009, which is subject to change/revision.

This Charter should not be considered as a legal document creating rights and obligations. It is for promoting better understanding between Customer and Banker.

Only key information on various services/facilities is given in this booklet. Each service has its own detailed terms and conditions; which can be made available on request.

For further details/information, visit or write to our branch offices or Head Office or visit our Website www.indorebank.org

Common Practices followed by Our Branches

1. Display business hours.
2. Render courteous services.
3. Attend to all customers present in the banking hall at the close of business hours.
4. Provide separate 'Enquiry' or 'May I Help You' counter at large branches.
5. Offer nomination facility to all deposit accounts (i.e. account opened in individual capacity) and all safe deposit locker hirers (i.e. individual hirers).
6. Display interest rates for various deposit schemes from time to time.
7. Notify change in interest rates on advances.
8. Provide details of various deposit schemes/services of the Bank.
9. Issue Demand Drafts, Pay Orders, etc.
10. Display Time - Norms for various banking transactions.
11. Pay interest for delayed credit of outstation cheques, as advised by Reserve Bank of India (RBI) from time to time.
12. Accord immediate credit in respect of outstation and local cheques upto a specified limit subject to certain conditions, as advised by RBI from time to time.
13. Provide complaint/suggestion box in the branch premises.
14. Display address of Regional/Zonal and Central Offices as well as Nodal Officer dealing with customer grievances/complaints.

FAIR BANKING PRACTICES

Customers are requested to

1. Ensure safe custody of cheque book and pass book.
2. Preferably use reverse carbon while writing a cheque.
3. Issue crossed/account payee cheques as far as possible.
4. 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.

5. Not to issue cheque without adequate balance; maintain minimum balance as specified by the Bank.
6. Send cheques and other financial instruments by Registered Post or by courier.
7. Bring passbook while withdrawing cash from savings bank account through withdrawal slip. Get passbook updated from time to time.
8. Use nomination facility.
9. Note down account numbers, details of FDR, locker numbers etc., separately.
10. Inform change of address, telephone number, etc., to the Branch.
11. Inform loss of demand draft, fixed deposit receipt, cheque leave (s)/book, key of locker, etc., immediately to the Branch.
12. Avail standing instructions facility to repeat transactions.
13. Provide feedback on our services.
14. Pay interest, instalments, locker rent and other dues on time.
15. Avail services such as ATM, ECS, NEFT, RTGS, SBGRPT, and Internet Banking etc., if offered by the branch.
16. Bring any deficiency in services to the notice of the branch.
17. Not to sign blank cheque/s. So also do not record your specimen signature either on pass book or on cheque book.
18. Not to introduce any person who is not personally known to you for the purpose of opening account.

COMMON AREAS OF CUSTOMER-BANKER RELATIONSHIP

SAVINGS BANK ACCOUNT

1. These accounts are designed to help the individuals (personal customers) to inculcate habit of saving money and to meet their future requirement of money. The amounts can be deposited/withdrawn from these accounts by way of cheques/ withdrawal slips. It helps the customers to keep minimum cash at home besides earning interest.
2. Savings Bank accounts are very popular. These accounts can be opened by eligible person/s and certain organisation / agencies (as approved by the Reserve Bank of India (RBI)).
3. As required by law, while opening this account we will 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.
4. The Bank is required to obtain two recent photographs of the person/s opening the account, as per R.B.I. directives.
5. The Bank is required to obtain Permanent Account Number (PAN) or General Index Register (GIR) Number or alternatively obtain declaration in Form No. 60 or 61 as per the Income Tax Act (vide Section 139 A) from the person/s opening the account.
6. The Bank will provide to the prospective customers details of the documents required for identification of the person/s opening the account in addition to a satisfactory introduction. Documents normally accepted are the current gas/telephone/electricity bill or ration card or voter's identity card or driving licence or passport, etc.
7. The account holder is required to maintain certain minimum balance in the account, as specified by the Bank from time to time, separately for computerised and non-computerised branches and also depending on, whether account holder wants to avail the cheque book facility or not. Non-compliance of this would attract service charges. Interest @ 3.5% p.a. is presently paid on half yearly basis depending on minimum balance between the 10th day and last day of the months, provided it works out to minimum Re. 1/-.

8. Cheques, dividend warrants drawn in the name of account holder/s will only be collected through this account. Financial Instruments endorsed in favour of the account holder/s will not be collected through savings bank account.

CURRENT ACCOUNT

1. Current Accounts can be opened by individuals, partnership firms, private and public limited companies, HUFs/specified associates, societies, trusts, etc.
2. As required by law, while opening this account we will 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.
3. The Bank requires a satisfactory introduction of the person/s opening the account by a person acceptable to the Bank.
4. The Bank is required to obtain two recent photographs of the person/s opening/operating the account, as per R.B.I. directives.
5. The Bank is required to obtain Permanent Account Number (PAN) or General Index Register (GIR) Number or alternatively obtain declaration in Form No. 60 or 61 as per the Income Tax Act (vide Section 139 A) from the person/s opening the account (i.e. including partners of Registered/Unregistered partnership as also Registered/Incorporated bodies/companies).
6. The Bank will provide to the prospective customers details of the documents required for identification of the person/s opening the account in addition to a satisfactory introduction. Documents normally accepted are the current gas/telephone/electricity bill or ration card or voter's identity card or driving license or passport, etc.
7. Minimum balance as stipulated from time to time will be required to be maintained.
8. No interest is paid on credit balances kept in current account.
9. **Service charges are levied for:**

Item	Charges
Ledger folio used: Account Keeping Fees On Current / Cash Credit / Overdraft (except accounts standing in the name of individuals)	Rs. 500/-per half year (to be applied on 30 th September & 31 st March each year)
Cheque books issued	Rs.2.00 per cheque leaf
Non-maintenance of minimum balance	i. Personal -Rs.500/-per quarter (including joint A/c of individuals) ii. Non Personal - Rs.1000/-per quarter
Return of cheques, etc.	Local: Rs. 75/- + other bank charges if any Outstation: Rs. 150/- + other bank charges if any

10. For opening special types of current accounts like for Executors, Administrators, Trustees, Liquidators etc., the Branch Manager may be contacted who will help in opening these type of accounts.
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TERM DEPOSIT ACCOUNTS

Bank has tailored various deposit schemes to suit the needs and expectations of investing people in every walk of life.

Branch staff shall welcome you to seek more details and shall also be glad to assist in the area of investment in various deposit schemes vis-a-vis your requirement.

Term Deposit accounts can be opened by individuals, partnership firms, private and public limited companies, HUFs/specified associates, etc.

1. As required by law, while opening this account we will 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.
2. The Bank requires a satisfactory introduction of the person/s opening the account by a person acceptable to the Bank
3. The Bank is required to obtain two recent photographs of the person/s opening the account, as per R.B.I. directives.
4. The Bank is required to obtain Permanent Account Number (PAN) or General Index Register (GIR) Number or alternatively obtain declaration in Form No. 60 or 61 as per the Income Tax Act (vide Section 139 A) from the person/s opening the account.
5. The Bank will provide to the prospective customers details of the documents required for identification of the person opening the account in addition to a satisfactory introduction. Documents normally accepted are the current gas/telephone/electricity bill or ration card or voter's identity card or driving licence or passport, etc.
6. Premature withdrawals are allowed, 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 15 days.
7. Generally loans/overdrafts against deposits are allowed except on Certificates of Deposit (CD) Such loans are sanctioned by charging interest at rates directed by RBI from time to time or as prescribed by the Bank.
8. Deposits are renewed by the Bank on due dates on request. As a measure of good customer service, the Bank may intimate the depositor in advance regarding date of maturity.
9. Interest on deposits is payable either monthly at discounted value or quarterly or compounded quarterly (i.e., reinvestment of interest) or on the date of maturity at the option of the depositor as applicable under particular deposit scheme.
10. Interest on overdue deposit is paid if the deposit is renewed, as decided by the Bank from time to time.
11. Interest on bank deposits is exempt from income tax upto a limit specified by Income Tax authorities from time to time.
12. Presently, if the total interest on deposits, per depositor, per branch, per financial year exceeds Rs.10,000/-, the same is subject to Tax Deduction at Source (TDS) at the rates stipulated by the Income Tax Authorities.
13. The depositor may furnish declaration in Form No. 15 H preferably at the commencement of the Financial Year for receiving interest on deposits without deduction of tax.
14. The Bank will issue TDS Certificate for the tax deducted.

PAYMENT OF BALANCE IN ACCOUNTS OF THE DECEASED CUSTOMERS TO SURVIVORS/CLAIMANTS

As directed by the RBI, the banks may not insist on succession certificate from legal heirs irrespective of amount involved. However, the banks may adopt such safeguards in considering settling of claims as appropriate including accepting an indemnity bond.

STANDING INSTRUCTIONS

Standing instructions can be given to the Bank for transfer/remittance of funds from one account to other account/s maintained in the same branch, any other branch of the Bank or any other bank or any other third party

SAFE DEPOSIT LOCKERS

The facility of Safe Deposit Lockers is an ancillary service offered by the Bank. The Bank's branches offering this facility will indicate/display this information.

The major aspects governing the services are:

1. A locker may be hired by an individual (not minor), firms, limited companies, specified associations and societies, etc.
2. Nomination facility is available to individual hirer of Safe Deposit Locker.
3. Loss of key should be immediately informed to the Branch.
4. Lockers are available in different sizes.
5. 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.
6. With standing instruction the rent may be paid from the deposit account of the hirer.
7. The Bank will hire locker to properly introduced persons.
8. The Bank reserves right to break open the locker if the rent is not paid inspite of giving notices as per the Bank rules and recover charges thereof.

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 stout cloth and sealed with the customer's seal. Relationship of Banker and customer shall be that of Bailer and Bailee.

NOMINATION

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

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. upto 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.

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.

PENSION PAYMENTS :

1. Pensioners of Central and State Governments can open a separate pension account in any of our branches.
2. Pensioners are requested to produce the life certificate once in a year (i.e. in the month of November) to enable the branches to pay pension without interruption/delay.
3. The pension will be credited by the branch to the pensioner's savings or current account during the last four working days of the month. The pension for the month of March will be credited on or after 1st working day of April. The pension will not be paid in cash or through a joint account. Every pensioner is required to submit life/marriage/remarriage/ unemployment certificates periodically.

REMITTANCE SERVICE

Customers may remit funds from one centre to another centre by Demand Draft or Telegraphic Transfer (TT), etc., by paying specified charges as per the Bank's rules.

The customers can utilise the facility of National Electronic Funds Transfer (NEFT) System for amount upto Rs. 1 lac and Real Time Gross Settlement (RTGS) for above Rs. 1 lac, operated through RBI for transferring of funds. The customer may also utilize SBGRPT facility for transfer of funds within SBI Group.

Demand drafts, telegraphic transfers and travellers cheques 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.

ISSUE OF DUPLICATE DEMAND DRAFT WITHOUT RECEIPT OF NON-PAYMENT ADVICE

As directed by the RBI, the banks will issue duplicate demand draft upto Rs. 5,000/- on the basis of adequate indemnity and without obtaining Non-Payment Advice from the drawee branch.

TIME FRAME FOR ISSUE OF DUPLICATE DRAFT

As directed by the RBI, the banks 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 banks will pay interest at the rate applicable for fixed deposit of corresponding maturity in order to compensate the customer for such delay.

PAY ORDER/ BANKER'S CHEQUE

Pay Order/ Banker's Cheque is issued for making payment locally Issue/payment of cash order for Rs.50000/- and above is to be made only through the bank account or against cheque.

Validity period of cash order is 6 months. This can be revalidated by the issuing branch on written request of the purchaser.

COLLECTION SERVICE

Immediate credit of local as well as outstation cheques upto Rs. 20000/- (as per RBI guidelines from time to time) is provided to the individuals (personal customers) who are maintaining satisfactory accounts. However, the customers will have to bear usual service charges as well as the postal charges. In the event of cheques being returned unpaid, the customer will have to pay interest for the period for which funds utilised.

All cheques (local and outstation) deposited by the customers are cleared by the Bank as follows:

HIGH VALUE CLEARING : This facility is available for the clients of selected branches at designated centres. Cheques of high value (of not less than Rs. 1 lac per instrument) are cleared on the same day.

LOCAL CLEARING : Cheques are cleared normally on the third working day, depending on the centre subject to depositing of the cheques/instruments in time.

NATIONAL CLEARING : Cheques drawn on Metropolitan centres listed in national clearing are cleared in 8 days.

All cheques drawn on other centres are cleared in 14 days.

The Bank will credit the proceeds of an outstation cheque within the following time norms

- State Capital other than North Eastern States & Sikkim - **10 working days**

- Other centres - **14 working days**

If the Bank fails to do so, interest will be paid at the rate applicable for appropriate tenure of fixed deposit for the period of delay beyond the stipulated days mentioned above. Further, if the delay is abnormal then penal interest at the rate of 2% above fixed deposit rate applicable will also be paid.

Customers are requested to deposit their cheques within the stipulated timeframe at the branches.

COLLECTION OF GOVT. DUES

The Bank handles collection of various taxes on behalf of Govt. of India through selected designated branches.

EXCHANGE OF SOILED/SLIGHTLY MUTILATED CURRENCY NOTES AT PUBLIC SECTOR BANKS

All the branches of the Bank will exchange freely soiled/slightly mutilated currency notes and certain other types of mutilated currency notes of all denominations. The Bank's currency chest branches will exchange all categories of mutilated currency notes. 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.

INTEREST ON DEPOSITS:

The Bank pays interest on deposits as per various deposit schemes.

Interest rates are revised from time to time and made known to public.

Revised interest rates are applicable only to the renewals and fresh deposits while existing deposit continue to get interest at the contracted rate.

SERVICE CHARGES

The Bank provides various services to customers for which service charges are levied. The charges are reviewed/revised from time to time.

Service charges are levied for collection and remittance of funds, processing of loan proposals, issue of guarantees, safe custody, issue of duplicate instruments/statements, ledger folio charges etc. Details of service charges will be made available on request.

TIME-NORMS FOR VARIOUS BANKING TRANSACTIONS

The following time norms etc. are indicative only, the banks at their level decide their bank-specific time norms independently.

1.	For Cash Payment	
a)	Through teller	3 to 8 minutes
b)	Through cashier	8 to 15 minutes
2.	Receipt of cash	10 to 20 minutes
3.	For issuance of demand draft/traveller	
	cheques/fixed deposit receipt	15 to 25 minutes
4.	Payment of demand drafts	10 to 20 minutes
5.	Payment of fixed deposit receipts	15 to 20 minutes
6.	Opening of an account	20 to 25 minutes
7.	Retirement of bills	20 to 30 minutes
8.	Updation of pass books	5 to 15 minutes
9.	Statement of accounts	Within 7 days
10.	Collection of cheques(Local)	2 to 4 days
	Outstation	10 to 14 days

FOREIGN EXCHANGE SERVICES

1. A Customer approaching us for buying/selling foreign exchange is provided the following information:
 - (a) Exchange rate
 - (b) Other charges
 - (c) How these worked out.
2. A Customer who wants to remit funds is provided with:
 - (a) Description of services
 - (b) Details of approximate receipt time abroad
 - (c) Reasons for delay, if any.
3. For inward remittances (a) customers are advised whether charges of foreign banks, if any, are payable or not.
 - (b) The original amount received and charges levied are stated and in case the sender is agreeable to pay all charges, we do not levy any charges.
 - (c) In case of delay in crediting customer's account beyond due date, the customer will be compensated.
4. For outward remittances (a) assistance for funds to be remitted abroad, whether details as provided by customer are sufficient for enabling straight through processing. In case of incomplete information/errors, guidance is provided to rectify/complete the same.
5. Guidance is provided as regards FEMA guidelines, if needed/requested for.

PERSONAL LOAN SCHEMES:

(i) Housing Loan Scheme

Purpose :

To purchase or construct a new house/flat.

To purchase an existing (old) house/flat.

To extend, repair, renovate or alter an existing house/flat.

To purchase a plot of land for the purpose of construction of a dwelling unit.

Two house loans may be given depending upon repayment capacity.

To take-over of house loans from other Banks/Fis.

Eligibility: _

Individual(s) over 18 years of age with a steady source of income, including persons engaged in agriculture and allied activities.

Loan Amount:

Net Annual Income	EMI/NMI Ratio
Upto Rs. 2 lacs	40%
Above Rs. 2 lacs to 5 lacs	50%
Above Rs. 5 lacs	55%

(ii) Car Loan Scheme

Purpose

For purchase of new Car/Jeep/MUV/SUV.

For purchase of used car/jeep, / MUV/SUV not more than 5 years old.

For reimbursement of cost of car/jeep/ MUV/SUV, not more than 2 years old.

Eligibility :

Age : 21 – 65 Years

Minimum Income : Rs. 100000/- p.a.

Permanent employees of State/Central Govt./ PSUs/ Corporations, Private Sector Companies, reputed establishments.

Professionals, self-employed and others who are income tax assesses.

Persons engaged in agriculture & allied activities.

Loan Amount:

30 times the net monthly income for Salaried Person.

2.5 times net annual income in case of others as per latest Income Tax Return.

No ceiling for New Vehicles. Maximum loan amount for used vehicles Rs. 15 lacs.

Income of the spouse can be clubbed provided the spouse guarantees the loan.

Regular income from all sources can also be included subject to satisfactory proof of income. EMI/NMI

Ratio should not exceed 50%

(iii) Two Wheeler Loan Scheme

Purpose

For purchase of new Two Wheeler of reputed make.

Eligibility

- i. Permanent employees of State/Central Govt. PSUs Corporations, Private Sector Companies, reputed establishments.

ii. Professionals, self-employed and others who are income tax assesseees.
Persons engaged in agriculture & allied activities.

Minimum Income-

Net Monthly Income of Rs.5000/- for salaried persons or
INCOME Net Annual Income of Rs.60000/- for others

Loan Amount

The maximum loan amount is restricted to :
6 times of Net Monthly Income for salaried persons or
Half of Net Annual Income for other.

(IV) Education Loan (Saraswati Yojana)

Purpose

To extend financial assistance to deserving meritorious students for pursuing higher education in India & abroad.

Eligibility

Should be an Indian National.

Secured admission to professional/technical courses in India or abroad through Entrance Test/Selection process.

Secured admission to foreign university / institutions.

Loan Amount

Need based finance subject to repaying capacity of parents / students.

Studies in India: Max. Rs. 10.00 lacs

Studies Abroad: Max. Rs.20.00 lacs

(V) Personal Loan Scheme

Purpose

General Purpose Loan for Individuals viz. purchase of new consumer durable articles such as computers, televisions, refrigerators, air-conditioners, music systems, kitchen appliances, furniture, carpets etc.

Also for meeting customer specific needs like expenses on marriage, family functions, medical treatment, education, travel etc.

Eligibility

Employees of Govt./ PSUs / reputed profit making public limited companies/reputed educational Institutions with minimum 2 years service.

Self-employed engineers, doctors, architect, CAs, MBAs, with minimum 2 years standing. They should be 60 years of age or less.

Pensioners of Govt. / PSUs. Public Sector Banks who have taken VRS and are of 60 years of age or less.

Minimum Net Monthly Income Rs. 5,000/- per month or Rs.60000/ per annum.

Loan Amount

Minimum Rs.24000/-

Maximum 12 times of NMI with a ceiling of Rs.5.00 lacs (Rs.1.50 lacs for pensioners)

CHARTER FOR MICRO AND SMALL ENTERPRISES:

- MSE entrepreneurs have right to seek credit assistance from Bank branches convenient to them.
- Bank considers loan/credit assistance to MSE units for acquisition of fixed assets and working capital requirements.
- Acknowledgement for receipt of loan applications by branch by affixing date stamp.
- Simplified loan applications cum interview cum appraisal form is alongwith check list of documents available on Bank's website www.indorebank.org.
- Time norms for disposal of loan application: The loan applications from units under MSE sector will be disposed off within a reasonable time as mentioned below, provided such applications are complete in all respect.

a) Up to 2 lakh	2 weeks
b) Over Rs.2 lakh & up to Rs.5.00 lakh	4 weeks
c) Over Rs.5 lakh	8-9 weeks
- No collateral security for advances up to Rs.5.00 lakh engaged in manufacturing activities.
- Loans sanctioned without collateral security / third party guarantee upto Rs. 100.00 lakh based on good track record and financial position and are covered under the scheme of Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE).
- Under Business Process Re-engineering (BPR) initiatives adopted by the Bank, SME Centralised Credit-Processing Centres (SMECCC) are functioning at Indore, Bhopal, Gwalior, Delhi and Mumbai centres to give specific focus to MSE units.
- A grievance redressal mechanism is in place at our branches/ Regional / Zonal offices and Corporate office to redress customers' complaints / issues related to banking.

REDRESSAL OF COMPLAINTS

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/Zonal Offices and Head Office, on 15th of every month (next day, if 15th is a holiday or half-day). 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.

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.

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:

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

Anonymous complaints will not be entertained.

Managing Director	Smt. Soundra Kumar	0731-2530515 Fax: 0731-2537217
Chief General Manager	Shri S.K.Lal	0731-2432172 Fax: 0731-2534027
General Manager (CI & IB)	Shri Sanjay K. Singh	0731-2549120 Fax: 0731-2539670
General Manager (Ops)	Shri Jyoti Ghosh	0731-2433197 Fax: 0731-2540422
General Manager (Treasury)	Shri N. Reddy	0731-2433766 Fax: 0731-2539670
General Manager (Vigilance)	Shri R.K.Sharma	0731-2548240 Fax: 0731-2432158

All the services and commitments are honoured without the citizen having to pay any bribe.