

## CITIZENS CHARTER OF CENTRAL BANK OF INDIA (CBI)

### PREFACE :-

I. Central Bank of India (CBI) strongly believes that a satisfied customer is the most important factor for growth of its business. The Bank is member of BCSBI (Banking Codes and Standard Board of India) and also introduced/ adopted the code of Fair Banking Practices in India. The code reflected the commitment of the Bank to provide Banking services to individual banking customers.

II. In February 2006, Reserve Bank of India set up the Banking Codes and Standards Board of India (BCSBI) as an independent autonomous watchdog to ensure that customers get fair treatment in their dealings with Banks. The BCSBI has published the Code of Banks Commitments to Customers (the Code) which sets minimum standards of banking practice and benchmarks in customer service for banks to follow. CBI is a member of the BCSBI and has therefore voluntarily adopted the Code as its Fair Practice Code in dealings with its customers. The complete copy of the Code is available at [http://www.bcsbi.org.in/Code\\_of\\_Banks.html](http://www.bcsbi.org.in/Code_of_Banks.html)

III. This document called the **Citizens Charter of Central Bank of India** provides key information on various facilities/ services provided to customers in ordinary branches of Central Bank of India. The Code together with the Citizens Charter will thus ensure high standards of accountability, responsibility and transparency in the Banks dealings with customers. The Charter also provides comprehensive information on Banks Grievance redressal mechanism. It also specifies the obligations on the part of the customers for healthy banker-customer relationship.

IV. This is not a legal document creating rights and liabilities. The information on general terms and conditions provided herein may not apply to special branches of the Bank like CCPC, MSME etc. (The information on services provided by these branches can be obtained from the branches or from the respective Regional Office). Loans and advances may also have specific terms and conditions not mentioned in the Charter. However, all terms and conditions will comply with the principles and commitments undertaken by the Bank in the Code.

V. Copies of the Code and Citizens Charter will be available on request to all our customers at our branches, administrative offices and at our web site. All staff members will be made aware of the commitments contained in these documents through circular for implementation.

VI. The Charter provides essential information on transactions relating to Savings, Current and Time Deposit Accounts, collections and remittances, grievance redressal etc. For further details and complete information on terms and conditions of service visit our branches or write to our Zonal Offices (addresses and contact nos. available on our website [https://www.centralbankofindia.co.in/English/contact\\_us.aspx](https://www.centralbankofindia.co.in/English/contact_us.aspx))

VII. Information given in the Charter is update as of September 30, 2019. Information given is subject to change/ revision from time to time. The Bank will endeavor to update

the information on the website when changes are made but please contact the nearest Branch/ Regional Office/ Zonal Office for the latest changes, if any.

VIII. We request all our customers to keep us informed of their experiences about the customer services rendered at our branches and feel free to comment on the Code and Citizens Charter. Your feedback will help us evaluate, improve and widen our range of services. Your comments and feedback may be sent to the address given in paragraph VI above.

#### **KEY COMMITMENTS - OUR KEY COMMITMENTS TO CUSTOMERS:-**

- To act courteously, fairly and reasonably in all our dealings with customer.
- To ensure that documents and procedures are clear and not misleading and customer are given clear information about our products and services.
- To give clear information in account or services, procedure, terms and conditions, interest rate etc.
- We will keep you informed about changes to the interest rates, charges or terms and conditions.
- We will deal quickly and sympathetically with things that go wrong by correcting mistakes quickly, handling complaints quickly and reversing any bank charges applied in error.
- We will treat all your personal information as private and confidential, and operate secure and reliable banking and payment systems.
- We will publicize our Citizens Charter, have copies available and make sure that our staff are trained to put it into practice.

#### **WE EXPECT OUR CUSTOMERS TO:-**

- Follow Know Your Customer (KYC) guidelines at the time of opening the account and updation time to time as per RBI/ IBA/ Govt/ Statutory Bodies guidelines.
- Take precautions that are indicated for protection of their accounts
- Avail services like Automated Teller Machine (ATM), Online banking, Electronic Clearing System (ECS), Electronic Fund Transfer (EFT) etc. if offered by the branch.
- Avail nomination facility for their accounts and safe deposit lockers.
- Not to introduce any person not known personally for the purpose of opening account.
- Pay service charges for non-maintenance of minimum balances, return of cheques, remittances, collections etc. The details of charges are available on the Banks web site and also with our branches.
- Provide valuable feedback on our services so as to enable us to correct our mistakes and improve our customer service.

## GENERAL TERMS AND CONDITIONS OF SERVICE

### SAVINGS BANK ACCOUNT:-

- i. Savings Bank Accounts (SB A/cs) are designed to help customers to inculcate the habit of savings. It helps the customers to keep their surplus funds with the bank and earn interest while providing the flexibility for withdrawals.
  - ii. SB A/cs can be opened by an eligible individual in single name or jointly with others and by certain organizations/ agencies approved by RBI.
  - iii. The prospective customer will need to comply with the Know Your Customer (KYC) guidelines which are mandatory. The objective of KYC guidelines is to prevent misuse of the banking system intentionally or unintentionally for criminal purposes/ money laundering and other fraudulent activities. The KYC guidelines also help banks to understand their customers better.
  - iv. The customer identification will be on the basis of documents provided by the customer as (a) Proof of identity and (b) Proof of address. The customer has to submit the prescribed application form along with Photographs all cases as under:-
    - (a) Proof of identity (any of the following with authenticated photographs thereon):-
      - (i) Passport. (ii) Voter ID card (iii) PAN Card (iv) Govt./ Defence ID card (v) ADHAAR Card (not mandatory) (vi) Driving Licence etc.
    - (b) Proof of current address (any of the following)-
      - (i) Electricity Bill (ii) Telephone Bill (iii) Bank account statement (iv) ADHAAR Card (not mandatory) (v) Letter from any recognized public authority (vi) Ration Card (vii) Passport. (Passport can be produced either for ID proof or Address proof.)
  - v. In case of joint accounts, applicants who are not closely related to each other would be required to establish their identity and address independently.
  - vi. No frills Account/ BSBDA:- Branches may open accounts for those customers who are not in a position to submit the above mentioned documents provided they intend to maintain balance not exceeding rupees fifty thousand (Rs. 50,000/-) in all their accounts taken together and the total credit summations in all the accounts taken together is not expected to exceed rupees one lakh (Rs. 1,00,000/-) in a year, subject to:-
    - a) Introduction from another account holder who has been subjected to full KYC procedure. The introducer's account with the bank should be at least six months old and should show satisfactory transactions.
- OR
- b) Any other evidence as to the identity and address of the customer to the satisfaction of the bank.
- vi. The applicant(s) will need to come to the branch, in person, for opening the account and will sign at the relevant places in the presence of a Bank Official. The introducer may be required to come to the Bank in person if it is so warranted.

vii. The Bank is required to obtain Permanent Account Number (PAN) of the customer or declaration in Form No. 60 or 61 as per the I.T. Act (vide Section 39A) from the person opening the account.

viii. Interest applicable on SB accounts @ 3.5% p.a. for amount up to Rs. 25 lacs. Above Rs 25 lacs rate of interest will be decided from time to time by Bank. Currently interest on balance above Rs 25 lac above is 3.25% PA. Interests is paid on SB A/cs on the daily balance maintained in the account. The interest rate and the method of application are subject to changes from time to time. Rate of interest may be change as per RBI/ Govt directions.

ix. Statements of accounts can be also obtained by customer by visiting internet banking.

x. SMS facility for knowing current balance and detail of last three transactions is also available to customers.

xi. A passbook is issued in all Savings Bank Accounts. Passbooks are immediately updated across the counter on request. Cheque books are issued on request, 20 cheque leaves are free in a half-year.

xii. Local cheques for collection will be credited to the account within a maximum period of 2/ 3 days depending on the clearing norms at the centre.

xiii. Immediate credit will be provided for outstation collections up to Rs 15000/- for accounts that are satisfactorily conducted to the satisfaction of Bank. Bank will pay interest for delays in collection of outstation cheques presented for credit to account beyond 7/10/14 days, depending on the centre of collection. For details please refer our policy at <https://www.centralbankofindia.co.in/pdf/CHEQUE-COLLECTION-POLICY-2018.pdf>

xiv. Service charges are applicable for cheques returned unpaid.

xv. Amount in withdrawal slip should be in whole rupees and minimum should be Rs.10/-. Payment by withdrawal slip to third parties and non-home branch is not allowed. (except for payment of Government and statutory Body or legal authorities payment).

xvi. Standing Instructions (S.I.) are accepted in SB A/cs. Service (SI) charges apply (except self a/cs instructions).

xvii. No minimum balance required to be maintained in a Basic Savings Bank account (BSBD), Senior Citizen Account, Student, Pensioners and others accounts as approved by Bank from time to time:

The minimum balance required to be maintained in a SB Account w.e.f. 01.10.19 is as under:-

	Metro	Urban	Semi-urban	Rural
SB a/cs except above	Rs 2000/-	Rs 2000/-	Rs 1000/-	Rs 500/-

**Service charges for non-maintenance of the above mentioned minimum monthly balance (MMB) in account will be recovered based on the average minimum balance maintained during each month.**

xviii. For details of procedure and service charges applicable to SB, please contact the branch. Service charges are also available on the Banks web site.

xix. The service charges/ minimum average balance requirements are subject to change. The information is also available through helpline numbers of the Bank.

## CURRENT ACCOUNT

i. Current Accounts (C/As) can be opened by individuals, partnership firms, private and public limited companies, HUFs/ specified associations, societies, trusts etc.

ii. Formalities/ procedures relating to introduction and opening of Current Accounts for individuals are same as those mentioned for Savings Bank Accounts. For partnership firms, limited companies HUFs, trusts etc the documentation formalities will be provided to you on request.

iii. No interest is payable on credit balances in Current Accounts.

iv. The customers may receive the statements of account according to the frequency desired by them.

v. Cheque books are issued to all Current Account holders and all withdrawals should be made only through issue of cheques. A cheque should not be issued for an amount of less than Rs. 50/- (except for payment of Government and statutory Body or legal authorities payment).

vi. A cheque which is presented after 3 months from the date of issue will be treated as "stale" and shall not be honoured. Such cheques shall be paid only after revalidation by the drawer.

vii. Cheques should not be drawn without adequate balance or against uncleared effects, in order not to attract the penal provisions of section 138 of the Negotiable Instruments Act.

viii. The cheque book should be kept safely to prevent any misuse and consequential loss to the depositor(s). The loss of any cheque leaf or the cheque book should be promptly reported to the Bank.

ix. Payment of a cheque can be stopped by the drawer, by giving notice in writing to the Bank, mentioning full details of the cheque, before the cheque is presented for payment. The Bank will not pay this cheque after recording 'stop payment' in its books.

x. Standing Instructions (S.I.) are accepted in Current Accounts.

xi. As per RBI directive, the applicant for Current Account should declare in the account opening form or separately that he/ they is/ are not enjoying any credit facility with any Bank and if he/they does/ do enjoy any credit facility, he/they should declare full particulars thereof indicating the name of the Bank/branch concerned and NOC is required from Bank where such facilities are being enjoyed.

xii. The minimum balance required to be maintained in a Current Account w.e.f. 01.11.2018 is as under:-

	Metro	Urban	Semi-urban	Rural
1.Current Accounts	Rs 7000/-	Rs 5000/-	Rs 3000/-	Rs 3000/-

**Service charges for non-maintenance of the above mentioned minimum balance in account will be recovered based on the average minimum balance maintained during each quarter.**

xiii. For variant of Current Deposit the following types and Minimum Balances to be maintained:-

Cent Silver :- Rs 50,000/-

Cent Gold :- Rs, 2,00,000/-

Cent Diamond:- Rs 5,00,000/-

For details please contact to nearest Branch/ website of the Bank. .

xiv. Facilities like local clearing, immediate credit of outstation cheques etc are same as applicable to savings accounts and it is as per RBI guidelines.

xv. The service charges/ minimum balance requirements are subject to change. For the latest rates please contact the branch where you maintain the account or call our helpline numbers 1800 22 1911

### **FIXED DEPOSITS ACCOUNT:-**

i. FIXED Deposit Accounts can be opened by individuals, partnership firms, private and public limited companies, HUFs/specified associations, societies, trusts etc subject to conditions.

ii. Formalities/ procedures relating to identification and introduction for opening of Fixed Deposit Accounts in the name of individuals are same as those mentioned for Savings

Bank Account. For fixed deposit accounts of limited companies, partnership firms, societies, trusts etc. the documentation formalities will be made available on request.

iii. The Bank is required to obtain Permanent Account Number (PAN) of the customer or declaration in Form No. 60 or 61 as per the I.T. Act (vide Section 39A) from the person opening the account.

iv. Fixed Deposit Accounts can be opened for a minimum period of 7 days up to maximum period of 10 years. The minimum/maximum periods are subject to change.

v. The rates of interest vary depending on the period of deposit. The rates applicable as on date can be obtained from the branch and is also available at our web site. Interest is payable at quarterly intervals (in QIDR) or at the time of maturity (in FDR/ MMDC etc). Interest is also payable monthly at discounted rates (in MIDR).

vi. The Bank issues receipt (Fixed Deposit Receipt - FDR) for amounts kept in each fixed deposit account.

vii. Premature closure of Fixed Deposit is normally allowed. The rate of interest payable will be the applicable rate (at the time of opening the fixed deposit account) for the period for which the deposit has run less penalty of 1%. The penal provisions for premature closure are subject to change from time to time and may also vary with deposit schemes.

viii. Loan facility is available up to 90% of the principal amount of Term Deposit.

ix. In the absence of specific instructions from the customer, a Fixed Deposit on maturity is automatically renewed for a period of one year at the rate of interest prevailing on the date of maturity.

ix. Term Deposit Account can be transferred from one branch to another free of cost. The depositor has the option to submit his application and the FDR at the transferor or transferee branch. For the speedy disposal, it is suggested to contact to Home Branch.

x. The maturity proceeds will be credited to the current/ savings bank account etc of the depositor if exceeding Rs.20,000/-.

xi. Interest on Fixed Deposits is subject to income tax. Exemptions are allowed under certain conditions as specified under the Income tax Act 1961. The full particulars of tax provisions applicable will be provided on request. Depositors may furnish Form 15G/ H in duplicate every year in the beginning of the Financial year to receive interest without tax deduction at source (TDS).

xii. Form 15H is not acceptable when total interest payable by the Branch to a customer exceeds Rs.50,000/-. Likewise Form no 15G is not acceptable when total interest payable by the Branch to a customer exceeds Rs.40,000/-.

xiii. The Bank will issue TDS certificates for the tax deducted.

### **NOMINATION FACILITY**

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

ii. 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.

iii. 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.

iv. 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.

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

vi. The right of nominee to receive payment from the Bank arises only after the death of the depositor in single account and death of all depositors in case of joint accounts.

vii. Customers (new as well as existing) are advised to avail nomination facility, if they have not availed so far. In case the depositor(s) do(es) not wish to make nomination, the same should be recorded on the account opening form by the depositor(s) under their full signature.

### **REMITTANCE FACILITIES**

i. Customers can make local payment through Bankers Cheques and remit funds from one centre to another through drafts, electronic funds transfer (RTGS, NEFT, ECS etc) at specified service charges (exchange).



ii. Drafts are issued on our branches. DDs are payable at par at all Branches of Central Bank of India

iii. The issue and payment of drafts in cash across the counter is subject to Income Tax provisions and RBI guidelines against money laundering activities. Issue of these instruments of Rs. 50,000/- and above is not permitted against cash but only through debit to customers account or against cheques/ other instruments tendered by the purchaser.

iv. Drafts for an amount of Rs.20,000/- and over will not be paid in cash, but only for credit of the payees account or to his/ her banker.

v. Drafts are valid for 3 months from the date of issue and can be revalidated by issuing branches on written request of the purchaser. The drafts can be revalidated by Bank at the request of the payee if he/ she is identified as the holder in due course. The drafts can be revalidated only once within one year from the date of issue. After one year of the draft, it is to be cancelled at the issuing branch, and a fresh draft issued after paying the requisite service charges by payee.

vi. For issue of duplicate drafts up to Rs.5,000/- requirement of the relative non-payment certificate from the other branch is waived. For issue of duplicate drafts below Rs.1,000/-, only indemnity letter will be necessary. The customer should inform the issuing branch promptly of loss of demand draft giving full particulars thereof in order to prevent misuse thereof.

vii. In respect of lost drafts, duplicate drafts for amounts above Rs 5,000/- (in cases where there is no reason to doubt the bonafides of the applicant) shall be issued by the issuing branches on receipt of confirmation of non-payment from the drawee branch and on execution of stamped letter of indemnity with two sureties good for the amount involved.

viii. The Bank may not insist on production of sureties for issue of duplicate demand drafts for amounts up to Rs 5,000/- if the applicant/ purchaser after complying KYC norms is maintaining a satisfactorily conducted account with the issuing branch for a minimum period of six months as on the date of issue of original draft and he/she is considered good for the amount involved.

ix. The bank will issue duplicate demand draft to the customer within 14 days from the date of 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.

x. Where the bank is found to have committed an error in non-payment of a draft/remittance issued by it to a holder in due course, the customer will be compensated with interest at SB interest rate (currently it is @3.5%PA) for the number of days the instrument remains unpaid from the date of its first presentment.

## **PAYMENT OF PENSION**

i. Bank makes pension payments on behalf of the Government to the retired employees of Central and State Governments, Defence, Railways, Civil, Postal and Telecom etc. All pension payments are subject to rules and procedures prescribed by the Government(s), RBI and the concerned departments/ organisations from time to time.

ii. A pensioner can open an account with cheque book facility and also give nomination in his pension account.

iii. Life Certificate in prescribed format has to be submitted once every year in the month of November. Pension payments may be withheld if life certificates are not submitted on time. The life certificates can be issued by RBI/ Public Sector Bank Officers and officers at the pension paying branch.

iv. Non-employment Certificate (wherever applicable) is obtained once in 6 months in May and November.

v. If the family pensioner is a widow, at the time of first payment of pension, a certificate to the effect that she has not re-married and an undertaking to the effect that if she re-married later she will intimate the fact promptly to the pension paying branch is required.

vi. If the family pensioner is a widower/ unmarried daughter, the re-marriage/ non marriage certificate is required to be submitted once in 6 months in May and November.

vii. An unstamped letter of undertaking is to be submitted by the pensioner authorising recovery of any excess payment made in pension in error.

viii. 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.

ix. Income tax at prescribed rate is deducted from the pension amount and net amount is payable to the pensioners account.

x. Senior Pensioners aged 80 years and above be allowed to give their life certificate w.e.f. 1<sup>st</sup> October every year instead of November which would be valid till 30<sup>th</sup> September of the subsequent year.

### **SETTLEMENT OF CLAIMS OF DECEASED DEPOSITORS AND RETURN OF ARTICLES IN SAFE DEPOSIT LOCKERS / SAFE CUSTODY (without nomination):-**

#### **Claims Within Threshold Limit—**

The threshold limit, for expeditious settlement of claims without Nomination/Survivor clause, is Rs.25, 000/-

When the amount of claim is within the threshold limit of Rs.25000/-, the claim would be settled after ascertaining proof of death of the depositor, proof of identification / authority of legal heir/s and a letter of Indemnity-cum-Affidavit to be executed by the legal heir(s). However, the existing procedure of conducting local enquiry to ascertain the facts of death of the depositor and details of legal heir(s) would continue.

In case the account is jointly operated by two or more persons (i.e. with operating instructions Payable Jointly), where one or more of the account holder have died and the others are alive & the amount payable is within the threshold limit the claim will be settled as above except the change that the documents will be executed jointly by the legal heirs (or anyone of them as mandated by the legal heirs) of the deceased depositors and the surviving depositor(s).

#### **Claims Above Threshold Limit –**

Where the amount of claim is above the threshold limit of Rs.25000/-, in case of claims without nomination in addition to ascertaining proof of death of depositor, proof of identification / authority of legal heir(s), the following documents are to be taken –

- Letter of Indemnity executed jointly by all the legal heir(s) along with two sureties of substantial worth.
- Declaration on Oath by all the legal heirs duly notarized.

In case the account is jointly operated by two or more persons (i.e. with operating instructions Payable Jointly), where one or more of the account(s) holder(s) have died

and the others are alive & the amount payable is above the threshold limit then claim will be settled in same manner as stated above except the change that the documents will be executed jointly by the legal heirs (or anyone of them as mandated by the legal heirs) of the deceased depositors and the surviving depositor(s).

## **SETTLEMENT OF CLAIMS IN RESPECT OF MISSING PERSONS:-**

### **Legal Position:-**

The settlement of claims in respect of missing persons would be governed by the provisions of Section 107/108 of the Indian Evidence Act, 1872. Section 107 deals with presumption of continuance and section 108 deals with presumption of death. As per the provisions of Section 108 of the said Act, presumption of death can be raised only after a lapse of seven years from the date of his/her being reported missing. As such, nominee/legal heirs have to raise an express presumption of death of the subscriber under Section 107/108 of the Indian Evidence Act before a competent court. If the court presumes that he/she is dead, then the claim in respect of a missing person can be settled as is done for any other deceased accounts.

### **Adoption of simplified procedures to avail inconvenience and undue hardship to the common person:-**

Obtaining court order regarding presumption of death could prove to be costly and time consuming for a common person. Hence, the RBI has suggested that the banks may follow a simplified procedure for settlement of such claims up to a threshold limit to be fixed by Banks having regard to the risks involved. Hence the branches are advised to adopt the following procedure to settle the claims of missing persons when the claim is made even before the receipt of courts order i.e. before a lapse of seven years from the date of his/her being reported missing.

### **The claims within threshold limits of Rs.25000/-**

The claim within threshold limit should be settled without insisting on production of any documentation other than: -

- FIR for reporting missing of a person
- Non-traceable report issued by police authorities
- Letter of indemnity cum affidavit

**The claim above the threshold limit of Rs.25000/-**

The claim above threshold limit should be settled by production of following documents-

- FIR for reporting missing of a person
- Non-traceable report issued by police authorities
- Letter of indemnity with two sureties of substantial worth each.
- Declaration on oath duly notarised.
- Publication in a newspaper mandatory in case of claims of amount of Rs.5.00 lacs and more.

**OTHER SPECIAL SCHEMES AND FACILITIES**

i. Various other deposit schemes to meet the requirements of individual depositors, like MMDC, MIDR, QIDR etc. are also available with the branches of the Bank. Detailed information on these schemes is available with our branches.

ii. Articles in safe custody: Articles such as shares, securities etc. can be kept in safe custody of the Bank. The terms and conditions and charges for safe custody are available on request at branches and at our website.

iii. Exchange of soiled/ mutilated currency notes: All the branches of the Bank will freely exchange soiled/ 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.

iv. Safe Deposit Lockers: This ancillary service available at select branches is by hiring a locker of various sizes by an individual, firms, limited companies etc. for a minimum period of one year for which rent is payable in advance subject to conditions. Nomination facility is available to the hirer. Terms and conditions and annual hire charges can be obtained from the branches. The hire charges are also available on clicking the link Service Charges and fees on the home page of the Banks website.

v. Foreign Exchange Services and Cross-Border Payments: Details of the exchange rate and charges which will apply to foreign exchange transactions are provided at selected branches. Cross border payments will be made subject to the provisions of the applicable Regulations about foreign exchange.

vi. Use of self-service enquiry terminal/ Multi Functional Kiosks (MFK) if available within the branch premises is allowed free of cost to the customer to access his/ her accounts.

vii. Automated Teller Machine (ATM) card is issued to all savings bank and current account holders. The card can be used for withdrawal of cash, for balance enquiries, for statement of accounts of recent transactions. Kindly visit nearest Branch or visit to our website. Customer may contact to the toll free number 1800 22 1911. As transactions in accounts using ATM cards are possible only by a account holder holding both the card and the Personal Identification Number (PIN) known only to him, all successful transactions through ATM will be considered authentic. If the account holder suspects irregularity, this must immediately be reported and request be given for hotlisting the card.

viii. Internet Banking: Customers can access their bank accounts and transact online through Central Bank of India's internet banking website . The customers will need to contact the Branch for registration by submitting the application. Log in will require user id and password customizable by the account holder. The facilities available include viewing account balances, generating account statements, bill payments for registered billers, ordering cheque books and drafts, funds transfer etc. Further details to be contacted to Branch or Call Centre on 1800 22 1911.

### **Grievance Redressal Mechanism (for more details/ policy please visit our website).**

In the present scenario of competitive banking, excellence in customer service is the most important tool for sustained business growth. Customer complaints are part of the business life of any corporate entity. This is more so for banks because banks are service organizations.

- As a service oriented organization, customer service and customer satisfaction both are our prime concern. The bank believes that providing prompt and efficient service is essential not only to attract new customers, but also to retain existing clientele base.
- This policy document aims at minimizing recurrence of customer complaints and grievances by prompt redressal, proper service delivery and review mechanism. The review mechanism should help in identifying shortcomings in product features and service delivery. Customer dissatisfaction spoils bank's name and image in the public.
- In order to make bank's redressal mechanism more meaningful and effective, a structured system has been built up. Such system would ensure that the redressal sought is just, fair and is within the given frame-work of rules and regulations. The policy document would be made available at all branches. All employees will be made aware of the complaint handling and redressal process.

#### BASIC PRINCIPLES:-

The bank's policy on grievance redressal is based on the following cardinal Principles:-

- Customers be treated fairly at all times
- Complaints raised by customers are dealt with courtesy and on time
- Customers are fully informed of avenues to escalate their complaints/grievances within the organization and their rights to alternative remedy, if they are not fully satisfied with the response of the bank to their complaints.
- Bank will treat all complaints efficiently and fairly as they can damage the bank's reputation and business if handled otherwise.
- The bank employees must work in good faith and without prejudice to the interests of the customers.

#### REASONS FOR CUSTOMER COMPLAINTS AND RIGHT OF CUSTOMERS:-

- The customer complaint arises mainly due to
  - The staff attitude in dealing with customers,
  - Functional deficiencies, inadequate provisions / arrangements available to the Customers in branches or gaps in standard of services expected and actual Services rendered.
- The customer reserves full right to register his / her grievance if not satisfied with the services provided by the bank. He / She can submit his/ her complaint by any mode of his/ her convenience such as online in person, in writing, over telephone, through e-mail or through 24x 7 online Call Centre. If a customer's complaint is not resolved within stipulated time frame or otherwise if he / she is not satisfied with the resolution/ solution provided by the bank, he/she can approach Banking Ombudsman or can avail other legal avenues for grievance redressal.

#### OBJECTIVES:-

- Bank shall ensure that a suitable mechanism exists for receiving and addressing complaints from its customers/ constituents with specific emphasis on resolving such complaints fairly and expeditiously regardless of source of the complaints.

**Grievance Redressal Mechanism:-** Mode of lodging complaints by the customers

- Our Bank's four-tier administrative set up provides the option to customers for lodging and redressal of their complaints

- Branch Office
  - Regional Office
  - Zonal office
  - Central Office
- All complaints received at every level will be immediately acknowledged by concerned Incharge and dealt with properly.
- Our Bank is providing an online grievance redressal mechanism whereby online registration of grievances can be made through our website, [www.centralbankofindia.co.in](http://www.centralbankofindia.co.in).
- The grievances will be attended at different levels as the time schedule specified in this policy with an inbuilt escalation process by which the grievances get escalated to next higher level in case of non redressal of grievance.
- As a measure of customer centric initiative, our Bank has introduced Customer Interaction Call Centre It works 24X7 for satisfaction of customer needs with a dedicated toll free number 1800 22 1911.

**Our Call Centre is providing the following services to the customers:-**

- Grievances services and resolution thereof.
- Information service with regard to Bank's deposit and loan products and other
- We have introduced the following additional facilities for betterment of Customer Services through Call Center:-
- a) Various IVR functionality have been introduced as per requirement of EASE/ 12Indians languages are also introduced on Phone Banking and IVR System.
- b) Introducing the Complaint Management and Grievances Redressal at Call Center additionally to facilitate real time complaint redressal .
- c) Introduced Customer's Rating – in order to receive Feedback from Customer on quality of grievance redressal.

**Ombudsman Scheme for Digital Transactions:-**

- Ombudsman Scheme for Digital Transactions, 2019 is introduced by RBI vide its Notification No. CEPD/PRS/No.3370/13.01.010/2018-19 dated 31.1.2019. The Scheme has come into force from 31.1.2019.
- **Salient Features of the scheme –**
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- Any person may file a complaint free of cost with the Ombudsman for Digital Transactions, such as Prepaid Payment Instruments: Non-adherence to the instructions of Reserve Bank by System Participants, Mobile / Electronic Fund Transfers: Non-adherence to the instructions of the Reserve Bank, Non-reversal / failure to reverse within reasonable time, funds wrongly transferred to the beneficiary account due to lapse at the end of System Participant.
- 
- The complaints relating to deficiency in services are disposed of through:
  - (i) Settlement by agreement between parties; OR
  - (ii) Conciliation and mediation between parties; OR
  - (iii) Passing an Award as per the provisions of the Scheme.
- The complaint is made not later than one year after the complainant has received the reply of the System Participant to her/ his representation or, where no reply is received, not later than one year and one month after the date of the representation to the System Participant;
- The Ombudsman for Digital Transactions shall not have the power to award compensation which is more than the actual loss suffered, or two million rupees whichever is lower.
- The Ombudsman for Digital Transactions may award compensation in addition to the above but not exceeding rupees 0.1 million to the complainant, taking into account the loss of the complainant's time, expenses incurred by the complainant, harassment and mental agony suffered by the complainant.
- It shall be the obligation of the System Participant concerned to implement the settlement arrived with the complainant or the Award passed by the Ombudsman for Digital Transactions when it becomes final and send a report in this regard to the Reserve Bank within 15 days of the Award becoming final.
- **APPEAL BEFORE THE APPELLATE AUTHORITY**
  - Party to the complaint aggrieved by an Award under Clause 12 or rejection of a complaint for the reasons referred to in Sub Clauses (d) to (g) of Clause 13, may within 30 days of the date of receipt of communication of Award or rejection of complaint, prefer an appeal before the Appellate Authority.
  - The order of the Appellate Authority shall have the same effect as the Award passed by the Ombudsman for Digital Transactions under Clause 12 or the order rejecting the complaint under Clause 13, as the case may be.

## Addresses and Helpline no of Grievances Redressal Cell at Corporate Offices & Zonal offices:-

### Corporate Office :

Central Bank of India,  
MMO Building, 2<sup>nd</sup> Floor,  
Fort, Mumbai – 400 023  
Tel.: 022 – 22643056/ 61648708  
Mail address: - cmoper@centralbankofindia.co.in

### CALL CENTER TOLL FREE NO

**( 24 hours ) .-1800 22 1911**

Contact Details of RO can be visit in our website.

### Zonal Offices:-

AHMEDABAD	
Central Bank Building P.O. No. 205, Lal Darwaja Ahmedabad – 380 001	Tel.: 079 – 25503586 Fax: 079 – 25505995 Email: zmahmezo[at]centralbank[dot]co[dot]in
BHOPAL	
9, Arera Hills, Jail Road Bhopal – 462 011	Tel.: 0755 – 2552026/23, 2674034/30/22 Fax: 0755 – 2552019 Email: zmbhopzo[at]centralbank[dot]co[dot]in, dgmbhopzo[at]centralbank[dot]co[dot]in Toll Free- 1800 233 4035



सेंट्रल बैंक ऑफ इंडिया  
सेंट्रल बैंक ऑफ इंडिया  
Central Bank of India

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CUSTOMER SERVICE, OPERATIONS DEPARTMENT, CENTRAL OFFICE, MUMBAI

## CHANDIGARH

Central Bank of India  
Zonal Audit Office  
SCO No.68-69,  
Sector -17B, Chandigarh-160035

Landline: 0172 702993/94/95  
Email: zmchanzo[at]centralbank[dot]co[dot]in

## CHENNAI

48/49, Monteith Road  
Egmore,  
Chennai – 600 008

FGM, Zonal Office, Chennai  
Tel.: 044 – 28883102  
Fax: 044 – 23464200  
Email: zmchenzo[at]centralbank[dot]co[dot]in

## KOLKATA

Central Bank Building  
33, Netaji Subhash Road  
Kolkata – 700 001

Tel.: 033 – 22301270/1275/7007  
Fax: 033 – 22309864  
Email: zmkolkzo[at]centralbank[dot]co[dot]in

## LUCKNOW

73, M. G. Road  
Hazratganj  
Lucknow – 226 001

Tel.: 0522 – 2611301-4  
Fax: 0522 – 2613240  
Email: zmluckzo[at]centralbank[dot]co[dot]in

## MUMBAI METRO ZONAL OFFICE

Standard Building, 1st Floor  
D. N. Road,

Tel: 022 – 22047229/7301/7304  
Fax: 022 – 22044720



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**CUSTOMER SERVICE, OPERATIONS DEPARTMENT, CENTRAL OFFICE, MUMBAI**

Mumbai – 400 023	Email: zmmmzo[at]centralbank[dot]co[dot]in
<b>NEW DELHI</b>	
Plot No. 4, Block No. 54, Opp. Desh Bandhu Gupta Road, Karol Baugh, New Delhi – 110 005	Tel.: 011 – 23318964, 23319268/69 Fax: 011 – 23311332/237 Email: zmdelhzo[at]centralbank[dot]co[dot]in
<b>PATNA</b>	
2nd Floor, Block B Maurya Lok Complex Dak Banglow Road, Patna – 800 001	Tel.: 0612 – 2226607 Fax: 0612 – 2221898 Email: zmpatnzo[at]centralbank[dot]co[dot]in
<b>PUNE</b>	
P. B. No. 98, 317 M. G. Road, Pune – 411 001	Tel.: 020 – 26131611-17 Fax: 020 – 26131618 Email: zmpunezo[at]centralbank[dot]co[dot]in