Kadi Bank
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CUSTOMER CHARTER

Contents

Preamble....3
Background....3
Objective and Purpose....3
Display on the Bank's website....3
Bank's Premises....4
Bank's Branches....4
Currency Note related Services....4
Deposit related Services....4
Safe Deposit Lockers....5
ATM / Debit Card....5
Dispute....6
Value added Services....6
Customer Awareness & Staff Sensitization....6
Loans & Advances related facilities....7
Digital Services....7
Services through SMS / E-mail....8
Review....8

Preamble:

This document is known as **"Customer Charter"** of Shree Kadi Nagarik Sahakari Bank Ltd; Corporate Office, Kadi and shall be effective for one year from the date of issue till the next review.

Background:

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

Objective and Purpose:

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

- **Display on the Bank's website:**
  - As per RBI guideline, we have migrated our official website new website is https://kadi.bank.in
  - Search option to know interest rates on Deposit and Advances, Fees & Charges etc.
  - Search option with Name and Address to know UDRN No. of Unclaimed Deposits already transferred to DEA Fund of RBI.
  - Details of various banking products, Digital Banking, ATM / Branch Locator etc.
  - The DICGC Logo and QR code are displayed with the statement "Shree Kadi Nagarik Sahakari Bank Ltd; is registered with DICGC."
  - Link on Home Page of the website of bank to report any unauthorized transactions / lodge a complaint.
  - Integrated Ombudsman Scheme 2021 of RBI along with salient features.
  - Details of Grievance Redressal.
  - Various forms to avail different products and services.
  - Unclaimed Deposits / inoperative Accounts claim forms & Steps to activate inoperative or Unclaimed Account details.
  - Check List and related documents for settlement of claims of deceased depositors.
  - Last three years annual reports.
  - Various customer related policies.
  - Awareness against cyber fraud issued by RBI & "RBI Kehta Hai" section is available on bank's website to provide lots of valuable information on increasing the awareness among the customers including cyber security awareness using various customer related policies.
  - Information on upcoming events such as AGM, Branch opening / shifting / closing etc.
  - Awareness against cyber fraud issued by RBI & "RBI Kehta Hai" section is available on bank's website to provide lots of valuable information on increasing the awareness among the customers including cyber security awareness using text, GIFs and video-based files.
  - Direct link for various facilities such as Net Banking View Only Portal, Debit Card Security, 121 Form (15G / 15H form), Customer SMS services, Customer Dispute form etc.

- **Bank's Premises:**
  - Bank's premises are spacious, well maintained, neat & clean, fully air conditioned and well equipped.
  - Maintenance of all premises in good condition is being looked after by a senior officer from Corporate Office on continuous basis.
  - Time norms for specified business transactions are displayed prominently at all branch premises.

- **Bank's Branches:**
  - There are 18 branches working in Gujarat State.
  - More emphasis is given for services to Senior Citizens / physically challenged people.
  - "May I help you" desks are identified at all the branches for customers.
  - Uninterrupted customer service is provided in all the branches.
  - Customer related guidelines in form of banks' circulars / banners are displayed on notice board of all branches.
  - Claim in respect of missing people is accepted.
  - Cheque drops boxes have been provided in some branches as an additional facility.
  - Complaint Box / Suggestion Box is available at all the branches to improve our customer service.
  - Private Security arrangements have been made at our branches with C.C.T.V. cameras / siren facility. Centralized CCTV monitoring cells are deployed at the Corporate Office.
  - Bank offers Pay Order facilities at reasonable cost.
  - Bank has been maintaining the privacy and security of customer information.

- **Currency Note related Services:**
  - Currency Note counting machines with dual display and fake note detectors are provided at cash counters in cashier's cabin.
  - Provided magnified glass, UV Lamp for detect Counterfeit note.
  - Soiled / Mutilated Notes and Coins are accepted and exchanged at cash counters of all our branches.

- **Deposit related Services:**
  - Personalized cheque book facility is provided for CASA Accounts.
  - Bank offers free Passbook for Savings Account holders, Recurring Depositors. Bank also provides free account statements for Current Account, Loan Account holders. Duplicate Passbooks and Statements are offered at nominal charges.
  - Bank offers attractive interest rates for Term Deposit / Recurring Deposit Holders.
  - As per RBI guidelines, bank has implemented Cheque Truncation System (CTS) for continuous clearing of cheques.
  - Our Bank has started Printing Name of Nominee on Passbook and statement of Operative Account as well as on FDR, if customer has Opted Nomination Facility in the Account.
  - The Depositor(s) may nominate in the prescribed manner one or more persons not *exceeding four either "Successively" or "Simultaneously" to whom the amount of deposit* may be returned by bank in the event of death of all Depositor(s).

- **Safe Deposit Lockers:**
  - Well maintained air conditioned and spacious safe deposit locker facility at competitive locker rent at 16 out of 18 branches.
  - Facility of safe deposit lockers is provided only after complying with Customer Due Diligence and as per the extent guideline.
  - Bank is obtaining a Term Deposit, at the time of allotment, which covers three years rent and the charges for breaking open the locker in case of eventuality.
  - System based wait list is maintained for the allotment of lockers.
  - Bank has implemented infrastructure and security standards as per the extent guidelines.
  - Bank insists locker-hirers for nomination facility and educates the customers about its benefits.
  - In case of deceased customer, bank returns the contents of lockers / safe custody articles to Survivor / Nominee / Legal Heirs as per the bank's policy.
  - Safe Deposit Locker is hired by one or more individuals, all the individuals together nominate one or more people not exceeding four successively. locker is hired by two or more individuals jointly (i.e. Operated under joint signature) Then joint hirers can nominate one or more persons jointly. (Successive or simultaneous nomination is not applicable in such cases).

- **ATM / Debit Card:**
  - The Bank issues RuPay Classics and RuPay Platinum Debit Cards. RuPay Platinum Debit cardholders are eligible for a Accidental death or Permanent total disability insurance coverage through NPCI of upto ₹2 lakhs.
  - RuPay Platinum debit cards have the contactless functionality for enhanced convenience.
  - Cash Withdrawal and other value added services are being provided through 1 ATM and 2 Cash Recycler onsite locations. Cash withdrawal limit has been up to Rs. 25,000/- in Classic card and Rs. 50,000/- in Platinum Card. POS & E-com limit is Rs. 50,000/- and Rs.2,00,000/- for Classic Card and Platinum Card respectively at present. Arrangements are in place for lodging ATM related complaints / suggestions and any complaints, which, are promptly addressed.
  - Green PIN facility is available at all Kadi Bank ATM Terminals to generate PIN for Debit cards.
  - Bank provides Enhanced card security of ATM cards giving customer 24x7 access to block / unblock Debit card, switch on/off ATM / POS / E-com / Contactless channels and can also set separate transaction limit for each channel through option on Bank's web-site Internet Banking portal (view only) and mobile banking applications (both transaction and view only).
  - Cash Recyclers Machines (CRM) are available 24x7 at Ranip, Ahmedabad and Highway, Kadi Branches.
  - To ensure our ATMs are accessible to customers with special needs, the Bank has installed Braille-enabled ATMs.

- **Dispute:**
  - The bank has appointed Principal Nodal Officer and Nodal Officer as per the Banking ombudsman scheme. A senior officer is appointed to look after customer service / customer complaints / complaints received through office of Banking Ombudsman, CEPC as well as directly received from customers and comply with the Banking ombudsman scheme. All the complaints are resolved within the stipulated period as per the Banking ombudsman scheme with no pendency and resolved to the satisfaction of the customer
  - Bank provides 24x7 facility to customer for blocking the lost / stolen cards by IVR with last SIX digits of their A/c number from their registered mobile number; detailed FAQs are available on website. Same is also available through option on Bank Mobile App.
  - Online dispute registration option given through web-site for easy and faster resolution of customer complaints.
  - 24x7 Account Freeze option via SMS is available for customers to avoid financial loss in fraudulent transactions.

- **Value added Services:**

  As a value-added service, general insurance facilities are available through corporate agency arrangements with Bajaj General Insurance Company Limited, IFFCO TOKIO General Insurance Company Limited, and ICICI Lombard General Insurance Company Limited. Life insurance facilities are available through Life Insurance Corporation of India and Generali Central Life Insurance Company Limited. Benefits under government schemes, namely PMSBY and PMJJBY, are provided to customers who have opted for these insurance schemes. The Bank also provides accident insurance coverage of ₹4 lakh to savings account holders (first account holder only).

- **Customer Awareness & Staff Sensitization:**
  - Customers meets are arranged either in-personal or online platform to have interaction with customers. Such meets provide a platform for suggestions to improve customer service. The meets are attended by senior executives. The suggestions / complaints are examined and required remedial actions are taken.
  - Bank is conducting Digital awareness program for bringing comfort of usage of digital banking channels to its valued customers.
  - Bank is continuously spreading awareness about the Cyber Crime by sending SMS and through banners on bank's website and in the branches and also through WhatsApp status.
  - Customer service aspect is covered in various Audit / Inspection of the bank.
  - Root-cause analysis is conducted for customer related matters in various audit reports as well as customer complaints to improve customer service.
  - We use 1600 series for all transactional and service-related calls, Our Bank Number for verification of Transaction & Service Call No. is 1600204040.
  - Our bank is focusing to educate society, customers & groups and Non-Bank Customers at large to prevent them from Cyber Fraud.
  - Customers are advised to be cautious of malware, secure their Computer, mobile devices, and do not share confidential details to anyone.

➢ Loans & Advances related facilities:

- Bank is focusing on advances in Retail Sector as well as MSME Sector.
- Bank offers various Retail & Commercial Loan / Advance facilities with competitive interest rate.
- Bank is offering unsecured loan scheme in the name of "Personal Loan".
- To make the advance facilities more attractive, apart from regular advance schemes, bank has specialized schemes like Small Business Overdraft & Term Loan, OD against NSC, KVP, LAP, Personal Loan, Secured Loan for individual etc.
- Bank is offering Repo Rate based Housing loan and Vehicle Loan. Conversion option is available to existing borrowers having EMI repayment mode from Floating Rate to Fixed Rate Product and vis-a-versa by paying conversion fees @ 2.00% (GST extra).
- Bank has also tied up with various Government agencies for providing subsidy benefits in eligible cases, to our customers, like Subsidy under PMEGP, CLSS Capital Subsidy, Capital & Interest subsidy from State Govt., PMAY-U-2.0 etc.
- The Borrowers having better credit rating are given competitive interest rate under Credit Rating scheme introduced / modified from time to time.
- The bank is also providing services of issuance of Bank Guarantee (Financial only), issuance of Solvency Certificate as per Bank's Guideline issued from time to time.
- Bank Guarantees (Financial only) issued by our bank are accepted by various Gujarat Government departments, Boards, Corporations, Public Sector Undertakings etc.
- Our Bank do collect 'Penal Charges' in advance facilities, if required.
- Our Bank provides Housing Loan as per RBI Guidelines.
- Our Bank provides Key Fact Statement to avoid any ambiguity related to charges to related borrowers.

➢ Digital Services:

- Bank is providing full-fledged Mobile Banking Service to all its customers who have enrolled for mobile banking so as to provide them 24x7 and anywhere banking facility.
- IMPS and UPI issuer service is provided.
- IMPS limit is Rs. 5,00,000/-.
- Fund transfer facility through RTGS / NEFT is provided 24x7 basis as per RBI guidelines.
- Bank is providing view only net banking facilities to its customers.
- Bank has put in place missed call service for balance enquiry and mini statement as well as account statement.
- Bank is providing facility to register Form 121(15G / 15H) on bank's Mobile Application for Fixed Deposit holders.
- Our bank has been informing to those customer whose Re-KYC is pending on periodical basis through SMS / Letter. Customer can submit Re-KYC declaration through website, Mobile Banking and through Branch.
- Bank has introduced Positive Pay system, as per RBI guidelines, to customer issuing cheques to provide cheque details through website and at branches.
- Card-on-file tokenization facility has been implemented.
- All remittance transactions done by customers through the Bank's Mobile Banking platform are provided free of cost to promote digital banking.

- Bank has introduced interactive statement through Mobile Banking in which customer wise all operative accounts and transaction details can be shown and Customer can give feedback on the same page of the application.
- Bank has availed cyber-insurance cover for Rs.4.00 Crore to protect the bank from cyber-crimes.
- Bank has re-vamped and modernized its Primary Data Centre in Mumbai Oracle Cloud Infrastructure and Disaster Recovery (DR) site in Hyderabad with Oracle Cloud Infrastructure which is managed by Bankai Informatics Pvt. Ltd. (CBS vendor) having periodical mock runs to ensure 24x7 CBS availability to its customers.

➢ **Services through SMS / E-mail:**

- SMS Alert service is provided in following types of financial transactions:
  - Transfer Credit and Debit Transactions
  - Clearing Debit and Credit Transactions
  - Cash Debit and Credit Transactions
  - ATM withdrawal / POS / E-Commerce Transactions / Mobile Banking
  - RTGS and NEFT Debit and Credit Transactions
  - NACH Transactions
- Apart from above financial transactions, SMS Alert is sent for following non-financial transactions:
  - Term Deposit Maturity (Non-Auto Renewal)
  - Account open SMS to account holder
  - Limit renewal
  - Pin Change notification
  - Beneficiary Addition notification
  - Change of account status to freeze / in-operative / dormant / un-claim
  - Change on PIN and Address
  - EMI due intimation
  - Insurance due intimation.
- Bank is providing following to customers through Email,
  - Account Statements
- Bank has started providing statement on e-mail to customers at their registered mail address, thus bank has taken green initiative and is trying to become environmental friendly.

Review:

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