

CITIZEN'S CHARTER

A Charter for Customer Service

JANUARY 2014

We at J&K Bank have always endeavored to make banking with us a pleasant experience. We believe that the ability of the bank to achieve the socio-economic objectives and in the process bring more and more customers into our fold will ultimately depend on the customer satisfaction. Therefore, we have a strong belief that a satisfied customer is our asset and our ambassador.

A need was felt by us that in order to become more customer friendly the Bank should come out with charter of its services for the benefit of our customers. “**Citizens’ Charter**” was considered as a base instrument to fulfill this need and accordingly this document was prepared.

This charter 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 “**Citizens’ Charter**” has been prepared to promote fair banking practices and to give information in respect of various activities relating to customer service.

BRIEF PROFILE

J&K Bank functions as a universal bank in Jammu & Kashmir and as a specialized bank in rest of India. It is also the only private sector bank designated as RBI’s agent for banking business, and carries out the banking business of the Central Government, besides collecting central taxes for CBDT.

J&K Bank follows a two-legged business model whereby it seeks to increase lending in its home state, and at the same time, seeks to capture niche lending opportunities on a pan-India basis to build volumes and improve margins.

J&K Bank operates on the principle of ‘socially empowering banking’ and seeks to deliver innovative financial solutions for household, small and medium enterprises.

The Bank, incorporated in 1938, is listed on the NSE and the BSE. It has a track record of uninterrupted profits and dividends for four decades. The J&K Bank Cash Certificate Plan is rated P1+, indicating the highest degree of safety by Standard & Poor and CRISIL.

VISION

"To catalyze economic transformation and capitalize on growth."

Our vision is to engender and catalyze economic transformation of Jammu and Kashmir and capitalize from the growth induced financial prosperity thus engineered. The Bank aspires to make Jammu and Kashmir the most prosperous state in the country, by helping create a new financial architecture for the J&K economy, at the center of which will be the J&K Bank.

MISSION

Our mission is two-fold: To provide the people of J&K international quality financial service and solutions and to be a super-specialist bank in the rest of India. The two together will make us the most profitable Bank in the country.

APPLICATION OF CHARTER

This document 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. Loans and advances may 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.

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. We will ensure that all our staff members are aware of the commitments contained in these documents and faithfully implement them.

The Charter provides essential information on transactions relating to savings, current and fixed 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 Local Zonal Offices (addresses and contact nos. available on our website or contact us at 01942481999).

Information given in the Charter is current as of January 31 2014.

Information given is subject to change/revision. The Bank will endeavor to update the information on the website when changes are made but please contact the nearest branch/Zonal Office/Corporate Office for the latest changes, if any.

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 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 below.

**Vice President,
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190 001**

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