

CITIZEN'S CHARTER

A Charter for Customer Service

January 2020

About Us

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 the Union Territories of Jammu & Kashmir and Ladakh and as a specialised bank in the rest of the country. It is also the only private sector bank designated as RBI’s agent for banking business, and carries out the banking business of the Union Territories of J&K and Ladakh, besides collecting central taxes for CBDT/CBEC.

J&K Bank follows a two-legged business model whereby it seeks to increase lending in its home territory which results in higher margins despite modest volumes, 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.

VISION

"To catalyse economic transformation and capitalise on growth."

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

MISSION

Our mission is two-fold: To provide the people of Union Territories of J&K and Ladakh international quality financial service and solutions and to be a super-specialist bank in the rest of the country. 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 01942502649) or call on toll-free number 1800 1800 234.

Information given in the Charter is current as of January 14, 2020. 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,
Strategy & Partnerships Division,
Corporate Headquarters,
M.A. Road Srinagar J&K 190 001**

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KEY COMMENTS

OUR KEY COMMITMENTS TO CUSTOMERS:

- I. We promise that we will act courteously, fairly and reasonably in all our dealings with you.
- II. We will make sure that our documents and procedures are clear and not misleading and that you are given clear information about our products and services.
- III. When you have chosen an account or service we will give you clear information about how it works, the terms and conditions and the interest rates which apply to it.
- IV. We will help you use your account or service by sending you regular statements on demand / request (where appropriate) and we will keep you informed about changes to the interest rates, charges or terms and conditions.
- V. 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.
- VI. We will treat all your personal information as private and confidential, and operate secure and reliable banking and payment systems.
- VII. We will publicize our Citizens' Charter, have copies available and make sure that our staff is trained to put it into practice.

WE EXPECT OUR CUSTOMERS TO:

- I. To help us meet the "Know Your Customer (KYC)" guidelines at the time of opening the account. In order to comply with regulatory/statutory requirements, while opening the account we will adhere to the Know Your Customer (KYC) Norms, Anti Money Laundering (AML) guidelines, satisfy ourselves about the identity, including verification of address of a person/s, seeking to open an account, to assist in protecting the prospective customer/s, members of the public and ourselves against fraud and other misuses of the banking system. We will also satisfy ourselves about the sources of income of the existing/ prospective customer. Customers shall also provide the desired documents as per the requirements of the bank for Updation and verification as per the periodicity of submission.
- II. Take precautions that are indicated for protection of their accounts.
- III. Avail services like Automated Teller Machine (ATM), Mobile Banking Service (MBS), e-banking, Electronic Clearing System (ECS), Electronic Fund Transfer like NEFT & RTGS, SMS Alert etc. if offered by the branch.
- IV. Avail nomination facility for their accounts and safe deposit lockers.
- V. Not to introduce any person not known personally.
- VI. Pay service charges for non-maintenance of minimum balances, return of cheques, remittances, collections etc. The details of charges are available on the Bank's web site and also with our branches.
- VII. 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 FOR SAVINGS BANK ACCOUNT

- I. Savings Bank Accounts (SB A/Cs) are designed to help customers inculcate the habit of savings. It helps the customers 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)/PML” guidelines which are mandatory. The objective of KYC/AML guidelines is to prevent misuse of the banking system intentionally or unintentionally for criminal purposes/ money laundering and other fraudulent activities. The KYC/AML 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 in all cases. No separate proof of address is required for current address and Single document for proof of identity and proof of address can suffice.

Officially Valid Documents - OVD (certified copy of OVD to be obtained)			
S.No.	OVDs	Proof of Identity	Proof of Address
1.	Passport	Yes	Yes
2.	Election ID / Voters' ID card	Yes	Yes
3.	Driving License (laminated/non -laminated)	Yes	Yes
4.	Job card issued by NREGA duly signed by an officer of the State	Yes	Yes
5.	Letter issued by National Population Register (NPR) containing details of name and address.	No	Yes
6.	Proof of Possession of Aadhaar (i) Aadhaar Letter/ Card*	Yes	Yes

Note: Copy of Permanent Account Number (PAN) in the name of the Individual duly validated in PAN/TAN application of the bank or Form No. 60 is mandatory.

Note: In case of joint accounts, applicants who are not closely related to each other would be required to establish their identity and address independently.

- V. **Basic Savings Bank Deposit Account:** - Branches may open accounts for those customers who do not want to maintain prescribed Average Monthly Balance. There is no relaxation w.r.t. KYC & AML guidelines.
- 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.
- 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 139A) from the person opening the account.
- VIII. Interest @3.25 % p.a. with quarterly rests is paid on SB A/Cs on the daily product basis. The interest rate and the method of application are subject to changes from time to

- time.
- IX. 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 issued free in a year. For Senior Citizens, 25 cheque leaves are prescribed.
- X. Local cheques for collection will be credited to the account within a maximum period of 3/4 days depending on the clearing norms at the centre.
- XI. Immediate credit will be provided for outstation collections up to Rs 20000/- for accounts that are satisfactorily conducted. Bank will pay interest for delays in collection of outstation cheques presented for credit to account beyond 10/14 days, depending on the centre of collection.
- XII. Service charges are applicable for cheques returned unpaid.
- XIII. Amount in withdrawal slip should be in whole rupees with a minimum of Rs. 50/- and maximum Rs. 20000/-. Payment by withdrawal slip to third parties is not allowed.
- XIV. Standing Instructions (S.I.) are accepted in SB A/Cs without Service charges.
- XV. The average monthly balance (AMB) required to be maintained in a Savings Bank account is as under:

S.No.	Nature of Account	Charges
1.	General Small Account (Minimum AMB: NA)	NIL
2.	ISSS/NOAPS Small Account (Minimum AMB: NA)	NIL
3.	MGNREGA Small Account (Minimum AMB: NA)	NIL
4.	Migrant Labourer Small Account (Minimum AMB: NA)	NIL
5.	Smart Card General Small Account (Minimum AMB: NA)	NIL
6.	Pension Account (Minimum AMB: NA)	NIL
7.	Basic Saving Bank Deposit Account (Minimum AMB: NA)	NIL
8.	General Salary A/C (Minimum AMB: NA)	NIL
9.	SB Account Government (Minimum AMB: NA)	NIL
10.	General SB A/C (Minimum AMB: ₹1000/-)	₹5 plus GST per ₹100 of the shortfall or part thereof from Average Monthly Balance Requirement OR ₹50/- per month + GST, whichever is lower
11.	Deluxe SB A/C (Minimum AMB: ₹5000/-)	₹5 plus GST per ₹100 of the shortfall or part thereof from Average Monthly Balance Requirement OR ₹250/- per month + GST, whichever is lower
12.	Deluxe Salary A/C (Minimum AMB: ₹5000/-)	₹5 plus GST per ₹100 of the shortfall from Average Monthly Balance Requirement OR ₹250/- per month + GST, whichever is lower
13.	Pink Saving Gold Scheme for Women* (Minimum AMB: ₹100000)	₹700/- Plus GST per Month.

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14.	Pink Saving Platinum Scheme for Women* (Minimum AMB: ₹500000)	₹2500/- Plus GST per Month
15.	Premium Saving Bank Scheme (Minimum AMB: ₹100000)	₹10 plus GST per ₹1000 of the shortfall or part thereof from Average Monthly Balance Requirement OR ₹1000/- per month + GST, whichever is lower
16.	Pink Silver Salary Saving Scheme for Women* (Minimum AMB: ₹25000)	₹100 plus GST per ₹5000 of the shortfall or part thereof from Average Monthly Balance Requirement OR ₹500/- per month + GST, whichever is lower
17.	Family Protection Saving Bank A/c (Minimum AMB: ₹5000/-)	₹5 plus GST per ₹100 of the shortfall from Average Monthly Balance Requirement OR ₹250/- per month + GST, whichever is lower

- XVI. No customer introduced operations (withdrawals/drawings/deposits) for the last 24 months render a Savings Bank Account as “inoperative”.
- XVII. For details of service charges applicable to savings bank accounts, please ask your Business Unit. Service charges are also available on the Bank's web site.
- XVIII. The service charges/minimum balance requirements are subject to change. For the latest rates please feel free to contact the branch where you maintain the account or call our toll free helpline number 1800 1800 234.

GENERAL TERMS AND CONDITIONS OF SERVICE FOR CURRENT ACCOUNT

- I. Current Accounts (CD A/Cs) can be opened by individuals, partnership firms, private and public limited companies, HUFs/ specified associations, societies, trusts etc.
- II. Formalities/procedures relating to opening of Current Accounts for individuals are same as those mentioned for Savings Bank Accounts. For proprietorship firms, 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 cheques. A cheque should not be issued for an amount of less than Rs. 50/- .Cheque book charges and No. of cheques issued free of cost per year are as under:

Cheque Book Charges	Rs.3 plus GST per cheque leaf for SB Accounts, Basic Current Accounts & Grameen Current Accounts, Cash Credit and SOD Accounts Rs.2 plus GST for higher Current Account Variants
Free cheque leaves per year	
Savings Bank Account (All variants)	20
Basic Current Account	50
Premium Current Account	150
Premium Plus Current Account	200
Gold Current Account	300
Platinum Current Account	Unlimited
Borrowal Accounts with limits up to Rs. 10.00 lakhs	50
Borrowal Accounts with limits up above Rs. 10.00 lakhs	100
Pink Gold Saving Scheme for Women/ Premium Saving Bank Scheme	200
Platinum Saving Scheme for women	Unlimited
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- VI. A cheque which is presented more than 3 months after the date of issue will be treated as "stale" and shall not be paid. Such cheques shall be paid only after revalidation by the drawer.
- VII. Cheques should not be drawn without adequate balance or against un-cleared effects, in order not to attract the penal provisions of section 138 of the Negotiable Instruments Act.

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- VIII. The cheque book should be kept safely to prevent any misuse and consequential loss to the depositor(s). The loss of any cheque 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, or through mobile banking or e-banking 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/BU concerned.
- XII. The Average Monthly Balance (AMB) required to be maintained in a Current Account is as under:

S.No	Nature of Account	Charges
1	Current Account Government. (Minimum AMB: NA)	NIL
2	Basic CD A/C (Minimum AMB: ₹ 4000/-)	₹200/- Plus GST per Month
3	Grameen CD A/C (Minimum AMB: ₹ 2000/-)	₹100/- Plus GST per Month.
4	Premium CD A/C (Minimum AMB: ₹ 50000/-)	₹400/- Plus GST per Month.
5	Premium Plus CD A/C (Minimum AMB: ₹ 100000/-)	₹600/- Plus GST per Month.
6	Gold CD A/C (Minimum AMB: ₹250000)	₹1200/- Plus GST per Month
7	Platinum CD A/C (Minimum AMB: ₹500000)	₹2500/- Plus GST per Month

- XIII. Facilities like local clearing, immediate credit of outstation cheques etc. are as applicable to savings accounts.
- XIV. The service charges/AMB requirements are subject to change. For the latest rates please feel free to contact the branch where you maintain the account or call our helpline numbers.

GENERAL TERMS AND CONDITIONS OF SERVICE TERM DEPOSITS ACCOUNT:

- I. Term Deposit Accounts can be opened by individuals, partnership firms, private and public limited companies, HUFs/specified associations, societies, trusts etc.
- II. Formalities/procedures relating to identification and introduction for opening of Term Deposit Accounts in the name of individuals are same as those mentioned for Savings Bank Account. For term 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 139A) from the person opening the account.
- IV. Term Deposit Accounts can be opened for a minimum period of 7 days and 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 or at the time of maturity. Interest is also payable monthly at discounted rates.
- VI. The Bank issues receipt (Term Deposit Receipt - TDR) for amounts kept in each fixed deposit account.
- VII. Premature closure of Term 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 0.50%.. The Term Deposits can be rolled over to take benefit of any interest rate escalation without penalty provided the new deposit period chosen is more than the residual period of original deposit. 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 except Tax Saver Deposit Scheme.
- IX. In the absence of specific instructions from the customer, a Term Deposit on maturity is automatically renewed for the same period subject to a maximum of 1 year at the rate of interest prevailing on the date of maturity.
- X. 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 TDR at the transferor or transferee branch.
- XI. The maturity proceeds will be credited to the current/savings bank account of the depositor if exceeding Rs. 20,000/-. Interest on Term Deposits is subject to Tax deducted at source. 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.
- XII. Depositors may furnish Form 15G or Form 15H in triplicate to receive interest without tax deduction at source (TDS) if their income from all sources including interest is below the IT exemption limit and they have a valid PAN.
- XIII. The Bank will issue TDS certificates for the tax deducted.
- XIV. The Bank may introduce branded term deposit schemes with options /features more attractive to customers. Some of the above provisions in such deposit schemes may be subject to restrictions. Please contact the Business Unit/web site to know the details of such deposit schemes.

- XV. In absence of written mandate for auto renewal, it shall be deemed that the customer has provided mandate for the same unless the customer provides written instructions for non-renewal of term deposit.
- XVI. In case of auto-renewal instructions, the account shall continue to be renewed on the basis of initial mandate by customer till the total tenure of all the successive renewals undertaken through auto-renewal is not more than 10 years. Subsequently, the account shall be transferred to overdue head as per the policy on overdue deposits unless fresh mandate is provided by the account holder/s.

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. Nomination can be made in favour of a minor also. During the period the minor does not attain majority, the natural guardian will receive the amount on the minor's behalf.
- VI. For the existing accounts where nomination is not made, the account holder/s can do so by filling up form available with the branches.
- VII. 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.
- VIII. 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) with their full signature.

OTHER SPECIAL SCHEMES AND FACILITIES

- (a) Various other deposit schemes to meet the requirements of individual depositors, like Smart Saver Deposit Scheme, Child Care Deposit Scheme, Mehandi Deposit Scheme, etc. are also available with the business units of the Bank. Detailed information on these schemes is available from our business units.
- (b) Deposit Schemes for Senior Citizens: The fixed deposits of senior citizens (60 years and over) attract additional interest of 0.50% for all maturity periods. These are subject to change. The additional interest of 0.50% shall not be payable in case of fixed deposits contracted under smart saver scheme.
- (c) Exchange of soiled/mutilated currency notes: 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.
- (d) 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. 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 Schedule" on the home page of the Bank's website.
- (e) Foreign Exchange Services and Cross-Border Payments: Details of the exchange rate and charges which will apply to foreign exchange transactions are provided at select branches. Cross border payments will be made subject to the provisions of the applicable Regulations about foreign exchange.
- (f) Use of self-service enquiry terminal if available within the branch premises is allowed free of cost to the customer to access his accounts.
- (g) Instant Chip Based J&K bank Global Debit card is issued to all savings bank and current account holders as per charges mentioned in Service Charges Schedule, currently Rs.100+GST. The Personalized Chip Based J&K bank Global Debit card is issued at a cost of Rs 200/- +GST .The card can be used to for withdrawal of cash, for balance enquiries, for statement of accounts of recent transactions and for shopping at point of sale & e-commerce terminals. The use of card is subject to an Annual fee applicable as per Service Charges Schedule, presently Rs.45 per quarter + GST for both domestic Master card and International Card per annum. As transactions in accounts using ATM cards are possible only by a person 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 cardholder suspects irregularity, this must immediately be reported and request be given for hot listing the card.
- (h) Internet Banking: Customers can access their bank accounts and transact online through J&K Banks' internet banking website www.jkbank.com. The customers will need to sign up for registration by submitting the application form downloadable from www.jkbank.com. Log in will require user id and password customizable by the account holder The internet banking also called e-banking is safe & secure enabled with Second Factor Authentication(2FA). The facilities available include viewing account balances, generating account statements, bill payments for registered billers, purchase of train

tickets online, ordering cheque books, funds transfer etc. Further details can be had from the branch or from the internet banking site www.jkbank.net

- (i) Mobile Banking (mPay): The facility shall be available to pre-paid as well as post-paid mobile subscribers subject to condition that SMS service should be active on the number. The facility shall be available through GPRS / Wi-Fi (Internet). Mobile banking application is compatible on Android and IOS phones with Internet facility. The following services have been made available through Mobile Banking Application:

- (a) Online registration using Debit card
- (b) Fund transfer within Bank to other Accounts
- (c) Mobile to Mobile Funds Transfer
- (d) Interbank Fund Transfer using NEFT.
- (e) Funds Transfer using IMPS
- (f) Balance Inquiry
- (g) Mini Statement
- (h) Cheque Status
- (i) Cheque Stop
- (j) Personalized Dashboard
- (k) Upload Profile Picture
- (l) Upload Wallpaper
- (m) Reset MPIN online using Debit Card
- (n) Reset Application Password online
- (o) Branch Locator Service
- (p) ATM Locator Service
- (q) Products and Offers

Customer can download J&K Bank Mobile Banking App from their respective App Store and install the same on his / her mobile handset. After opening the App customer would be asked to enter his/her:

- (a) Debit Card Number
- (b) Debit Card Expiry Date
- (c) Debit Card 4 digits PIN

This information will be validated by the bank. If successful, an OTP will be send to customer on same mobile number through which he is registering, provided the mobile number is the same as the number registered with the bank. Subsequently, the Customer will be prompted to enter his OTP. Once the OTP is validated, the customer will be registered successfully for J&K Bank mobile banking and default MPIN will be sent to the mobile number via SMS. In case the mobile number being used for registration is different from the one registered with the bank, then the customer's request for registration will be declined. The app has no user id. It works on two pins: LOGIN Password and MPIN which are both 4 digits. LOGIN Password is set by customer himself to a 4 digit number. The default 4 digit MPIN received via SMS needs to be changed mandatorily to complete the registration. All the accounts of the customer shall be available for transactions. Further details can be had from the branch or from the contact Helpdesk on 18001800234 or by mailing queries on mbank@jkbmail.com.

SERVICE TO SPECIAL CUSTOMERS

A. Pensioners and Senior Citizens:-

- I. There will be prioritized service for senior citizens, physically handicapped persons by effective crowd / people management available at all branches.
- II. Provide automatic updation of age records and then conferring senior citizen benefits wherever applicable once a customer becomes a senior citizen.
- III. The needs of the senior citizens and the physically challenged persons will also be an important input for Bank in deciding on the branch locale and its access.

B. Providing banking facilities to Visually Impaired Persons:

- I. In order to facilitate access to banking facilities by visually challenged persons, bank will offer banking facilities including cheque book facility / operation of ATM / locker etc., to the visually challenged who are capable of using those facilities.
- II. Legal Guardianship Certificate issued under the National Trust Act, 1999 empowers the disabled persons with autism, cerebral palsy, mental retardation and multiple disabilities to have accounts.
- III. Bank will rely upon the Guardianship Certificate issued either by the District Court under Mental Health Act or by the Local Level Committees under the above Act for the purposes of opening / operating bank accounts.

TIME NORMS FOR SPECIALIZED BUSINESS TRANSACTIONS

We strongly believe that a satisfied customer is the most important factor for growth of our business. Accordingly following time norms have been set for different banking transactions at the branches / extension counters of the bank:

S No.	Transaction Type	Time
1	Cash Payment	
	(a)Through teller	Within 7 minutes
	b)Through cashier	Within 10 minutes
2	Receipt of cash	Within 15 minutes
3	Issuance of DD /PO/ TDR/Traveler Cheques	Within 20 minutes
4	Payment of demand drafts/ pay order	Within 15 minutes
5	Redemption of Fixed deposit	Within 15 minutes
6	Funds Transfer	Same day
7	Opening of an account	Within 25 minutes
8	Retirement of bills	Within 25 minutes
9	Updation of pass books	Within 15 minutes
10	Sending Statement of accounts via post/courier/e-mail	Within 7 days
11	Providing Statement of account across the counter	Within 25 minutes
12	Collection of cheques	
	(a) Local	As per clearing house rules
	(b)Outstation drawn on branch locations	Within 10 days
	(c) Outstation drawn on non-branch locations	Within 14 days
13	Electricity Bill (Cash)	Within 3.5 minutes
14	Electricity Bill (Cheque)	Within 3 minutes
15	Government/Treasury Receipt(Cash)	Within 4 minutes
16	Government/Treasury Receipt(Cheque)	Within 4 minutes
17	Traffic Challan	Within 3minutes
18	GST Receipt(Cash)	Within 5 minutes
19	GST Receipt(Cheque)	Within 5 minutes
20	Treasury Payment	Within 4 minutes
21	Pension Payment	Within 5minutes
22	Pension Statement	Within 3.5 minutes
23	Updation of Life certificate/other certificates	Within 3.5 minutes
24	OLTAS Receipt	Within 6 minutes

- I. The above time norms are indicative and are subject to change due to volumes handled by each branch, location of the branch and peak & non peak business period.
- II. All the customers who enter the banking hall before the close of business hours shall be attended to.

EXPECTATIONS FROM CUSTOMERS FOR QUALITATIVE AND EFFICIENT SERVICES

1. Check your statement of account or passbook regularly.
2. Bring pass book while withdrawing cash from savings bank account through withdrawal slip. Get pass book updated from time to time.
3. Ensure safe custody of cheque book and pass book. Pass book, Cheque book, ATM/Debit Card not to be kept together.
4. Issue crossed/account payee cheques as far as possible.
5. Ensure cheque is crossed and at the back of the cheque the account number and mobile number is mentioned before dropping in the cheque drop box.
6. While tendering the cheques at the branch for collection / dropping the cheques in drop box, acknowledgement can be obtained from the officials on request.
7. Check the details of the cheque namely, date, amount in words and figures, crossing, etc. before issuing it. As far as possible, issue cheques after rounding off the amount to nearest rupee.
 - I. To prevent from any loss, cheque be issued without cutting / overwriting. No changes / corrections should be carried out on the cheques). For any change in the payee's name, courtesy amount (amount in figures) or legal amount (amount in words) etc. fresh cheque forms should be used by customers. This would help banks to identify and control fraudulent alterations. Cutting in date, wherever required should be for re-validation of "Stale Cheque". Blanks in spaces meant for writing Payee's Name/Amount in word and figure should be securely plugged by putting cross/drawing a line.
 - II. Cheque issued with cuttings are liable to be rejected if presented in clearing functioning under "Cheque Truncation System" (CTS), even though the cutting/s is/are authenticated.
8. Send cheques and other financial instruments by Registered post or by courier. Do not sign blank cheques. Also do not record your specimen signature either on pass book or on cheque book.
9. Not to issue cheque without adequate balance; maintain minimum balance as specified by the bank.
10. Use nomination facility.
11. Note down account numbers, details of FDR, locker number, etc. separately.
12. Inform change of address, telephone number etc. to the branch.
13. Inform loss of demand draft, fixed deposit receipt, cheque leave(s)/book, key of locker, etc. immediately to the Branch.
14. Pay interest, installments, locker rent and other dues on time.
15. Not to introduce any person who is not personally known to you for the purpose of availing any service from the bank
16. Ensure safe custody of the Delivery Book in the Demat Accounts and not to keep any blank signed slip in the Book.
17. Complaint relating to deficiency of customer service should be reported within a reasonable time provided this is within the prescribed period of preservation of relevant record.
18. Operate account regularly to maintain the status as operative/Active. Inform Bank if you intend not to operate the account for some time.
19. Avail standing instructions facility for repeat transactions.
20. Ensure safe custody of credit card, debit/ATM card. Wherever signature on the card is mandatory, it should not be left unsigned.
21. Ensure confidentiality of password for internet banking and PIN for Credit/Debit Card.

22. In case of loss of ATM/Debit card, notify your bank (bank's call centre) to take immediate steps to prevent the same from being misused. Customer shall be liable for any misuses until the time the bank has been notified.
23. Never leave credit card unattended. Do not bend credit card.
24. Do not give account details, password or any other security information to anyone. Memorize personal identification number (PIN) and change it on regular basis.
25. Memorize CVV and erase the same written at back of Debit / Credit Cards
26. Not to respond to any unauthorized email/ email asking for password /PIN.
27. Use SMS alert facility and notify any change in mobile number.
28. Avoid accessing bank's internet banking site through a link from another site or an email. Verify the domain name displayed to avoid spoof website.
29. Not to use cyber cafés/shared PCs to access any internet banking site.
30. Log off the PCs when not in use.
31. As a matter of good practice, personal firewall software and antivirus software should be installed on desktop and latest available updates should be regularly downloaded. In case of doubt reconfirm by double checking the Padlock Symbol/Icon on webpage to ensure that the site is running in secure mode before any confidential/sensitive information is fed.
32. Change internet banking password/Mobile banking MPIN regularly. Keep password a combination of alphabet, special character and number.
33. Always logout from internet banking/mobile banking before closing the window. Use virtual key board for entering internet banking login ID and Password especially when not using own PC. There might be a risk of capturing key strokes.
34. Do not store ID/PIN in the internet explorer browser.
35. Cooperate with the Bank/ police / any other investigating agency, for any investigation on any transaction on your account
36. Bring any deficiency in services to the notice of the bank.
37. Furnish the nominations for deposit and pension account separately.
38. Correct PAN number/form 15G or 15H is to be furnished at the commencement of financial year enabling to deduct TDS correctly.
39. Account holder is to ensure that account is not used for money laundering or for any fraudulent transaction.
40. Customer obligation - Proper utilization of Bank Loan and Timely Repayment.

CUSTOMER EDUCATION:

BCSBI Codes are exhibited on our public domain website.

- I. Special efforts will be made to educate the customers in the use of technology and prevention of frauds in banking. Banks will make use of Print media, Television, All India Radio, Social Media and other platforms relevant for this purpose. Short training programs at the branch level may also be arranged for the customers.
- II. Bank will ensure full transparency to the customer in levying of various fees/ service charges and penalties.
- III. Bank will establish a proper Customer Grievance / Assistance Centre which works in an integrated manner across channels like – branches, call centers, IVR, internet and mobile.
- IV. Use of various technology channels for customer education and gathering suggestion for improving service will be made.
- V. Bank has put in place Customer Relationship Management system through Customer Service Request Tracking System to capture and track customer issues & complaints and their resolutions. A customer can raise the Service Request online directly by sending email from his registered email-id with our bank to iamlistening@jkbmail.com.

GRIEVANCE REDRESSAL MECHANISM

- I. **Grievance Matrix:** The Bank has a three-tier escalation mechanism for customer grievances, as given below:

(i) First Level: Branch Head or Officer designated by the respective Branch Head

The complaint registered against the Business Unit should be acknowledged by the Branch Head. Branch Head or the officer designated by Business Unit Head should invariably maintain a complaint register. Customer can also speak to the Branch Officials for resolution of their issues or can register their grievances through complaint book. Alternatively customers can drop their complaint/feedback in the boxes made available at Business Units.

TAT for resolution of Grievance at Branch Level: 05 working days

(ii) Second Level: Territorial Zonal Head

The complaint if not resolved within the stipulated time, should escalate to Zonal Head of the respective zone where In charge, Customer Care Department should get details of the complaint from respective branch and try to resolve the complaint within next 05 working days from the date of escalation to the satisfaction of the complainant and close the call.

TAT for resolution of Grievance at Zonal Level: 05 working days

(iii) Third Level: Chief Nodal Officer (Customer Service, CHQ)

If the complaint still remains unresolved then the customer may approach Chief Nodal Officer (Customer Service, CHQ) for Redressal of the grievances who, may take cognizance of the matter after calling all the previous correspondence from respective Zone with regard to complaint and make resolution of the complaint to the best satisfaction of the complainant within next 05 working days.

The customer is also welcome to write to Customer Care at the Corporate Office on following address:

Vice President
Customer Care Dept.,
J&K Bank, Corporate Headquarters
M.A Road Srinagar-190 001

Or may lodge the complaint at jkbcustomercare@jkbmail.com

(iv) Banks Website: Customer can lodge a complaint through website of the Bank www.jkbank.com.

If the complaint still remains unresolved or the complainant is not satisfied with the resolution provided by the Bank within a period of 30 days, then the customer may approach Banking Ombudsman of competent jurisdiction appointed by RBI under Banking Ombudsman Scheme 2006 whose name and address is mentioned in the Branch notice board and also on the bank's website at www.jkbank.com.

- II. a. For help in ATM-cum-Debit card related operations, a customer may contact the nearest card issuing branch or e-mail at helpdesk@jkbmail.com or debitcards@jkbmail.com. In case the customer is not satisfied with the handling of his complaint, he may contact the President (DAC) at Corporate Headquarter at the following address:

President (DAC), J&K Bank
Corporate Headquarters
M.A Road Srinagar-190 001

- b. For help in Credit card related operations, a customer may contact the nearest card issuing branch or e-mail at creditcards@jkbmail.com. In case the customer is not satisfied with the handling of his complaint, he may contact the President (DAC) at Corporate Headquarter at the following address:

President (DAC), J&K Bank
Corporate Headquarters
M.A Road Srinagar-190 001

- c. For information about our Internet Banking, a customer may contact e-banking Team at our Corporate Headquarter at ebank@jkbmail.com or netbanking@jkbmail.com. While we have designed our system to give you the best internet banking experience, should you nonetheless have any complaint, you can use the Customer Care feature available on our website or you may lodge the complaint at jkbcustomer@jkbmail.com

- III. A customer can file a complaint before the Banking Ombudsman if the reply is not received from the bank within a period of one month after the bank has received one's complaint, or the bank rejects the complaint or if the complainant is not satisfied with the reply given by the bank. The details are also available at <http://www.rbi.org.in> [Banking Ombudsman Scheme, 2006](#)

- IV. In addition to the above, bank has appointed Internal Ombudsman (IO) who shall examine customer grievances which are in the nature of deficiency in service on the part of the bank and are partly or wholly rejected by the bank's internal grievance redressal mechanism, in compliance to RBI directions to strengthen the internal grievance redressal system of the bank and to ensure that the complaints of the customers are redressed at the level of the bank itself by an authority placed at the highest level of bank's grievance redressal mechanism so as to minimize the need for the customers to approach other fora for redressal.