



# **Customer Service Policy**

**14-12-2022**

**Customer Service, CHQ**



**J&K Bank**  
Serving To Empower



## Document Control

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## 1. Introduction

Customer service has great significance in the banking industry. The banking system in India today has perhaps the largest outreach for delivery of financial services and also serves as an important service channel for meeting financial needs of individuals and entities.

Depositors' interest forms the focal point of the regulatory framework for banking in India. There is a widespread feeling that the banking system requires significant enhancement on customer service levels and there does exist a level of marginalization of the depositor. Therefore, there is a need to correct this trend and start a process of empowering the depositor.

Banking, by definition, means acceptance of deposits from the public for the purpose of lending and investment. Like depositors, the bank should ensure that interest of borrowing customers is also protected and dealt fairly.

Reserve Bank, as the regulator of the banking sector has been pro-actively engaged with banks in the review, examination and evaluation of customer service in banks. RBI issued Master Circular on Customer Service dated November 03, 2008. J&K Bank takes into account the RBI directives and guidelines on Customer Service contained in this circular.

This document outlines the Customer Service Policy applicable to all customer engagement channels in J&K Bank.

J&K Bank Customer Service policy follows the following principles:

- Treat every customer with respect, know and understand our customers
- Customers are treated fairly at all times.
- Make banking easy - making banking simple, accessible, fast and flexible
- Be dependable- right solutions, first time and every time, keep our promises.
- Inform customers upfront of the applicable charges & related services

## 2. Objective

The consistent growth in Bank's business can be ensured only with an effective customer service at all levels. The quality of dispensation of customer service requires a focused engagement for a hassle free delivery. J&K Bank aims at providing good quality services in a friendly, efficient and helpful way, which implies that customers are treated with dignity, respect and courtesy in their dealing with the Bank.

The document provides the guidance on services to be rendered to the customers and uniformity and efficiency in services across all customer facing points of the Bank.

### **3. Policy for General Management of Branches**

The Banks' operating systems is to be oriented towards providing consistent and quality customer service and should periodically be assessed to study its impact on customer service. The Customer Service policy for general management of all J&K Bank branches shall include the following aspects.

- (a) Providing infrastructure facilities for bestowing particular attention to providing adequate space, proper furniture, drinking water facilities, with specific emphasis on pensioners, senior citizens, disabled persons, etc.
- (b) Providing entirely separate enquiry counters at large branches in addition to a regular reception counter.
- (c) Displaying indicator boards at all the counters in English, Hindi as well as in the relevant regional language.
- (d) Posting roving officials to ensure employees' response to customers and for helping out customers in putting in their transactions.
- (e) Providing customers with booklets consisting of all details of service and facilities available at the bank in Hindi, English and the concerned regional languages, if required by customers.
- (f) Use of English and regional languages in transacting business by banks with customers, including communications to customers.
- (g) Reviewing and improving upon the existing security system in branches so as to instil confidence amongst the employees and the public.
- (h) Wearing Identity Card by the employees displaying photo and name thereon.
- (i) Periodic change of desk and entrustment of elementary supervisory jobs.
- (j) Training of staff in line with customer service orientation. Training in Technical areas of banking to the staff at delivery points.
- (k) Visit by senior officials from controlling offices and Head Office to branches

at periodical intervals for on the spot study of the quality of service rendered by the branches.

- (l) Rewarding the best branches from customer service point of view by annual awards.
- (m) Customer service audit, customer surveys.
- (n) Holding customer relation programs and periodical meetings to interact with cross sections of customers for identifying action points to upgrade the customer service with customers.
- (o) Clearly establishing a New Product and Services Approval Process which should require approval by the CSCB on issues which compromise the rights of the Common Person.
- (p) Appointing Quality Assurance Officers who will ensure that the intent of policy is translated into the content and its eventual translation into proper procedures.

### **3.1 Rewarding the Branches on Customer Service:**

Services and products provided by the Banks in the present competitive scenario are almost identical but it is an established fact that these can be primarily distinguished on the basis of quality of services only. Excellent customer services, as such, assume key importance since these are correlated with the growth of the organization. Good customer service creates broad customer base which means more business volumes leading to larger revenues for the organization and vice versa. Although technology has been taking big strides in banking but the policy of the Bank has always been to focus on providing highly personalized services with human touch. It is with this motive that Bank shall incentivize/ dis-incentivize the Branches on customer service to encourage employees to tone up the customer services across the Bank. The aim is also to detect the loopholes in the customer delivery channels, if any, to compete with peers.

SOP for incentivizing the Branches is placed as **Annexure** to this policy.

#### **4. Institutional Framework for Customer Service in the Bank:**

Matters relating to customer service are deliberated by the Board to ensure that the instructions are implemented meaningfully. Commitment to hassle-free service to the customer at large and the Common Person in particular under the oversight of the Board is the major responsibility of the Board.

##### **4.1 Customer Service Committee of the Board**

The Bank has constituted a sub-committee of the Board known as 'Customer Service Committee' with the objective of bringing improvements in the quality of customer service and to examine any other issues having a bearing on the quality of customer service rendered.

The CSC reviews the various customer service initiatives implemented by the bank from time to time and discuss on new initiatives to enhance the customer experience.

CSC overlooks the implementation of customer service guidelines issued by the regulatory bodies from time to time and suggests changes to existing processes and polices to improve overall service levels.

CSC reviews the functioning of the Standing Committee on Customer Service and oversees the effectiveness of the grievance redressal mechanism of the Bank.

##### **4.2 Standing Committee on Customer Service**

The Bank has also constituted a 'Standing Committee on Customer Service', which is responsible for implementation and compliance of the 'Code of Banks Commitment to Customers'. The committee consists of official and non-official members. The official members include the top management of the Bank and non-official members include the public representation so as to put forth before the Standing Committee the day-to-day issues faced by the common customers and their resolution. The non-official members have been included in the standing committee so as to enable an independent feedback on the quality of customer service rendered by the Bank. The committee is entrusted with the following functions.

(i) Evaluate feedback on quality of customer service received from various quarters and also review comments/ feedback on Customer Service and implementation of commitments in the Code of Bank's Commitments to customers received from BCSBI.

(ii) The committee would be responsible to ensure that the bank follows all regulatory instructions regarding customer service. Towards this, the committee would obtain necessary feedback from Business Unit Heads/ Zonal Heads.

(iii)The committee would also consider unresolved complaints/ grievances referred to it by functional heads responsible for Redressal and offer their advice.

(iv)The committee would submit report on its performance to the Customer Service Committee of the Board at quarterly intervals.

#### **4.3 Branch Level Customer Service Committees (CAF)**

In compliance to the regulatory guidelines, all the Business Units of the Bank have been advised to constitute a Customer Advisory Forum at their level and hold customer meets at monthly intervals so as to receive customer feedback about the quality of Customer Services offered. The mechanism also serves as a grievance redressal tool at the grass root level.

**“Customer Advisory Forum”** at the Business Unit level shall have the following members:-

1. Business Unit Head
2. Hall In charge
3. Another senior official of the Business Unit, preferably Incharge Advances.
4. 15-20 selected customers of the Business Unit from all categories which should include at least one pensioner.

The Business Unit Head to ensure that the suggestions made by the valuable customers in the CAF meetings, which are in the interests of overall improvement of Customer Service and are within the powers of the concerned Branch Head, are implemented within a period of one month in letter and spirit. However, the suggestions made by our valuable customers, which are not within the competence of the Business Unit Head for implementation, should be referred to the next Higher Authority immediately.

It is mandatory on the part of the Business Unit Heads to draw up/ prepare the agenda for such meetings, record the minutes, review the previous meeting and have follow up action wherever required.

#### **4.4 Nodal Officer and other designated officials to handle complaints and grievances:**

The Bank has designated Executive President/ President as the Chief Nodal Officer for implementation of Customer Service and complaint handling for the entire bank. Besides the Chief Nodal Officer, the Bank has also designated Zonal Heads of the respective Zones as Nodal Officers who will be handling complaints/ grievances in respect of Business Units falling under their control. The list of Nodal Officers for resolution of Customer Grievances is placed on notice boards in the business units and is also available on our Bank's web-site.

#### **4.5 Internal Ombudsman:**

Bank has appointed Internal Ombudsman who handles the complaints that have already been examined by Bank's Internal Grievance Redressal Mechanism and have been partially or wholly rejected. Such complaints are to be escalated to Internal Ombudsman within two weeks of complaint, before conveying the final decision to the complainant within a period of 30 days from the receipt of complaint.

#### **5. Board approved policies on Customer Service:**

The Bank is committed to a significant, qualitative and enduring improvement in customer service. It shall constantly bring into sharp focus on review, examination and evaluation of customer service across the branch & digital network with customer centricity. The Bank's approach to develop 'Customer First Attitude' is well documented in various Board approved customer centric policies adopted by the Bank as listed below:

- Comprehensive Deposit Policy
- Cheque Collection Policy
- Customer Compensation Policy
- Customer Grievance redressal Policy
- Inoperative and Unclaimed Accounts Policy
- Safe Deposit Locker Policy
- Nomination Policy
- Customer Rights Policy

Bank shall publish updated versions of above mentioned policies by placing them prominently on Bank's website.

Customer Rights Policy, Customer Compensation Policy, Customer Protection Policy, and Customer Grievance Redressal Policy have been formulated as per the guidelines of Reserve Bank of India.

Board of Directors of the Bank in its meeting dated 29/12/2020, vide resolution No. B.R.31, directed to consolidate these policies under 'Customer Service Policy' as distinct chapters in order to reduce/ rationalize the number of policies in the Bank.

Customer Service Policy is a compendium of 5 separate policies pertaining to Customer Service in the Bank. The Policy document contains following distinct chapters:

Chapter 1: Customer Rights

Chapter 2: Customer Compensation

Chapter 3: Customer Protection

Chapter 4: Customer Grievance Redressal

Chapter 5: Framework for Door-step Banking Services

## Annexure-A

### S.O.P. for Rewarding the Branches on Customer Service

- The Branches will be evaluated annually for incentivization on following parameters of Customer Service:

S.No.	Parameters	Scores	Evaluation point
1.	Housekeeping	15	Concerned Zonal Office/ Cluster Office
2.	Overall Business Growth	20	Strategy & Partnership Division, CHQ
3.	Number of Complaints in the year	20	Customer Service Department, CHQ
4.	Meetings of Customer Advisory Forum	15	Customer Service Department CHQ/ Concerned Zonal Office
5.	Display of Signboards, Banking Ombudsman Scheme and Grievance Escalation Matrix. Availability of Suggestion/ Complaint Box.	10	Concerned Zonal Office/ Cluster Office
6.	Assessment of Customer Satisfaction Level	20	Concerned Zonal Office
	<b>Total</b>	<b>100</b>	

#### I Housekeeping:

Workplace housekeeping strengthens the brand image and enhances the environment. Apart from regular cleaning and dusting, here are some crucial elements of workplace housekeeping:

- Floor and Building Maintenance.
- Upkeep the Tools and Equipment.
- Keep the Light Fixtures Clean.
- Remove litter from Corridors and Stairways.
- Clean Storage Space.
- Waste Disposal.

Assessment of housekeeping of Branches will be carried out by concerned Cluster Office and the Branches falling directly under Zonal Office, assessment will be done by Zonal Office.

Each parameter of housekeeping will carry 2.5 marks and the Branch maintaining good housekeeping will earn a score of 15.

### **II Overall Business Growth:**

This includes Business growth viz a viz targets for major business segments like Deposits, Advances, Profit, NPA position, Recoveries, CASA ratio, Sale of third party products, Percentage of Digital Transactions, Closure of Audit reports etc.

Data regarding ranking of Branches will be provided by Strategy & Partnership Division. This parameter carries maximum score of 20.

### **III Number of Complaints:**

Branches with no complaint during a financial year will earn a total score of 20, whereas each complaint, whether written, telephonic or through email will carry a negative score of 5. Hence a Branch witnessing 4 or more complaints in the assessment year shall get zero score in this parameter.

The analysis on this parameter will be carried out by Customer Service Department CHQ.

### **IV Meetings of Customer Advisory Forum:**

This parameter will carry a score of 15 points. Each monthly Customer Advisory Forum meeting held by the Branch will earn a score of 1 point. Periodicity of CAF meetings held by the Branches will be verified by Customer Service department, CHQ from the data and minutes of meeting submitted by the Branches. There will be 3 points for qualitative aspects of the meetings conducted.

The analysis on this parameter will be done by Customer Service CHQ and concerned Zonal Office.

**V Display of Signboards, Banking Ombudsman Scheme and Grievance Escalation Matrix. Availability of Suggestion/ Complaint Box:**

Every Branch is required to install signboards providing guidance to the customers & Suggestion/ Complaint Box. Display interest rates as well as products and services offered by the Bank, Banking Ombudsman Scheme and code of Bank's commitment to customers on the main notice board (where Digital Signage Set-up is not installed). Inputs in this regard will be provided by S&C Department and other Inspecting teams visiting the Branches to conduct various Audits/ Inspections. This shall be communicated to the concerned through proper/ appropriate communication.

Compliance to these mandatory guidelines will earn the Branch a score of 10 points and assignment of score shall be as per information displayed by the Branch for customer convenience/ regulatory requirement.

**VI Assessment of Customer Satisfaction Level (Through Questionnaire):**

Questionnaire on 20 points has been framed with focus on a few key areas of service which will capture positive or negative experience of a customer in these key areas. A sample of 5 customers will be selected randomly for customer satisfaction survey through this questionnaire from each Branch. Average number of points scored among the 5 respondents will be the score assignable to the Branch.

This parameter will carry maximum score of 20. Assessment will be done by concerned Zonal Office.

**2. Evaluation of Rated Scores.**

Based on aforementioned parameters on Customer Service, the Branches will be rated into following 5 categories based on the overall score earned out of total 100 points:

Category No.	Score	Category Name
I	96-100	Outstanding
II	91-95	Excellent
III	81-90	Very Good
IV	75-80	Good
V	Below 75	Poor

### 3. Felicitation:

i) Top Branch in the “**Outstanding**” category in **each district** of J&K and Ladakh UTs and the Branches falling under Cluster Offices/ Zonal Offices in the rest of India will be felicitated by issuing mementos & letter of appreciation by MD & CEO. The appreciation letter will be kept in the service record of those Branch Managers.

ii) The names of all Branches, which fall under “**Outstanding**” and “**Excellent**” category, will be displayed on Bank’s intranet.

iii) Branches which score below 75 points on the prescribed parameters will be rated as “**Poor**”. Such Branches shall invite Management’s displeasure and their names will be displayed on Bank’s Intranet. Besides Management will issue displeasure letter to Branch Managers which will be made part of their service record.

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# Chapter 1:

  

# Customer Rights

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## I. Introduction

The Customer Rights Policy protects basic rights of the Customers of the Bank. The policy brings out the rights of the customer and also the responsibilities of the Bank. The policy sets minimum standards of banking practices, bank has to follow while dealing with individual customers. It provides protection to customers and explains how bank is expected to deal with customers in its day-to-day operations. The policy does not replace or supersede regulatory or supervisory instructions of the Reserve Bank of India (RBI) and the bank shall comply with such instructions/directions issued by RBI from time to time. The bank will endeavour to adopt higher standards of banking practices to extend better customer service and achieve higher levels of customer satisfaction. The policy applies to all products and services provided by the bank.

## II. Objective:

The policy aims to create a fair and conducive environment for its customers in obtaining satisfactory customer services through various banking channels.

### 1. Right to Fair Treatment

- i. Bank promises that it will act courteously, fairly and reasonably in all dealings with customers.
- ii. Bank promises to promote good and fair banking practices by setting minimum standards in its dealings with customers.
- iii. Bank will increase transparency so that customer can have a better understanding of what they can reasonably expect from bank.
- iv. Bank will make sure that its documents and procedures are clear and not misleading and that customers are given clear information about the products and services.
- v. When customers have chosen an account or service, the bank will give them clear information about how it works, the terms and conditions and the information about applicable interest rates.

- vi. Bank will help customers to use their account or services by sending regular statements on demand/ request and will keep customers informed about changes in the interest rates, charges or terms and conditions.
- vii. Bank will not discriminate unfairly against any customer on grounds such as gender, age, religion, caste and physical ability. However, the bank has certain special products and schemes which are specifically designed for members of a target market group, which would not tantamount to unfair practice.

While it shall be the endeavour of the bank to provide their customers with hassle free and fair treatment, Bank would expect its customers to:

- i. Behave courteously and honestly with the Bank.
- ii. Approach the available internal resolution/grievance redressal mechanism and after exhausting the remedies under banks internal grievance mechanism approach alternate fora.

## **2. Right to Transparency, Fair and Honest Dealing**

- i. Bank will ensure that the customers are provided terms and conditions in respect of product in simple language, easily understandable, and with sufficient information so that the customer reasonably makes an appropriate choice of product.
- ii. The key risks associated with the product as well as any features that may especially disadvantage the customer will be made known to him/her. Most Important Terms and Conditions (MITC) shall be clearly brought to the notice of the customer while offering the product.
- iii. Bank will ensure full transparency to the customer in levying of various fees/ service charges and penalties.
- iv. Special efforts will be made to educate the customers in the use of technology in banking. Bank will make use of Print & Electronic media for this purpose.
- v. Bank will display the charges schedule on website and copy of same shall also be made available at every business unit. The charges schedule shall also be made available on notice board/ digital signage at the business units.

- vi. Bank will advise the customer at the time of selling the product of the rights and obligations embedded in law or regulation, as well as the need to report any critical incidents that they encounter, suspect or discover.
- vii. Bank will provide advice consistent with the interests of the customer, if the bank is engaged by the customer for this purpose.
- viii. Bank will not terminate a customer relationship without giving reasonable or contractual prior notice to the customer.
- ix. Bank will assist the customer in managing their financial relationship by providing regular account statements and other related information, as and when demanded.
- x. Bank will ensure that all marketing and promotional material sent to the customer is clear and not misleading to the target customer.
- xi. Bank will not threaten the customer with physical harm, exert influence that is outside normal and reasonable business practice, or engage in behaviour that would reasonably be construed as unwarranted harassment.
- xii. Bank will display the policies on Deposits, Cheque Collection, Grievance Redressal, Compensation & Collection of Dues and Security Repossession on website.
- xiii. Bank will make every effort to ensure that staff dealing in a particular product is properly trained to provide relevant information to customers fully, correctly and honestly.
- xiv. Bank will inform the customer of any change in the terms and conditions through a letter or statement of account or SMS.
- xv. Bank will communicate to the customer any changes in the terms and conditions, fees, service charges, discontinuation of particular products, relocation of service provider offices, changes in working hours, change in telephone numbers etc.

### **3. Right to Suitability**

- i. Bank will offer products appropriate to the needs of the customer and based on an assessment of the customer's financial circumstances and understanding.
- ii. Bank will ensure that products offered to customer are assessed suitably and approved by the Management, Board or any other Competent Authority of the Bank.
- iii. Bank will ensure that the product or service sold or offered is appropriate to the customers' needs and not inappropriate to the customers' financial standing and understanding based on the assessment made by it.
- iv. Bank will sell third party products only if it is authorized to do so.
- v. Bank will not follow any restrictive practices of forcing a customer to either opt for any third party products from a specific service provider or link sale of such products to any banking product.
- vi. Bank will ensure that the products being sold or service being offered, including third party products are in accordance with extant rules and regulations.
- vii. Bank will ensure to inform the customer about his responsibility to promptly and honestly provide all relevant and reasonable information that is sought by bank to enable them to determine the suitability of the product to the customer.
- viii. Bank will examine the structure of fees /service charges /penalties to ensure that they are reasonable.

### **4. Right to Privacy**

Bank will treat all personal information of customers as private and confidential (even when the customer is no longer banking with our bank) and shall be guided by the following principles and policies.

- Bank will not reveal information or data relating to customer accounts

whether provided by customer or otherwise, to anyone, including other companies /entities in our group, other than in the following exceptional cases:

- a. If bank has to give the information by law or if required by the banking regulator.
  - b. If the bank has to give the information required by Investigating Agency, Police, Court, Income Tax Department or any other State/Central Statutory Authority.
  - c. If there is a duty towards the public to reveal the information.
  - d. If interests of the bank requires to give the information, for example, to prevent fraud.
  - e. If customer authorizes the bank to reveal the information.
  - f. If bank is asked to give a reference about customer, bank will ensure to obtain the customer's written permission.
- Bank will not use personal information of customer for marketing purpose by anyone including ourselves unless the customer has specifically authorized it.

## **5. Right to Grievance Redressal and Compensation**

The customer has a right to have a clear and easy way to have any valid grievance redressed.

In pursuance of the above Right, bank will -

- i) deal sympathetically and expeditiously with all things that go wrong;
- ii) correct mistakes promptly;
- iii) cancel any charge that has been applied wrongly and by mistake;

Time lines for compensation for financial losses to the customers which they may incur due to deficiency in the services offered by the bank through various Banking Channels, are depicted against each:

S.No.	Banking Channel	Compensation timeline/ Rate
1	Unauthorized/ Erroneous Debit	7 working days
2	ECS direct debits/other debits to accounts	Immediately after reporting
3	Credit Card activation charges (if card is activated without customer's consent)	Immediately after reporting
4	Payment of Cheques after Stop Payment Instructions	2 working days
5	Foreign Exchange Services	Within 7 days of the credit received in Nostro account
6	Payment of Interest for delayed Collection of Outstation Cheques	<ul style="list-style-type: none"> <li>• SB rate for the period of delay beyond stipulated time.</li> <li>• TDR rate for the corresponding period of delay from 14 to 90 days.</li> <li>• 2% above TDR rate for delays exceeding 90 days.</li> <li>• Rates applicable to loans shall be given for the period of delay in collection of cheques meant for credit to loan account of the customer.</li> <li>• For extraordinary delays, interest will be paid 2% above the rate applicable to the loan account.</li> </ul>
7	Compensation for loss of instrument in Transit	The Bank would provide all assistance to the customer to obtain a duplicate instrument from the drawer of the cheque. Besides, the bank will compensate the account holder in respect of instruments lost in transit as per rates specified under S.No. 6 above.
8	Issue of Duplicate Draft and Compensation for delays	Bank will issue duplicate draft within 15 days of receipt of such request. For delay beyond the above stipulated period, interest at the rate applicable for Fixed Deposit of

		corresponding period will be paid as compensation.
9	Violation of the Code by banks agent	Bank will communicate the findings to the customer within 7 working days from the date of receipt of complaint.
10	Lenders liability; Commitments to borrowers	Bank would return to the borrowers all the securities/documents/title deeds to mortgaged property within 15 days of repayment of all dues. Bank will compensate the customer for monetary loss suffered, if any, due to delay in return of the same.
11	ATM Failure	The TAT for the failed ATM transactions as per NPCI guidelines is T+5 calendar days from the date of transaction. Further, in case any failed ATM transaction is not reversed within defined TAT period, Bank shall pay compensation of Rs.100/- per day after the expiry of TAT to the aggrieved customer.

The bank will also -

- i) Place in public domain its Grievance Redressal Policy, including the grievance redressal procedure available for the customer;
- ii) Place in public domain the compensation policy for delays / lapses in conducting / settling customer transactions within the stipulated time and in accordance with the agreed terms of contract;
- iii) Ensure to have a robust and responsive grievance redressal procedure and clearly indicate the grievance resolution authority who shall be approached by the customer;
- iv) Make grievance redressal mechanism easily accessible to customers;
- v) Advise the customer about how to make a complaint, to whom such a complaint is to be made, when to expect a reply and what to do if the customer is not satisfied with the outcome. (In case of unsatisfactory reply in respect of complaint lodged with the Business Unit, the customer can

~~approach the Zonal Head/ Nodal Officer under whose administrative control the Business Unit functions. The contact particulars of the Zonal Head/ Nodal officer can be obtained from the Business Unit or from Corporate Office/Bank's website).~~

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

**The President**

**Customer Service**

**J&K Bank, Corporate Headquarters, M.A. Road Srinagar-190 001**

**E-mail ID: jkbcustomer@jkbmail.com**

- vi) Inform the complainant of the option to escalate his/ her complaint to the Banking Ombudsman if the complaint is not redressed within the pre-set time or the complainant is not satisfied with the redressal provided by the Bank;
- vii) Place in public domain information about Banking Ombudsman Scheme;
- viii) Display at customer contact points the name and contact details of the Banking Ombudsman under whose jurisdiction the bank's business unit falls. The details of which are also available at [www.bankingombudsman.rbi.org.in](http://www.bankingombudsman.rbi.org.in)

Further, the bank will -

- i) Acknowledge all formal complaints (including complaints lodged through electronic means) instantly and work to resolve it within a reasonable period not exceeding 30 days (including the time for escalation and examination of the complaint by the Bank's Internal Ombudsman). The 30 days period will be reckoned after all the necessary information sought from the customer is received;
- ii) Provide aggrieved customers with the details of the Banking Ombudsman Scheme for resolution of a complaint if the customer is not satisfied with the resolution of a dispute, or with the outcome of a dispute handling process.

However, the Bank shall not be liable to compensate customers for delayed credit (normal Banking transaction) if some unforeseen event including but not limited to civil commotion, sabotage, General strike, accident, fire, natural disasters or other "Acts of God", war, damage to the Bank's facilities or of its correspondent Bank(s), absence of the usual means of communication or all types of transportation, etc beyond the control of the bank that prevents it from performing its obligations within the specified service delivery parameters.

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# **Chapter 2:**

# **Customer Compensation**

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## **I. Introduction**

Technological progress in payment and settlement systems and the qualitative changes in operational systems and processes that have been undertaken by various players in the market have enabled market forces of competition to come into play to improve efficiencies in providing better service to the users of the system. It will be the bank's endeavour to offer services to its customers with best possible utilization of its technology infrastructure. This Compensation policy of the bank is therefore, designed to cover areas relating to unauthorized debiting of account, payment of interest to customers for delayed collection of cheques/instruments, payment of cheques after acknowledgement of stop payment instructions, remittances within India, foreign exchange services, lending, etc. The policy is based on principles of transparency and fairness in the treatment of customers.

The objective of this policy is to establish a system whereby the bank compensates the customer for any financial loss he/she might incur due to deficiency in service on the part of the bank or any act of omission or commission directly attributable to the bank. By ensuring that the customer is compensated without having to ask for it, the bank expects instances when the customer has to approach Banking Ombudsman or any other Forum for redressal to come down significantly.

It is reiterated that the policy covers only compensation for financial losses which customers might incur due to deficiency in the services offered by the bank which can be measured directly and as such the commitments under this policy are without prejudice to any right the bank will have in defending its position before any forum duly constituted to adjudicate banker-customer disputes.

## **II. Objective:**

The policy aims to create a fair and conducive environment for its customers in obtaining satisfactory customer services through the various banking channels.

## **1. Unauthorised / Erroneous Debit:**

If the bank has raised an unauthorised/erroneous direct debit to an account, the entry will be reversed immediately on being informed of the erroneous debit, after verifying the position. In the event the unauthorised/erroneous debit has resulted in a financial loss to the customer by way of reduction in the minimum balance applicable for payment of interest on savings bank deposit or payment of additional interest to the bank in a loan account, the bank will compensate the customer for such loss.

In case verification of the entry reported to be erroneous by the customer does not involve a third party, the bank shall arrange to complete the process of verification within a maximum period of 7 working days from the date of reporting of erroneous debit. In case, the verification involves a third party, the bank shall complete the verification process within a maximum period of one month from the date of reporting of erroneous transaction by the customer.

An erroneous debit arising on account of fraudulent or other transactions may have the following three scenarios:

- (i) The bank/ branch is convinced that an irregularity/ fraud has been committed by its staff towards any constituent.
- (ii) The bank/ branch is at fault.
- (iii) Neither the bank/ branch nor the customer is at fault, but the fault lies elsewhere in the system.

In all the above three scenarios if the erroneous/ fraudulent debit has resulted in a financial loss to the customer by way of reduction in the minimum balance applicable for payment of interest on savings bank deposit or payment of additional interest to the bank in a loan account, the bank will compensate the customer to the extent of such loss.

## **2. ECS direct debits/other debits to accounts:**

The bank undertakes to carry out direct debit/ ECS debit instructions of customers in time, provided the customer has sufficient funds in the account to meet such debits. In the event the bank fails to meet such commitments, the customer will be compensated to the extent of direct financial loss or payment of additional interest to the Bank in a loan account or any charges levied for reason of balance falling below the minimum balance requirement or any charges levied for return of cheques due to shortfall in balance.

The bank would debit the customer's account with service charges applicable as per the schedule of charges notified by the bank. In the event the bank levies any charge in violation of the arrangement, the bank will reverse the charges when pointed out by the customer subject to scrutiny of agreed terms and conditions.

### **3. Credit Cards:**

Where it is established that the bank had issued and activated a credit card without consent of the recipient, bank would not only reverse the charges immediately but also pay a penalty without demur to the recipient amounting to twice the value of charges reversed as per regulatory guidelines in this regard.

Transactions reported as erroneous by customers in respect of credit card operations, which require reference to a merchant establishment, will be handled as per rules laid down in this regard.

### **4. Payment of Cheques after Stop Payment Instructions:**

In case a cheque is paid after the Bank had acknowledged stop payment instructions, the bank shall reverse the transaction and give value-dated credit to protect the interest of the customer. Such debits will be reversed within 2 working days of the customer intimating the transaction to the bank.

### **5. Foreign Exchange Services:**

The Bank would not compensate the customer for delays in collection of cheques designated in foreign currencies sent to foreign countries, as the bank would not be able to ensure timely credit from overseas banks. It is the bank's experience that time for collection of instruments drawn on banks in foreign countries differ from country to country and even within a country, from place to place. The time norms for return of instruments cleared provisionally also vary from country to country. Bank however, would consider upfront credit against such instrument by purchasing the cheque/instrument, provided the Bank is satisfied with the credit worthiness of the party/ beneficiary and the conduct of the account has been satisfactory in the past. For Nostro credits with unclear beneficiary particulars, the Bank will seek a clarification from the remitting/ correspondent bank. If the proceeds are not applied (due to unclear/ insufficient beneficiary details) within seven days, the same shall be repatriated to the remitting bank on the following working day, without any liability on the part of the Bank. However, the bank will compensate the customer for undue delays in affording credit once proceeds are credited to the Nostro Account of the bank with its correspondent. Such compensation will be given for delays beyond one week of the credit received in the Nostro Account after taking into account normal cooling period stipulated.

The compensation for such delays will be worked out as follows:

- a) Interest for the delay in crediting proceeds as indicated in the collection policy of the bank.
- b) Compensation for any loss on account of adverse movement in foreign exchange rates.

#### **6. Payment of Interest for delayed Collection of Outstation Cheques:**

As part of the compensation policy of the bank, the bank will pay interest to its customer on the amount of collection instruments in case there is delay in giving credit beyond the time period specified in banks cheque collection policy. Such interest shall be paid without any demand from customers in all types of accounts. There shall be no distinction between instruments drawn on the bank's own branches or on other banks for the purpose of payment of interest on delayed collection.

Interest for delayed collection shall be paid at the following rates:

- a) Savings Bank rate for the period of delay beyond 7/10/14 days as the case may be in collection of outstation cheques.
- b) Where the delay is beyond 14 days interest will be paid at the rate applicable for term deposit for the corresponding respective period or Saving Bank rate, whichever is higher.
- c) In case of extraordinary delay, i.e. delays exceeding 90 days interest will be paid at the rate of 2% above the corresponding Term Deposit rate.
- d) In the event the proceeds of cheque under collection was to be credited to an overdraft/loan account of the customer, interest will be paid at the rate applicable to the loan account. For extraordinary delays, interest will be paid at the rate of 2% above the rate applicable to the loan account.

#### **7. Compensation for loss of instrument in Transit:**

The bank's compensation policy for financial loss suffered by the customers due to loss of instrument after it has been handed over to the bank for collection by the customer would also be as indicated in our collection policy. The same is extracted below for information:

##### **8.1 Cheques / Instruments lost in transit / in clearing process or at paying bank's branch:**

In the event a cheque or an instrument accepted for collection is lost in transit or in

the clearing process or at the paying bank's branch, the bank shall immediately on coming to know of the loss, bring the same to the notice of the account holder so that the account holder can inform the drawer to record stop payment and also take care that cheques, if any, issued by him / her are not dishonoured due to non-credit of the amount of the lost cheques / instruments. The bank would provide all assistance to the customer to obtain a duplicate instrument from the drawer of the cheque.

In line with the compensation policy of the bank, the bank will compensate the account holder in respect of instruments lost in transit in the following way:

- a) In case intimation regarding loss of instrument is conveyed to the customer beyond the time limit stipulated for collection (7/10/14 days as the case may be), interest will be paid for the period exceeding the stipulated collection period at the rates specified above.
- b) In addition, bank will pay interest on the amount of the cheque for a further period of 15 days at Savings Bank rate to provide for likely further delay in obtaining duplicate cheque/instrument and collection thereof.
- c) The bank would also compensate the customer for any reasonable charges he/she incurs in getting duplicate cheque/instrument upon production of receipt, in the event the instrument is to be obtained from a bank/ institution that would charge a fee for issue of duplicate instrument.

#### **8. Issue of Duplicate Draft and Compensation for delays:**

Duplicate draft will be issued within a fortnight from the receipt of such request from the purchaser thereof. For delay beyond the above stipulated period, interest at the rate applicable for Fixed Deposit of Corresponding period will be paid as compensation to the customer for such delay.

#### **9. Violation of the Code by banks agent:**

In the event of receipt of any complaint from the customer that the bank's representative / courier or DSA has engaged in any improper conduct or acted in violation of the Code of Bank's Commitment to Customers which the bank has adopted voluntarily, bank shall take appropriate steps to investigate the matter and endeavour to communicate the findings to the customer within 7 working days from the date of receipt of complaint and wherever justified, compensate the customer for financial loss, if any, as contemplated under this policy.

**10. Transaction of “at par instruments” of Co-operative Banks by Commercial Banks:**

The bank will not honour cheques drawn on current accounts maintained by other banks with it unless arrangements are made for funding cheques issued. However if the terms of the agreement explicitly provide for such arrangements and the Bank has returned the instrument in contravention to the agreement, the Bank shall compensate the customer to the extent of actual loss suffered. In all other cases, the issuing bank should be responsible to compensate the cheque holder for non-payment/delayed payment of cheques in the absence of adequate funding arrangement.

**11. Lenders liability; Commitments to borrowers:**

Bank would return to the borrowers all the securities/documents/title deeds to mortgaged property within 15 days of repayment of all dues agreed to or contracted. The bank will compensate the borrower for monetary loss suffered, if any due to delay in return of the same. In the event of loss of title deeds to mortgage property at the hands of the bank, the compensation will cover out of pocket expenses for obtaining duplicate documents plus a lump sum amount as decided by the bank.

**12. Force Majeure:**

The bank shall not be liable to compensate customers for delayed credit if some unforeseen event (including but not limited to civil commotion, sabotage, general strike, accident, fires, natural disasters or other “Acts of God”, war, damage to the bank’s facilities or of its correspondent bank(s), absence of the usual means of communication or all types of transportation, etc beyond the control of the bank prevents it from performing its obligations within the specified service delivery parameters.

**13. ATM Failure:**

The TAT for the failed ATM transactions as per NPCI guidelines is T+5 calendar days from the date of transaction. Further, in case any failed ATM transaction is not reversed within defined TAT period, Bank shall pay compensation of Rs.100/- per day after the expiry of TAT to the aggrieved customer. This compensation shall be credited to the customer’s account automatically without any claim from the customer on the same day when bank affords the credit for the failed ATM transaction.

**14. Insurance Products:**

Bank is a corporate agent for solicitation and servicing of Insurance products of our Insurance partners. For any deficiency in service, Bank will assist customers to raise their grievances with the tie-up partners.

For any deficiency in services at Bank level raised by the customer, the issue will be examined by the Bank and if the lapse on the part of the Bank is confirmed (like mis-selling etc), customer will be compensated as the provisions of policy.

\* \* \* \* \*

# Chapter 3:

  

# Customer Protection

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### Glossary - Definitions of Some Important Abbreviations Covered in Policy

Abbreviation	Definition
ATM	Automated Teller Machine used for cash withdrawal through Credit and Debit Cards
POS	Point of Sales Terminal installed at Merchant Establishments/shops for through Plastic Cards
CP	Card Present Transactions that require use of physical card at ATM POS
CNP	Card Not present Transactions that do not require physical use of card like transactions carried on internet (e-com transactions)
PPI	Prepaid Payment instruments (PPI) like pre-paid and gift cards.
PCI-DSS	Payment Card Industry Data Security Standards , certification required for card personalization, card data storing and processing
ISO	International Organization for Standardization
VAPT	Vulnerability Assessment and Penetration Testing for ensuring system and data security.
e-FRM	Electronic Fraud Management , a tool used for timely detection of fraud
PIN	Personal Identification Number, used as password for carrying transactions at ATM
CVV	Card verification Value, 3 digit secret code mentioned at the backside of card and used for performing e-com transactions
OTP	One time Password, received on registered mobiles for finalizing a transaction.
3D-Secure Code	Secondary level password generated by customers for online transactions

## 1. Introduction

The Banking industry has seen huge transformation from paper based payment system to electronic payment system and usage of different variants of plastic cards through three major delivery channels viz ATM, POS and online (E-com) has increased manifold in recent times. Moreover, with the introduction of new payment E-channels like E-banking, Mobile Banking, UPI, IMPS the variety of choices has increased for customers to perform the transactions in an electronic mode.

With the increased thrust on financial inclusion and customer protection and considering the surge in customer grievances relating to unauthorized transactions resulting in debits to customers' accounts, the criteria for determining the customer liability in these circumstances had been reviewed by RBI and they had advised revised directions vide their circular DBR.No.Leg.BC.78/09.07.005/2017-18 dated 06-July-2017.

Adhering to RBI guidelines on customer protection, JK Bank is committed to provide a secured environment to its customers for using electronic / digital mode of payments and has taken a number of fraud prevention / mitigation measures in this regard.

## 2. Objective

The policy has been framed in line with RBI guidelines to cover the following aspects:

- a) Customer's liability in cases of unauthorized electronic Banking transactions occurring due to third party breach / customer negligence/ Deficiencies on part of the Bank.
- b) Customer compensation due to unauthorized electronic Banking transaction(s) within defined timelines.
- c) Customer protection by evolving the Banking system to provide secured environment for customers to use electronic mode for carrying transactions and creating a proper mechanism for customer awareness on the risks and responsibilities involved in electronic banking transactions.

### 3. Scope

- i) To cover the risks arising out of unauthorized debits to customer accounts owing to customer negligence / bank negligence / banking system frauds / third party breaches, banks need to clearly define the rights and obligations of customers in case of unauthorized transactions in specified scenarios.
- ii) To cover aspects of customer protection, including the mechanism of creating customer awareness on the risks and responsibilities involved in electronic banking transactions and customer liability in such cases of unauthorized electronic banking transactions.
- iii) To be transparent, non-discriminatory and shall stipulate the mechanism of compensating the customers for the unauthorized electronic banking transactions and also prescribe the timelines for effecting such compensation.

### 4. Strengthening of systems and procedures

The electronic / digital transactions are broadly divided into two categories.

- i) Remote/online payment transactions (transactions that do not require physical payment instruments to be presented at the point of transactions e.g. internet banking, mobile banking, UPI, IMPS and card not present(CNP) transactions, Pre-paid Payment Instruments (PPI), and
- ii) Face-to-face/ proximity payment transactions (transactions which require the physical payment instrument such as a card or mobile phone to be present at the point of transaction e.g. ATM, POS, etc.)

The systems and procedures in the bank shall be designed to make customers feel safe about carrying out electronic banking transactions. To achieve this, Bank shall put in place:

- i. Appropriate systems and procedures to ensure safety and security of electronic banking transactions carried out by customers;
- ii. Robust and dynamic fraud detection and prevention mechanism;
- iii. Mechanism to assess the risks (for example, gaps in the bank's existing systems) resulting from unauthorized transactions and measure the liabilities arising out of such events;
- iv. Appropriate measures to mitigate the risks and protect themselves against the liabilities arising therefrom; and

- v) A system of continually and repeatedly advising customers on how to protect themselves from electronic banking and payments related fraud.

In this regard to promote safe digital transactions among the general public, bank shall reiterate below appended instructions through Print / Electronic / Social media:

- a) Register your mobile number and email with the bank to get instant alerts;
- b) Not to share with anyone Card (Debit / Credit / Prepaid) details ;
- c) Not to share password, PIN, OTP , CVV, UPI-PIN etc.;
- d) To avoid undertaking banking or other financial transactions through public , open or free WiFi-networks;
- e) Not to store important banking data on mobile, e-mail, electronic wallet or purse. Customer may remember that bank never ask for details such as password, PIN, OTP, CVV number ;
- f) Change your online banking password / PIN, Block your Debit / Credit / Pre-paid Card immediately, if it is lost or stolen.

Further, following internal initiatives shall be taken as part of customer awareness program;

- i) This Policy Guideline on Customer Protection shall be published on Banks website and linked with already existing Citizen Charter.
- ii) Business Units shall be advised to designate a helpdesk at their respective places to guide / educate the customers about various risks and responsibilities involved in digital transactions.
- iii) Corporate Communication Dept. shall arrange displaying posters based on do's and don'ts as per above mentioned instructions at v(a to f).

## **5. Liability of a customer**

Customer Liability in case of unauthorized electronic banking transactions shall be determined as under:

### **a) Zero Liability of a customer**

A customer's entitlement to zero liability shall arise where the unauthorized transaction occurs due to following:

i) Contributory fraud/ negligence/ deficiency on the part of the bank (irrespective of whether or not the transaction is reported by the customer).

ii) Third party breach where the deficiency lies neither with the bank nor with the customer but lies elsewhere in the system, and the customer notifies the bank within three working days of receiving the communication from the bank regarding the unauthorized transaction.

### b) Limited Liability of a Customer

A customer shall be liable for the loss occurring due to unauthorized transactions in following cases:

i) Where the loss is due to negligence by a customer, such as where he has shared the payment credentials viz user IDs, Password / 3D Secure Code, PIN, OTP (one time password), Card Number, Expiry Date, CVV number, Date of Birth etc. The customer will bear the entire loss until he reports the unauthorized transaction to the bank. Any loss occurring after the reporting of the unauthorized transaction shall be borne by the bank.

ii) A customer will be liable for the loss occurring due to unauthorized transactions in cases where the responsibility for the authorized electronic banking transaction lies neither with the bank nor with the customer, but lies elsewhere in the system and when there is a delay of **four to seven working days** after receiving the communication from the bank) on the part of the customer in notifying the bank of such a transaction. The per transaction liability of the customer shall be limited to the transaction value or the amount mentioned in Table 1, whichever is lower;

**Table 1**

Type of Account	Maximum liability of Customer (Rs.)
Basic Saving Bank Deposit (BSBD) Accounts	5,000
All other SB accounts Pre-paid Payment Instruments and Gift Cards Current/ Cash Credit / Overdraft Accounts of Current Accounts / Cash Credit/ Overdraft Accounts of Individuals with annual average balance (during 365 days preceding the incidence of fraud) / limit up to Rs.25 Lacs	10,000

Credit cards with limit up to Rs.5 Lacs	
All other Current / Cash Credit / Overdraft Accounts Credit cards with limit above Rs.5 Lacs	25,000

### c) Complete Liability of a Customer

In cases where the responsibility of unauthorized electronic banking transaction lies neither with the Bank nor with the customer, but lies elsewhere in the system and when there is a delay on part of customer in reporting to the Bank beyond **seven working days**, the customer would be completely liable for all such transactions in line with current Policy guidelines and as per directions of RBI vide circular no. DBR.No.Leg.BC.78/09.07.005/2017-18 dated 06-July-2017.

For determining the customer liability, the number of working days shall be counted as per the working schedule of the home branch of the customer excluding the date of receiving the communication.

### 6. Reversal Guidelines and Timeline for Zero Liability / Limited Liability of customer

a) On being notified by the customer, the bank through its Payment & Settlement Department shall give shadow credit (meaning customer will not be able to use the funds by way of shadow credit till the dispute is resolved in favor of the customer) , the amount involved in the unauthorized electronic transaction to the customer's account within 10 working days from the date of such notification by the customer (without waiting for settlement of insurance claim, if any or otherwise). The credit shall be value dated to be as of the date of the unauthorized transaction.

b) Payment & Settlement Department shall ensure that complaint is resolved and liability of the customer, if any, is established usually within 45 days, but not exceeding 90 days from the date of receipt of the complaint and the customer is compensated wherever warranted as per relevant provisions of this document. Further, on case to case basis Bank may at their discretion decide to waive off any customer liability in case of unauthorized electronic banking transactions even in cases of customer negligence.

c) Where the Bank through its authorized department is unable to resolve the complaint or determine the customer liability, if any, within 90 days, the

compensation as prescribed shall be paid to the customer, with value dated interest/charges recalculations also.

d) Payment and Settlement Department after settling the reported fraud case and before releasing the shadow credit in favor of the customer, shall ask for indemnity bond from the customer, as per pre-defined format available with the department. The indemnity bond shall require the Card Holder to UNDERTAKE AND AGREE to INDEMNIFY the Bank and keep it indemnified against all claims, demands, proceedings, losses, damages, charges and expenses which bank may suffer or in consequence of BANK having agreed to pay/or paying CARD HOLDER, the said sum, as reported fraud, in case the investigations of the Law Enforcement Agency came to the Conclusion /establish that the transactions were not fraudulent , or were made on account of any lapse/negligence/Convenience on part of the Card Holder.

## **7. Reporting and Monitoring**

a) Payment & Settlement Department shall put in place a mechanism for the reporting of the customer liability cases to Audit Committee of Board (ACB) on quarterly basis. ACB shall analyse the individual cases / incidents and take necessary measures wherever required for curbing/controlling the Frauds.

b) The reporting shall, *inter alia*, include volume/ number of cases and the aggregate value involved and distribution across various categories of cases viz., card present transactions, card not present transactions, internet banking, mobile banking, UPI, IMPS, Credit Card and Debit Card ATM transactions, etc.

c) The Standing Committee on Customer Service shall periodically review the unauthorized electronic banking transactions reported by customers or otherwise, as also the action taken thereon, the functioning of the grievance redress mechanism and shall take appropriate measures to improve the systems and procedures. All such transactions shall be reviewed by the bank's internal auditors.

## **8. Other Roles and Responsibilities of the Bank:**

a) Bank shall ask their customers to mandatorily register for SMS alerts and wherever available register for e-mail alerts, for electronic banking transactions.

b) The burden / responsibility of proving customer liability in case of unauthorized electronic banking transactions shall lie on the bank.

c) The SMS alerts shall mandatorily be sent to the customers, while email alerts may be sent, wherever email ID is registered with Bank.

d) The customers must be advised to notify the bank of any unauthorized electronic banking transaction at the earliest after the occurrence of such transaction and informed that the longer the time taken to notify the bank, the higher will be the risk of loss.

e) To facilitate this, bank shall provide customers through Contact Centre with 24x7 access through multiple channels (at a minimum, via phone banking, e-mail, a dedicated toll-free helpline, reporting to home branch, etc.) for reporting unauthorized transactions that have taken place and / or loss or theft of payment instrument such as card, etc.

f) Bank shall not offer facility of electronic transactions, other than ATM cash withdrawals, to customers who do not provide mobile numbers to the bank.

g) On receipt of report of an unauthorized transaction from the customer, bank shall immediately hot mark / block transactions in the account through electronic channels or will totally debit freeze the account as per the nature of fraud with the consent of customer. The transaction through ATM shall be allowed only after new / fresh debit card is issued to the customer.

h) Ongoing customer education and freezing of formats for various SMS alerts regarding safety and security of electronic transactions shall be the responsibility of bank through Corporate Communication, Transaction Monitoring Cell (TMC) and Information Security Departments.

i) Bank shall provide the details of their policy in regard to customers' liability formulated in pursuance of these directions at the time of opening the accounts.

j) Banks shall also display their approved policy in public domain for wider dissemination. The existing customers shall also be individually informed about the bank's policy.

k) On receipt of report of an unauthorized transaction from the customer, bank shall take immediate steps to prevent further unauthorized transactions in the account.

l) Bank shall provide a grievance redressal link for lodging the grievances with specific option to report unauthorized transaction in the home page of the Bank's website and provide an alternate standard number on which dispute may immediately be logged through a short SMS such as "YES/NO". The loss / fraud reporting system shall also ensure that immediate response (including auto response) is sent to the customers acknowledging the complaint along with the registered complaint number. The communication systems used by banks to send alerts and

receive their responses thereto must record the time and date of delivery of the message and receipt of customer's response, if any, to them. This shall be important in determining the extent of a customer's liability. All the directions from RBI in this regard shall be implemented from time to time.

**a. Obligations of Customer:**

- a) Customer shall mandatory register his/her valid mobile number with the Bank for availing SMS alert service and shall update his / her contact details as and when same are changed. Further, customer shall inform bank with new number in case existing mobile number on which SMS alert service has been subscribed is not having national roaming.
- b) For the purpose of investigation, customer shall immediately surrender the card at Issuing or any other nearest branch of the Bank in case of fraud on card present transaction and also provide the customer dispute form in the prescribed format.
- c) Customer shall also lodge FIR with police authorities and forward the copy of same to the Bank.
- d) Customer shall provide any other relevant documents which would help Bank's investigation Team for the completion of investigation process and shall also provide all assistance to the Bank Team as and when required.
- e) Customer shall ensure confidentiality of sensitive card / account details viz user IDs, Passwords, Card Number, Card Expiry Date ,PIN, CVV, OTP/3D Secure Code and shall never share the same with any known or unknown persons / entities, including bank staff.
- f) Customer shall take all other necessary preventive measures, communicated from the Bank through SMS Alerts, emails, Print / electronic Media, social media and through other public awareness campaigns for safeguarding various electronic devices/Cards from the intrusion of external hands/hackers.

**10. Delegation of Powers and Reversal Process**

- i) The per card delegation of powers for reimbursement of disputed transaction amount to customer's account shall be as under:

**Amount in Rs.**

<b>Approving Authority</b>	<b>Approving Limit (Per card)</b>
MD & CEO	Above 1.00 Lacs
Executive President	Above Rs.0.50 Lacs to Rs.1.00 Lacs
President	Above Rs.0.25 Lacs to Rs.0.50 Lacs
Vice President	Above Rs.0.10 Lacs to Rs.0.25 Lacs
In charge P&S Dept.	Upto Rs.0.10 Lacs

- ii) The following steps shall be taken by Payment & Settlement Department while reversing the disputed transaction to customer's account:
- a) The transaction shall be reversed (shadow reversal) by debit to Suspense account within 10 days from the date of notification by the customer (without waiting for settlement of insurance claim, or otherwise if any). The credit shall be value dated to be as of the date of the unauthorized transaction.
  - b) The claim shall be lodged with Insurance Company within 10 days from the date of receipt of customer complaint regarding unauthorized electronic transaction in case of availability of Cyber Insurance Policy.
  - c) In case insurance cover is not available and Bank has created an internal Corpus Fund for settling of customer claims, the transaction shall be reimbursed by debit to such Corpus Fund.
  - d) However, in case there is no insurance cover nor any corpus fund has been created by the bank, then transaction amount shall be reimbursed by debit to Operation Loss account, after seeking approval from concerned approving authorities as per delegation of powers mentioned above.
- iii) The suspense if any raised shall be washed off within 45 days by following way:
- a) Suspense shall be adjusted by the proceeds received from Insurance Company in terms of Cyber Insurance Policy.
  - b) In case Cyber Insurance Policy is not available or there is no insurance coverage / Internal Fund i.e., Corpus Fund available against specific type of Fraud Incident, the suspense be adjusted by debit to Operational Loss Account after due diligence but within 90 days.

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# **Chapter 4:**

  

# **Customer Grievance Redressal**

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## I. Introduction

Business always starts and closes with customers and hence the customers must be treated as the King of the market. All the business enhancements, profit, status, image etc. of the organization depends on customers. Hence it is important for all the organizations to meet all the customers' expectations and ensure that every customer is a satisfied customer. It can only be attained if the customer has an overall good relationship with the Bank. In today's competitive business marketplace, customer satisfaction is an important performance exponent and basic differentiator of business strategies. Hence, more the customer satisfaction more is the business and the bonding with the customer.

## II. Objectives:

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 organization, customer service and customer satisfaction should be the prime concern of any bank. The bank believes that providing prompt and efficient service is essential not only to attract new customers, but also to retain existing ones. This policy document aims at minimizing instances of customer complaints and grievances through proper service delivery and review mechanism and to ensure prompt redressal of customer complaints and grievances. The review mechanism should help in identifying shortcomings in product features and service delivery. Customer dissatisfaction would spoil bank's name and image. The bank's policy on Grievance Redressal follows the under noted principles/objectives:-

- 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 customer. The Bank shall also ensure that all employees concerned are informed about the complaint handling process and its subsequent updates.

The customer complaint arises due to:

- a. The attitudinal aspects in dealing with customers
- b. Inadequacy of the functions/arrangements made available to the customers or gaps in standards of services expected and actual services rendered.

The customer is having full right to register his complaint if he is not satisfied with the services provided by the bank. He can give his complaint in writing, orally or over telephone. If customer's complaint is not resolved within given time or if he is not satisfied with the solution provided by the bank, he can approach Banking Ombudsman with his complaint or other legal avenues available for grievance Redressal.

### **1. Definition of Query, Complaint and Representation:**

The Bank will clearly differentiate between Queries, Complaints and Representations so that customer issues are logged accurately.

**1.1 Query:** Any doubt/ enquiry/ request (e.g. deliverables, services and waivers) is a query. Customer enquiring/ checking / cross checking/ status before the expiry of specified turnaround time (TAT) for service/ deliverables come within the scope of query.

**1.2 Complaint:** A Complaint is:

- a) A grievance/ protest/ grumble
- b) Customer disputing about services/ products/ processes
- c) An error committed at Business Unit level, in respect of attitudinal aspects or inadequate arrangements made available or gaps in services.
- d) Any Query not responded within turnaround time.

**1.3 Representation:** A Representation is a request made by a person or a group of persons asking for some relaxations while availing services from the Bank.

**Illustrative examples:**

S.No	QUERY	COMPLAINT	REPRESENTATION
1	Any doubt / enquiry / request (e.g. deliverables, services, waivers)	Non collection or inordinate delay in the collection of cheques, drafts, bills etc.	Waiver of Interest in a loan account.
2	Customer enquiring /checking cross checking / status before the expiry of specified TAT for service/ deliverables	Delay in remittance / transfer of funds/ operation of accounts	Waver of minimum balance charges.
3	Non-receipt of Credit/ Debit card/ PIN (within TAT) / statement (1st time)	Delay in opening of accounts /furnishing of statement of accounts or delay in completion of pass book	Reduction of Interest rates while sanctioning loans.
4	Query on application status (Within TAT)	Difficulties experienced in issuance of duplicate drafts	Waiver of NEFT / RTGS/DD / PO charges
5	Query on Pension disbursement, TDS on Pension, Submission of Pension documents, Pension revisions.	Cash not dispensed/ less cash dispensed from ATM etc	

**2. Grievance Matrix:** The grievance escalation matrix of the Bank shall be as follows:-

**i. Level I: 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 register the complaint in the 'Customer Service Request Tracking System' (CSRTS) so that the acknowledgement goes to the complainant instantly with unique ID number for future reference. 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. Level II: Zonal Head**

The complaint if not resolved within the stipulated time, should escalate to Zonal Head of the respective zone through CSRTS where Incharge 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. Level III: Customer Service, CHQ**

If the complaint still remains unresolved then the complaint shall escalate to Customer Service, CHQ through CSRTS for redressal of the grievance to the best satisfaction of the complainant. Customer can also register complaint/ grievance through grievance redressal portal on Bank's website [www.jkbank.com](http://www.jkbank.com); which will land in the concerned department at Corporate Headquarters for redressal under intimation to Customer Service, CHQ. Customer will receive the acknowledgement instantly and Unique ID number for future reference.

TAT for resolution of Grievance at CHQ Level: 05 working days.

**iv. Level IV: Internal Ombudsman:** Internal Ombudsman will handle the complaints that have already been examined by Bank's Internal Grievance Redressal Mechanism and have remained partially or wholly un-addressed. Bank has established a system of auto-escalation of complaints that are partly or wholly rejected by the Bank's Internal Grievance Redressal Mechanism to the Internal Ombudsman through Complaint Management Software (CSRTS) for a final decision. Such complaints are to be internally escalated to Internal Ombudsman within two weeks of complaint, before conveying the final decision to the complainant within a period of 30 days from the receipt of complaint.

**v. Level V: Banking Ombudsman:** 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 (As amended up to July 01, 2017) whose name and address is mentioned in the Branch notice board and also on the bank's website [www.jkbank.com](http://www.jkbank.com)

**Other Sources of Grievances:** Apart from direct grievances from customers, grievances received through various regulatory bodies including Reserve Bank of India, Banking Ombudsman, Government of India & Consumer Helpline shall be handled centrally by Customer Service, CHQ.

**Mode of response:** Bank shall ensure that the mode of response is as per the mode of customer intimation received. Cases received through e-mail shall be responded through e-mail.

### **3. Internal Machinery to handle Customer complaints/ grievances**

#### **3.1 Internal procedures: -**

- i. If customer wants to make a complaint, we will tell him how to do this and what to do if he is not satisfied with the outcome. Our staff will help the customers to the best of their satisfaction with any queries they have.
- ii. We have installed 'complaint boxes' at every Business Units where customers can drop their complaints/feedback.
- iii. Customers can email their complaint(s) / feedback at [iamlistening@jkbmail.com](mailto:iamlistening@jkbmail.com)/ [jkbcustomercare@jkbmail.com](mailto:jkbcustomercare@jkbmail.com) or can use our website [www.jkbank.com](http://www.jkbank.com) for sending their complaints/feedback. Bank shall provide them a complaint reference number and keep them informed of the progress within a reasonable period of time. Customers can also lodge complaint over phone on [0194-2481999](tel:0194-2481999).
- iv. For any queries, customer can contact on Bank's Toll Free Number [1800-890-2122](tel:1800-890-2122).
- v. On receiving the complaint, we will send written acknowledgement to the customer.
- vi. We will send customer our final response within thirty days and will inform him that if he is not satisfied, he can approach Banking Ombudsman (BO).

#### **Banking Ombudsman:**

If the complaints are not resolved within 30 days or in case the customer is not satisfied with the service or redressal provided by the bank, he can also approach the Banking Ombudsman (BO). Complaints be filed online on <https://cms.rbi.org.in>. Complaints can also be sent in physical mode to the 'Centralised Receipt and Processing Centre' Reserve Bank of India, 4th Floor, Sector 17, Chandigarh - 160017.

#### **4. Customer Service Committee of the Board**

The Bank has constituted a sub-committee of the Board known as 'Customer Service Committee' with the objective of bringing improvements in the quality of customer service and to examine any other issues having a bearing on the quality of customer service rendered. The sub-committee is responsible for supervising and reviewing the grievance redressal mechanism of the Bank. The sub-committee would also be supervising and reviewing the functioning of Standing Committee on Customer Service. Further, detail of complaints with its analysis is placed before Customer Service Committee of the Board on quarterly basis.

#### **5. Standing Committee on Customer Service**

The Bank has also constituted a 'Standing Committee on Customer Service', which is responsible for implementation and compliance of the 'Code of Banks Commitment to Customers'. The committee consists of official and non-official members. The official members include the top management of the Bank and non-official members include the public representation so as to put forth before the Standing Committee the day-to-day issues faced by the common customers and their resolution. The non-official members have been included in the standing committee so as to enable an independent feedback on the quality of customer service rendered by the Bank. The committee is entrusted with the following functions.

- (i) Evaluate feedback on quality of customer service received from various quarters and also review comments/feedback on Customer Service.
- (ii) The committee would be responsible to ensure that the bank follows all regulatory instructions regarding customer service. Towards this, the committee would obtain necessary feedback from Business Unit Heads/ Zonal Heads.
- (iii) The committee would also consider unresolved complaints/grievances referred to it by functional heads responsible for Redressal and offer their advice.
- (iv) The committee would submit report on its performance to the Customer Service Committee of the Board at quarterly interval.

## ~~6. Nodal Officer and other designated officials to handle complaints and grievances~~

The Bank has designated Executive President/ President, Customer Service, CHQ as the Chief Nodal Officer who will be responsible for the implementation of Customer Service and complaint handling for the entire bank. Besides the Chief Nodal Officer, the Bank has also designated Zonal Heads of the respective Zones as Nodal Officers who will be handling complaints/ grievances in respect of Business Units falling under their control. The list of Nodal Officers for resolution of Customer Grievances is placed on notice boards in the business units and is also available on our Bank's web-site [www.jkbank.com](http://www.jkbank.com) .

## 7. Resolution of Grievances

Business Unit Head is responsible for the resolution of complaints/ grievances in respect of Customer Service rendered by the business unit. He would be responsible for ensuring closure of all complaints received at the business units. It is his foremost duty to see that the complaint is resolved to the customer's satisfaction and if the customer is not satisfied, then he should be provided with alternate avenues to escalate the issue. If the Business Unit Head feels that it is not possible at his level to solve the problem he can refer the case to the Nodal Officer at Zonal Office for guidance. Similarly, if the Nodal Officer at Zonal office finds that he is not able to solve the problem, he may refer such cases to the Chief Nodal Officer at the Corporate Office. Business Units and Zonal Offices must send action taken report on complaints to the Customer Services, CHQ at the end of every quarter.

Time lines for compensation for financial losses to the customers which they may incur due to deficiency in the services offered by the bank through various Banking Channels, are depicted against each:

S.No.	Banking Channel	Compensation timeline/ Rate
1	Unauthorized/ Erroneous Debit	7 working days
2	ECS direct debits/other debits to accounts	Immediately after reporting
3	Credit Card activation charges	Immediately after reporting
4	Payment of Cheques after Stop Payment Instructions	2 working days
5	Foreign Exchange Services	Within 7 days of the credit received in Nostro account

Serving To Empower		
6	Payment of Interest for delayed Collection of Outstation Cheques	<ul style="list-style-type: none"> <li>• SB rate for the period of delay beyond stipulated time.</li> <li>• TDR rate for the corresponding period of delay from 14 to 90 days.</li> <li>• 2% above TDR rate for delays exceeding 90 days.</li> <li>• Rates applicable to loans shall be given for the period of delay in collection of cheques meant for credit to loan account of the customer.</li> <li>• For extraordinary delays, interest will be paid 2% above the rate applicable to the loan account.</li> </ul>
7	Compensation for loss of instrument in Transit	The Bank would provide all assistance to the customer to obtain a duplicate instrument from the drawer of the cheque. Besides, the bank will compensate the account holder in respect of instruments lost in transit as per rates specified under S.No. 6 above.
8	Issue of Duplicate Draft and Compensation for delays	Bank will issue duplicate draft within 15 days of receipt of such request. For delay beyond the above stipulated period, interest at the rate applicable for Fixed Deposit of corresponding period will be paid as compensation.
9	Violation of the Code by banks agent	Bank will communicate the findings to the customer within 7 working days from the date of receipt of complaint.
10	Lenders liability; Commitments to borrowers	Bank would return to the borrowers all the securities/documents/title deeds to mortgaged property within 15 days of repayment of all dues. Bank will compensate the customer for monetary loss suffered, if any, due to delay in return of the same.
11	ATM Failure	The TAT for the failed ATM transactions as per NPCI guidelines is T+5 calendar days from the date of transaction. Further, in case any failed ATM transaction is not reversed within defined TAT period, Bank shall pay compensation of Rs.100/- per day after

		<del>the expiry of TAT to the aggrieved customer.</del>
12	Insurance	Bank shall take adequate steps for redressal of the grievances of the customers related to Insurance products within 14 days of the receipt of such complaints.

### 8. Customer Service Request Tracking System (CSRTS):

Bank has adopted the centralized 'Customer Service Request Tracking System' which provides a secure and centralized platform for receiving complaints and then tracking and storing all subsequent documentation pertaining to investigation and correction of the problem. The system makes the search and retrieval of complaints and related data easy. One important feature of module is that the acknowledgement goes to requestor on the registered Email ID & mobile number as soon his request/ communication is registered in the system and a unique reference ID is generated and conveyed to the customer for future reference. The system also has MIS option and can be used to get details and current status of the complaints/ Service Requests on the basis of various criteria such as:

- Date Range i.e. Complaints/ Service Requests raised between two dates.
- Complaints/ Service Requests raised to/ by all or particular Zone/ Department for a date range.
- Complaint/ Service Request received under all/ particular Source/ particular category/ particular sub-category.

With this the Bank not only ensures that all the issues are recorded and resolved, but also ensure effective monitoring/escalation mechanism to the senior functionary in case of grievance not resolved within defined timelines

### 9. Interaction with customers

The Bank recognizes that customer needs, expectations and grievances can be better appreciated through personal interaction of customers with the staff at the operations level, since the feedback from customers would be valuable input to meet customer expectations and making improvements in products and services offered by the Bank.

In compliance to the regulatory guidelines, all the Business Units of the Bank have been advised to constitute a Customer Advisory Forum at their level and hold

~~customer meets at monthly intervals so as to receive customer feedback about the quality of Customer Services offered. The mechanism also serves as a grievance redressal tool at the grass root level.~~

### 9.1 Executive's Visit to Rest of India.

The Executives (Executive Presidents/ Presidents) to accommodate in their schedule at least one meeting at the Business Unit whenever they visit a Zone in Rest of India. Every Zone to hold at least one such meeting per quarter and every Executive to have at least one such visit/meeting to his credit during the quarter.

### 9.2 Executive's Visit within the Union Territories of J&K and Ladakh

1. Executive President(s) /President(s) to make surprise visits to anyone of the Business Units in a month as per their convenience.
2. Executive President(s)/ President(s) to preside over in one of the 'Customer Meets' mandatorily to be organized by each Zone per quarter.

The thrust area of such visits will be 'Customer Service and Satisfaction' besides overall functioning and business of the Zone/BU.

"Customer Advisory Forum" at the Business Unit level shall have the following members:-

- Business Unit Head
- Hall In charge
- Another senior official of the Business Unit, preferably Incharge Advances.
- 15-20 selected customers of the Business Unit from all categories which should include at least one pensioner.

The Business Unit Head to ensure that the suggestions made by the valuable customers in the CAF meetings, which are in the interests of overall improvement of Customer Service and are within the powers of the concerned Branch Head, are implemented within a period of one month in letter and spirit. However, the suggestions made by our valuable customers, which are not within the competence of the Business Unit Head for implementation, should be referred to the next Higher Authority immediately.

It is mandatory on the part of the Business Unit Heads to draw up/ prepare the agenda for such meetings, record the minutes, review the previous meeting and have follow up action wherever required. The Business Unit Head must convene the said meeting at least once in a month and forward the minutes of the meeting to

~~their respective Higher Authority, who after recording comments/ observations,~~  
 shall forward to Customer Service, CHQ within 15 days of the quarter end.

Zonal Heads are responsible to strictly monitor holding of CAF meetings at the BUs falling under their jurisdiction and ensure compliance of the instructions/ directions. Moreover, Snap Inspection reports should also record information regarding CAF meetings conducted by the business unit. Snap inspection reports should also record the action taken on the feedback/complaints/ suggestions made by the customers during CAF meetings and also the number of meetings Business Unit has conducted during the quarter.

#### **10. Sensitizing operating staff on handling complaints**

It shall be the endeavor of the Bank to train staff for handling customer complaints and provide time bound redressal of customer grievances to the best satisfaction of the customers as bank's policy and regulatory guidelines. Zonal Nodal Officers shall give feedback on training needs of staff to HRD Division at Corporate Headquarters and HRD Division shall make necessary arrangements for training the staff on Customer Service, handling of complaints and proper customer grievance redressal.

#### **11. BCSBI**

As per the directions of RBI, Banking Codes and Standards Board of India (BCSBI) has stopped its operations. Therefore, customers may approach the Bank for redressal of any grievance and in case of non-redressal of complaints, approach Banking Ombudsman Office by following the procedure.

#### **Disclosure**

The policy shall be available on Bank's Intranet Homepage under policies section as well as on Bank's Website for the information of Customers in compliance to RBI's Master Circular on Customer Services.

#### **IV. Ownership & Review of the Policy**

The ownership of the policy shall lie with Customer Service and shall be subject to review.

Review of the policy will be put up to the Board for approval after 3 years. Approved Policy & Guidelines shall remain in force till next review.

In case of exigencies and to be in line with regulatory / statutory guidelines the MD & CEO is empowered to approve changes /modifications/ amendments/ relaxations/

exemptions, if any, required to be made in the policy and same will be placed before the Board for ratification.

Any guideline(s) issued by Regulator/s with regard to Customer Rights, Customer Compensation, Customer Protection and/ or Customer Grievance or any other matter dealt with by this Policy shall be deemed to be part & parcel of this policy for operational purpose with immediate effect. A note regarding such directive shall be placed before Board for information.

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### **Integrated Ombudsman Scheme, 2021**

A Scheme for resolving customer grievances in relation to services provided by entities regulated by Reserve Bank of India in an expeditious and cost-effective manner under Section 35A of the Banking Regulation Act, 1949 (10 of 1949), Section 45L of the Reserve Bank of India Act, 1934 (2 of 1934), Section 18 of the Payment and Settlement Systems Act, 2007 (51 of 2007) and Section 11 of the Credit Information Companies (Regulation) Act, 2005 (30 of 2005).

The Scheme shall apply to the services provided by a Regulated Entity in India to its customers under the provisions of the Reserve Bank of India Act, 1934, the Banking Regulation Act, 1949, the Payment and Settlement Systems Act, 2007, and the Credit Information Companies (Regulation) Act, 2005 (30 of 2005).

### **Salient features of the Integrated Ombudsman Scheme, 2021**

- It will no longer be necessary for a complainant to identify under which scheme he/she should file complaint with the Ombudsman.
- The Scheme defines 'deficiency in service' as the ground for filing a complaint, with a specified list of exclusions. Therefore, the complaints would no longer be rejected simply on account of "not covered under the grounds listed in the scheme".
- The Scheme has done away with the jurisdiction of each ombudsman office.
- A Centralised Receipt and Processing Centre have been set up at RBI, Chandigarh for receipt and initial processing of physical and email complaints in any language.
- The responsibility of representing the Regulated Entity and furnishing information in respect of complaints filed by customers against the Regulated Entity would be that of the Principal Nodal Officer in the rank of a General Manager in a Public Sector Bank or equivalent.
- The Regulated Entity will not have the right to appeal in cases where an Award is issued by the ombudsman against it for not furnishing satisfactory and timely information/documents.

The Executive Director Incharge of the Consumer Education and Protection Department of RBI would be the Appellate Authority under the Scheme.

Complaints can be filed online on <https://cms.rbi.org.in>. Complaints can also be sent in physical mode to the 'Centralised Receipt and Processing Centre' set up at Reserve Bank of India, 4th Floor, Sector 17, Chandigarh - 160017 in the format. Additionally, a Contact Centre with a toll-free number - 14448 (9:30 am to 5:15 pm) - is operational.

\* \* \* \* \*

### Address and Area of Operation of Nodal Officers of the Bank for resolution of Customer Grievances

S No	Zone	Address details of Nodal Officer	Nodal Officer
1.	Srinagar	Zonal Office M.A Road Srinagar 190001(J&K) Phone(LL): 0194-2471042 2452658, 2471723, 2484008. Email: <a href="mailto:united@jkbmail.com">united@jkbmail.com</a>	Zonal Head Mr. Shabir Ahmad Bhat email: <a href="mailto:shabir.a.bhat@jkbmail.com">shabir.a.bhat@jkbmail.com</a> 7006512854
2.	Budgam	Zonal Office Industrial Estate Zainakote, Srinagar 190012(J&K) Phone(LL): 0194-2497735, 2497736, 2497734 Email: <a href="mailto:zoktwo@jkbmail.com">zoktwo@jkbmail.com</a>	Zonal Head Mr. Sajad Hussain Malik email: <a href="mailto:sajad.malik@jkbmail.com">sajad.malik@jkbmail.com</a> 9819263336
3.	Baramulla	Zonal Office Amargarh, Sopore 193201(J&K) Phone(LL): 01954-223595, 223596. Email: <a href="mailto:zobara@jkbmail.com">zobara@jkbmail.com</a>	Zonal Head Mr. Arshad Hussain Dar email: <a href="mailto:arshad.hussain@jkbmail.com">arshad.hussain@jkbmail.com</a> 8493083821
4.	Pulwama	Zonal Office J&K Bank Building Pulwama 192301(J&K) Phone(LL): 01933-241204, 242226 Email: <a href="mailto:zopull@jkbmail.com">zopull@jkbmail.com</a>	Zonal Head Mr. Tariq Ali email: <a href="mailto:tariq.ali@jkbmail.com">tariq.ali@jkbmail.com</a> 9906664848

5.	<b>Anantnag</b>	Zonal Office Bakshiabad, Anantnag 192101 (J&K) Phone(LL): 01932-2227340 Email: <a href="mailto:zoksou@jkbmail.com">zoksou@jkbmail.com</a>	Zonal Head Mr. Tasaduq Ahmad Dar email: <a href="mailto:tasaduq.dar@jkbmail.com">tasaduq.dar@jkbmail.com</a> 9596355066
6.	<b>Jammu</b>	Zonal Office Rail Head Complex Jammu Phone(LL):0191-247102-25 Email: <a href="mailto:couple@jkbmail.com">couple@jkbmail.com</a>	Zonal Head Mr. Rajesh Dubey email: <a href="mailto:rajesh.dubey@jkbmail.com">rajesh.dubey@jkbmail.com</a> 7006678594
7.	<b>Kathua</b>	Zonal Office Kathua Near Forest Protection Office Hatli Morh Kathua 184102 Phone(LL): 01922-234663 Email: <a href="mailto:zojtwo@jkbmail.com">zojtwo@jkbmail.com</a>	Zonal Head Mr. Sanjeev Kumar email: <a href="mailto:Sanjeev.kumar@jkbmail.com">Sanjeev.kumar@jkbmail.com</a> 9419163062
8.	<b>Doda</b>	Zonal Office Khan's Plaza, Near Dak Bungalow, Doda, Jammu & Kashmir. Pin-182202 Phone(LL):01996-233589 Email: <a href="mailto:zoudam@jkbmail.com">zoudam@jkbmail.com</a>	Zonal Head Mr. Fayaz Ahmad Bhat email: <a href="mailto:fayaz.bhat@jkbmail.com">fayaz.bhat@jkbmail.com</a> 9945477795
9.	<b>Udhampur</b>	Zonal Office Near Sanson Petrol Pump, Domail Udhampur-182101. Phone(LL):01992270367 Email: <a href="mailto:zjnone@jkbmail.com">zjnone@jkbmail.com</a>	Zonal Head Mr. Rajesh Gupta email: <a href="mailto:rajesh.gupta@jkbmail.com">rajesh.gupta@jkbmail.com</a> 9419139852
10.	<b>Rajouri</b>	Zonal Office Muradpur, Rajouri, J&K- 185131 Phone(LL): 01962-253060, 253454 Email: <a href="mailto:zorajo@jkbmail.com">zorajo@jkbmail.com</a>	Zonal Head Mr. Satish Kumar email: <a href="mailto:kumar.satish@jkbmail.com">kumar.satish@jkbmail.com</a> 9419165522

Serving To Empower			
11.	Ladakh	<p>Zonal Office Opposite Tourist Information Centre, Main Bazaar, Leh Phone(LL):01982-252023, 252130 Email: <a href="mailto:priest@jkbmail.com">priest@jkbmail.com</a></p>	<p>Zonal Head Mr. Dorjey Angchuk email:<a href="mailto:dorjey.angchuk@jkbmail.com">dorjey.angchuk@jkbmail.com</a> 9596858918</p>
12.	Delhi	<p>Zonal Office Plot 132-134, Sector 44 Gurgaon Phone(LL): 124-4715800 Email: <a href="mailto:favour@jkbmail.com">favour@jkbmail.com</a></p>	<p>Zonal Head Mr. Rakesh Magotra email:<a href="mailto:rakesh.magotra@jkbmail.com">rakesh.magotra@jkbmail.com</a> 9419191974</p>
13.	Mumbai	<p>Zonal Office National Business Centre 1<sup>st</sup> &amp; 2<sup>nd</sup> Floor, Bandra Kurla Complex Bandra East Near Asian Heart Hospital Besides JSW 4000051 Phone(LL):022-26384200, 26384100 Email: <a href="mailto:sketch@jkbmail.com">sketch@jkbmail.com</a></p>	<p>Zonal Head Mr. Raja Zaffer Khan email: <a href="mailto:rzkhan@jkbmail.com">rzkhan@jkbmail.com</a> 7889953245</p>

**Address of Principal Nodal Officer of the Bank**

**Mr. Narjay Gupta**  
 General Manager  
 Contact No: 0194-2502648  
 email: [narjaygupta@jkbmail.com](mailto:narjaygupta@jkbmail.com)  
 Address: Office of the General Manager, Corporate Headquarters Srinagar.

**Address and Area of Operation of Nodal Officers under Banking Ombudsman Scheme**

Address / details of the Nodal Officer under B.O.Scheme	Nodal Officer
<b>Mr. Vinod Kumar Sharma</b> Deputy General Manager (S&C J&K and Ladakh) The Jammu & Kashmir Bank Ltd Zonal Office Rail Head Complex Jammu Phone: 0191-2471899 ; 9867834443 email: <a href="mailto:vinodsharma@jkbmail.com">vinodsharma@jkbmail.com</a>	Union Territories of J & K and Ladakh
<b>Mrs. Kirti Sharma</b> Deputy General Manager (S&C Rest of India) The Jammu & Kashmir Bank Ltd Zonal Office, Plot No. 132-134 Sector-44, Gurgaon (Haryana)- 122002 0124-4715800; 7840070010 email: <a href="mailto:kirti.sharma@jkbmail.com">kirti.sharma@jkbmail.com</a>	Rest of India.

**Address of Internal Ombudsman of the Bank**

**Mr. Rajendra Kumar Nehra**  
 Contact No: 0194 2502646  
 email: [internalombudsman@jkbmail.com](mailto:internalombudsman@jkbmail.com)  
 Address: Office of the Internal Ombudsman,  
 Corporate Headquarters,  
 M.A.Road Srinagar, (J&K) 190001

# **Chapter 5:**

# **Framework**

# **for**

# **Door-Step Banking**

# **Services**

## **Framework for Door-Step Banking:**

1) Door Step Banking Service (DSBS) was introduced by the bank for Senior Citizens of above 70 years of age and differently abled or infirm persons by virtue of Circular No. 356 dated 19.09.2018. Under DSBS, branches were advised to invariably provide basic banking facilities other than pick-up & delivery of cash, including delivery of demand drafts, pick-up of instruments against receipt, submission of KYC Documents and life certificates at the premises/residence of senior citizens of more than 70 years of age and differently abled or infirm persons including visually impaired. These services have been prescribed at the specific request / demand and in lieu of service charges of Rs.100+GST per request. The charges are over & above the existing prescribed service charges for a service as per extant Service Charges Schedule. However, there are no service charges for customers who avail this service for BSBD/Small accounts.

### **2) Background:**

Reserve Bank of India vide its instructions in [2007](#) permitted banks to offer door step banking services and laid down general principles and broad parameters to be followed by Banks while offering “doorstep” services to their customers. Accordingly, banks were advised to prepare a scheme for offering “doorstep” banking services to their customers with the approval of their boards in accordance with the RBI guidelines (placed alongside).

RBI further vide their Circular No. [RBI/2017-18/89, DBR.No.Leg.BC.96/09.07.005/2017-18 dated November 9, 2017](#) and Circular No. [RBI/2019-20/203 DOR.CO.Leg.BC.No.59 /09.07.005/2019- 20 dated March 31, 2020](#) , reiterated that in view of the difficulties faced by Senior Citizens of more than 70 years of age and differently abled or infirm persons, banks were advised to make concerted efforts to provide basic banking services to such customers and take into account the following aspects:

- a. Banks shall offer the doorstep banking services on pan India basis. Banks should develop a Board approved framework for determining the nature of branches /centres where these services will be provided mandatorily and those where it will be provided on a best effort basis and make the policy public. The list of branches offering such doorstep banking services shall be displayed/updated on the bank’s website regularly.
- b. Banks shall give adequate publicity to the availability of these services in their public awareness campaigns. The charges, in this regard, shall also be prominently indicated in brochures and published in their websites.
- c. The progress made in this regard shall be reported to the Customer Service Committee of the Board every quarter.

### 3) Door Step Banking Framework

Pursuant to these guidelines from RBI, the guidelines were reiterated vide our Circular No. 331 dated 07.09.2021 and all branches were inter-alia advised to offer doorstep banking services to Senior Citizens of 70 years of age & above and differently abled persons, for the following services:-

- a. Delivery of Demand Drafts
- b. Pick-Up of Instruments against receipts
- c. Submission of KYC Documents for re-KYC
- d. Life Certificates at the premises / residence

The instructions were reiterated by the Bank to Operative levels vide our Circular No. 347 dated 31.08.2022, besides, the details of the services offered under DSBS to Senior Citizens above the age of 70 years and differently abled persons alongwith the list of branches offering DSB services were published / updated on Bank's Website.

Further, a mechanism was also put in place for capturing service requests from the customers in the system and deduction of the applicable Service Charges. Moreover, the doorstep banking services offered by the Bank over a period of time could also be extracted branch-wise or bank-wise in the form of a report / register for further actions.

However, in order to streamline the DSBS guidelines in line with the Reserve Bank of India guidelines, the said mechanism has been reviewed and revised framework containing the eligibility, services to be offered, delivery channel, reporting etc. as per succeeding paras is being proposed:

#### A) Eligibility:-

Door Step Banking facility can be offered to the following segment of persons having valid mobile numbers registered in their accounts and who are fully KYC-compliant:-

- a) Senior Citizens of more than 70 years of age and differently abled or infirm persons (having medically certified chronic illness or disability) including visually impaired persons
- b) Central and State/UT Pensioners
- c) Single and Joint Account holders with mode of operation as E or S, F or S only.

#### B) Services Offered under Door Step Banking Services

##### i) Non-Financial services:-

- 1) Demand Draft Request Pickup
- 2) Demand Draft Delivery
- 3) Cheque Requisition Slip Pick Up
- 4) Cheque Pick Up

5) ~~New Cheque Book Delivery against Requisition Slip~~

- 6) Form 15G/H Delivery
- 7) Form 15G/H Pick up
- 8) Life Certificate Pickup
- 9) Term Deposit Receipt
- 10) Account statement
- 11) Submission or re-KYC documents
- 12) Others

- ii) **Financial Services:** The bank may also extend cash-pick up and cash withdrawal facilities to the customer.

Limits for Collection / delivery of cash	Cash Pickup	Cash Delivery
Maximum	Rs.50,000/-	Rs.50,000/-
Minimum	Rs.5,000/-	Rs.5,000/-
Thereafter in multiple of	Rs.1000/-	Rs.1000/-

**C) Process involved:-****a) Customer Registration**

Customers willing to obtain DSBS requires registering for the same through the following modes:-

- At base branch as per registration form (Annexure 1).
- Through IVR – Contact Centre\*
- Through J&K Bank mPay\*

\*subject to customization

The customer shall also register his / her mobile and / or email id with the concerned branch to avail DSBS. Senior Citizens more than 70 years of age and Differently Abled or infirm persons may have to mandatorily register themselves for the service at the base branch or request the base branch to designate a branch of his/her choice for DSBS.

The registration process for DSBS shall be a one-time activity for such customers. The facility can be extended to other KYC-compliant individuals /customers on merit basis and as per discretion of the branch.

**The following procedure shall be adopted after a customer registers for the DSBS:-**

- If the customer registers himself/herself at base branch, the said branch shall use menu option DSBREG for updating the designated field for DSBS and the branch to be linked to DSBS in CBS.
- If the customer registers himself /herself over IVR, contact centre shall fill an online web-based form which shall be sent to the respective branch over mail. The branch shall follow the steps as above.

- If the customer registers himself /herself over mPay, the fields in CBS shall be automatically updated in the system with an email to the respective branch.

**Reporting of registered DSBS customers:**

The SOL-wise details of the DSBS customers can be extracted using option RPTGEN in the system and the Bank-wise details can be extracted through MIS Department and the same shall be used for reporting purpose of DSBS customers of the bank.

**b) Receipt of request:**

**The request for DSBS can be received through any of the following modes:-**

- a) Call over IVR to Contact Centre from their registered mobile number duly verified
- b) Put up a DSB request on mobile application JK Bank mpay
- c) Through Bank's Website (future roadmap)

Door Step Banking Services through mobile banking / bank website shall be subject to customization.

**c) Processing the Door Step Banking Request**

The request received through any of the modes above shall be forwarded through e-mail to the respective branches. The broad process flow is provided below:

- i. After bank accepts the customer for providing the service, the customer can call bank's Contact Centre (10 AM to 5 PM on working days only) for availing the specific service.
- ii. The customer's identity shall be confirmed and the details of the request recorded.
- iii. The request shall be forwarded to the base branch of the customer or the branch which the customer has specified in his / her registration form, who will contact the customer, reconfirm eligibility to avail Doorstep Banking services and fix the date/time for the visit.
- iv. At the appointed time, the branch official shall visit the registered communication address of the customer and show his credentials.
- v. The branch official shall also verify the identity of customer through any valid Photo ID viz. Aadhaar, Passbook, Voter ID of the customer in original.
- vi. For cash withdrawals, required documentation (in the form of cheque) shall be obtained and taken on record.

Branch Official shall ensure that the secrecy of customer accounts shall be maintained and necessary precautions shall be taken while delivering DSBS as these are just an extension of the services offered through branches.

**Other Conditions:**

- Door Step Banking Services will be available to customers having registered communication address within a radius of 3 Km from the base branch.
- These services will be rendered to the customer by the bank at customer's premises or residence only, as per the communication address registered with the Bank.

**d) Delivery Channel**

- i. DSB Services shall be provided through branch staff who shall be a regular employee or by engaging existing Business Correspondents. For financial services, BCs may offer doorstep services under the present ambit of kiosk banking through biometric verification of customer. However, in order to engage BCs for offering doorstep banking services, a supplementary agreement with the BC shall be done as per extant guidelines of FI Department, containing the modalities, commission and other terms & conditions for the doorstep banking.
- ii. In case bank decides to extend the facility to other customers, bank can engage Bank employees/Professional Service providers with experience/Cash management service providers for pickup and delivery of cash, cheque and other negotiable instruments from HNI customers, customers with substantial business relationship with the bank.
- iii. The service will be provided through all branches on PAN India Basis. Based on the concentration of Senior Citizen customers, bank has segregated the branches in the following categories:-

**a) Mandatorily basis:**

To facilitate its customers, Bank shall be offering Door Step Banking Services (DSBS) mandatorily **through 179 branches** selected for providing doorstep banking services as per Annexure-II wherein the number of customers over the age of 70 years are around 500 and above. The list of branches where DSB services shall be provided mandatorily will be uploaded on bank's web site. The list of branches will be reviewed and updated from time to time on Bank's website.

**b) Best Effort basis:** The remaining branches will be offering this service on best efforts basis. Bank will be making wide publicity for this service.

**e) Service / Feedback Call:**

After the Door Step Service is provided to the customers, the daily MIS of the same shall be shared with Contact Centre of the Bank by EOD. The Contact Centre shall make a service/feedback call to the customers for service quality and feedback which shall be recorded. The feedback shall be shared with Customer Care feedback for perusal and information. Corrective measures shall be taken in case of any deficiency in services.

**D) Service Charges:**

All the services rendered under “Doorstep Banking” are subject to payment of service charges by the customers. Senior Citizen / Differently Abled customer/other customers are required to bear the service charges circulated from time to time as under:-

S.No.	Type of Services	Charges
1.	Financial Services upto Rs. 20000/-	Rs.100+GST
2.	Financial Services beyond Rs.20000- Rs.50000	Rs.150+GST
3.	Non-Financial Services	Rs.100+GST

The service charges are subject to change from time to time. The charges will be displayed on the website. Any change in the charges will be notified to customers in advance at least 30 days before implementation.

**E) Income on Door Step Banking Services**

In order to ensure that there is no revenue leakage on account of the services offered under DSBS and services offered under this segment are properly recorded at each branch, the Bank has opened income office accounts titled “**Income on DSBS**” across the branches in consultation with GST Support Team.

In CGSTMAN option, branches shall deduct service charges, from the operative account of the customer and credit the same to the **Other charges A/c - Income on DSBS Services “xxxx53052 – 01”**.

**F) Process of capturing details of doorstep in system**

Branches shall capture the details of the Service provided to the customer in Tran Remarks. The following services /events have already been captured in the CBS (Finacle 10) and are auto-populated:-

Event Name	DSBS Description
DSBS 1	Demand Draft Request Pickup
DSBS 2	Demand Draft Delivery
DSBS 3	Cheque Requisition Slip Pick Up
DSBS 4	Cheque Pick Up
DSBS 5	New Cheque Book Delivery against Requisition Slip
DSBS 6	Form 15G/H Delivery
DSBS 7	Form 15G/H Pick up
DSBS 8	Life Certificate Pickup
DSBS 9	Term Deposit Receipt
DSBS 10	Account statement
DSBS 11	Submission or re-KYC documents
DSBS 12	Others

After capturing the events properly in CBS and deduction of service charges, bank through MIS Department shall be able to extract branch-wise or bank-wise report / register of the door-step banking services offered during a period for onward submission in the following format:-

S.No	Name of the Branch	Branch offering DSBS, if different	A/C No.	Customer Name	DSBS Request Type	Date/Time	Charges	Maker	Checker
1.									

#### G) Turn-Around-Time:-

The delivery of DSBS would be completed on best effort basis but not later than T+1 working days (holidays excluded). All request received up to 2.00 PM to be completed within 3 hours of request generation and request generated after that should be completed by 2:00 PM next working day.

#### H) Risk Management

The customer obtaining the DSB Services does not entail any financial liability on Bank for failure of DSBS delivery under circumstances beyond its control. The services should be seen as a mere extension of the banking services offered at branch and the liability of the bank would be the same as if the transaction were conducted at the branch. The registration for DSBS does not provide any right to the customer to claim the services at his doorstep.

In case of cash delivery/pickup risks shall be covered under Insurance for cash-in-transit.

**I) Grievance Redressal Mechanism:**

The grievance/ complaints received under DSBS category to be resolved through internal Grievance Redressal Mechanism at Customer Care Department of the Bank.

**J) Reporting to Customer Committee of the Board**

Customer Care Department, CBO shall put up quarterly progress of Door Step Banking Services offered to Senior Citizens and differently abled to Customer Service Committee of the Board for information.

**K) Customer guidance and publicity**

The bank shall display information regarding Door Step Banking facility on its website for the information of general public and also shall display / update the details of branches wherein door step banking services are provided mandatory and/ or on best effort basis. Besides, the bank shall also launch an awareness campaign through its CC&M Department for the awareness of customers.

\*\*\*\*\*



Annexure- I



Branch \_\_\_\_\_

Date

Account Number

<input type="text"/>																			
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CKYC Number

<input type="text"/>																			
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Application Form
[Blank space for stamp or signature]

# Application Form

Availing Door Step Banking Services by Senior Citizen (above 70years of age) / Pensioners / Differently abled persons

Dear Sir / Madam,

1. I am maintaining Saving / Current / Pension A/c No. in your branch.

2. I wish to avail doorstep banking services offered by the Bank. I affirm and declare that I have read and understood the terms and conditions of the Door Step Banking facilities offered by J&K Bank on payment of service charges as decided by the bank.

3. I understand that the Door Step Banking Services shall be offered to fully KYC compliant accounts of Senior Citizens of more than 70 years old and differently abled, infirm (having medically certified chronic illness or disability) and visually impaired customers.

4. I confirm that as per the eligibility criteria laid by the bank, I am eligible for the Door Step Banking Services and the Bank may debit the applicable charges from my account.

Further, I furnish the requisite information as under :

Registered Mobile Number / Landline number \_\_\_\_\_

Name of Spouse / Children /close relative who may request for Door-step services on my behalf \_\_\_\_\_

Mode of Operation \_\_\_\_\_

Registered Address for Service Delivery \_\_\_\_\_

Preferred Branch for Door Step Banking Service \_\_\_\_\_

Distance from Branch \_\_\_\_\_

After having read, understood and agreeable to the following terms and conditions, I hereby apply for Door Step Banking facility to be provided by J&K Bank.

For Official Use:

Yours faithfully

Witness

Name: .....

Date:.....

Signature / Thumb impression of the Customer

Verified

Branch Manager/ Authorized official of the Bank

**Terms & Conditions**

1. I, through this Application Form, do hereby request J&K Bank Ltd to grant me Doorstep Banking Services (**Services**) to the above account. I do hereby declare and confirm that I have personally read and understood and interpreted, in vernacular, in full, before execution, all terms & conditions mentioned hereunder and shall be bound by the terms and conditions as may be in force from time to time.
2. I understand that the Services shall be offered to fully KYC compliant accounts of Senior Citizens of more than 70 years old and differently abled, infirm(having medically certified chronic illness or disability) and visually impaired customers, Pensioners.
3. I understand that the Services shall be made available through base Branch or the preferred branch on working days between 10:00 AM and 2:00 PM. Requests received between 10:00 AM and 2:00 PM will be executed within the same day on best effort basis but not later than T+1 working day (holidays excluded), whereas requests received by the base branch after 2 PM will be executed on the next working day.
4. I further agree and acknowledge that in the event of COVID 19/natural calamities or any such unforeseen circumstances which are beyond the reasonable control of the Bank officials, the services will not be extended till the normalization of the situation in the particular area/city where the services are provided.
5. I agree and acknowledge that only one request can be made per day for availing Services.
6. I understand that the Services that shall be offered are Pickup and Delivery of Cash, Pickup and Delivery of Instruments, Delivery of DDs, Submission of KYC documents, Submission of Life Certificates, FD Receipts, RTGS, NEFT requests and any other requests as decided by the Bank.
7. I understand and confirm that the service shall be made if the request for the same is made by me to Customer Care Contact Center or to the Branch from my Registered Mobile Number with the Bank.
8. I understand that the Service shall be provided only at my/our address registered with the Bank in its records and is within 5 kms radius of the base Branch.
9. I understand that the Service Charge indicated below shall be applicable for availing the facility:

Request	Charge per visit ( Exclusive of GST)
Financial Upto Rs. 20000/-	Rs.100
Beyond Rs.20000/- to Rs.50000/-	Rs.150
Non-Financial (Submission of KYC Documents and Life Certificates)	Rs.100

**Other Conditions:**

10. In case of cash Deposit or Pickup, the minimum amount shall be Rs.5,000/- and the maximum amount can be Rs.50,000. These amounts can be revised by the Bank at its sole discretion.
11. The charges for the provision of the Services, including revised charges, if any will be debited from the customer's account without prior notification to the customer. The charges may be revised from time to time by the Bank with a 30 days' notice to the customer. Such changes will be given effect only 30 days after the issue of notice through any of the medium as given below:-
  - i. Displaying on the Bank's website
  - ii. Displaying on the Notice Board at the Branches
12. Customer does not entail any legal or financial liability on the bank for failure to offer doorstep services under circumstances beyond its control.

13. Customer needs to share ID proof/ service request number (as applicable) with the Official/ Staff/service provider.
14. Customer should also verify the details of the the Official (with his ID card).
15. The Services shall be subject to the terms, conditions and covenants of the agreement between the Bank and the customer.
16. The request for cancellation/modification of a relevant service request shall be entertained through branch request only.
17. The Door-step services should be seen only as an extension to regular banking services offered by our Bank and hence liability of the Bank remains to the same extent as if the transactions were conducted at the Branch.
18. In case of transfer of account from one branch to another a fresh registration for Doorstep Banking services is not to be made at the transferee branch as already registered in CBS.
19. In case of change in Terms and conditions, the same shall be displayed in the Branch Notice or Bank website.

**Signature / Thumb impression of the Customer**

**Annexure-II**

### LIST OF BRANCHES MANDATORY FOR DOORSTEP BANKING

S.NO	SOL ID	Branch Name
1	0025	R S PORA JAMMU
2	0078	BUDGAM, KASHMIR
3	0058	DODA MAIN
4	0024	AKHNOOR , MAIN BAZAR
5	0148	KARAN NAGAR, SRINAGAR
6	0036	BEERWA, BUDGAM
7	0318	CHAK MALAL, JAMMU
8	0008	CHADURA, BUDGAM
9	0027	SAMBA MAIN, JAMMU
10	0433	JANIPUR, JAMMU
11	1254	BUS STAND, TRAL
12	0321	TALAB TILOO, JAMMU
13	0032	VIJAYPUR JAMMU
14	0065	TRAL, MAIN
15	0066	RAMNAGAR, UDHAMPUR
16	0093	SUNDERBANI, RAJOURI
17	0020	MAIN BAZAR , RAJOURI
18	0071	KANGAN, GANDERBAL
19	0094	MENDHER POONCH
20	0279	REHARI JAMMU
21	0131	HANDWARA, MAIN
22	0256	PARIMPORA QAMMARWARI, SGR
23	0077	GANDHI NAGAR, JAMMU
24	0029	REASI, DIST. REASI
25	0031	KISHTWAR MAIN, KISHTWAR
26	0165	MANDI, POONCH
27	0023	CANAL ROAD JAMMU
28	0215	BISHNA MAIN BAZAR
29	0334	AWANTIPORA PULWAMA
30	0059	MIRAN SAHIB , JAMMU
31	0213	T P BARAMULLA
32	0104	NAI BASTEE, SATWARI, JAMMU
33	0246	PATEL NAGAR, JAMMU
34	0017	QAZIGUND ANANTNAG
35	0007	UNIVERSITY CAMPUS HAZRATBAL SGR
36	0347	T.P SOPORE

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37	0054	PULWAMA MAIN
38	1204	T.P BANDIPORA
39	0139	TANGMARG BARAMULLA
40	0280	THATRI, DODA
41	0012	KUPWARA MAIN, KUPWARA
42	0060	NAIDYAR RAINAWARI, SRINAGAR
43	0026	KATHUA MAIN
44	0064	BASOHLI KATHUA
45	0042	SURAN KOTE POONCH
46	0275	KHANSAHIB ,BUDGAM
47	0030	BHADERWAH MAIN,DODA
48	0114	TANGDAR, KUPWARA
49	0277	NARBAL BUDGAM KASHMIR
50	0021	SHALAMAR ROAD, JAMMU
51	0149	BAKSHI NAGAR, JAMMU
52	0248	BATAMALOO SRINAGAR
53	0019	POONCH, JAMMU
54	1218	PRITHVI RAJ ROAD
55	1209	ARNIA BISHNA , JAMMU
56	0043	THANA MANDI RAJOURI
57	0080	BANIHAL, RAMBAN
58	0372	BEMINA SRINAGR
59	0316	BANTALAB JAMMU
60	0010	KULGAM MAIN(0010)
61	0006	SAFAKADAL SRINAGAR
62	0085	NOWSHERA,RAJOURI
63	0089	SUMBAL SONAWRI BARAMULLA
64	0335	KHAGH, BUDGAM
65	0095	KOTRANKA, RAJOURI
66	0117	KRALPORA KUPWARA
67	0096	KARGIL
68	0069	LEH MAIN
69	0476	MURRAN ADDA PULWAMA
70	0331	SHAKTI NAGAR, UDHAMPUR
71	0039	MATTAN ANANTNAG
72	0160	LARNOO, ANANTNAG
73	0033	GHAGWAL SAMBA
74	0211	CHOWK CHABUTA JAMMU
75	0061	BANDIPORA MAIN
76	0200	CHANPORA BUDGAM, KASHMIR
77	0400	MARHEEN,HIRANAGER KATHUA
78	0005	RESIDENCY ROAD SRINAGAR
79	0013	PATTAN, BARAMULLA
80	1501	LAL BAZAR , SRINAGAR

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81	1244	HOSPITAL ROAD SHOPIAN
82	0141	BARNOTI KATHUA
83	0111	KOKERNAG ANANTNAG
84	0129	HAJIN, BANDIPORA
85	0138	SOGAM KUPWARA
86	0081	GANDERBAL, SRINAGAR
87	0101	KHANYAR SRINAGAR
88	1252	RAMGARH, SAMBA
89	0090	MAGAM BUDGAM
90	0068	MAIN BAZAR SOPORE
91	0091	BIJBEHARA, ANANTNAG
92	0173	ANCHAR SRINAGAR - 0173
93	0442	DEVSAR KULGAM
94	0099	GANDOH,BALESSA
95	0542	PHINTER, KATHUA
96	0212	NANNAK NAGAR,JAMMU
97	0105	MAHORE, DISTRICT REASI
98	0087	RAMBAN MAIN BRANCH
99	0041	PAROLE KATHUA
100	0082	LANGATE,KUPWARA
101	0115	SHALIMAR , SRINAGAR
102	0249	NAWAKADAL SRINAGAR
103	0015	T.P.KULGAM
104	0014	T.P.ANANTNAG
105	0108	HIRANAGAR, MAIN BAZAR
106	0044	DOORU SHAHABAD,ANANTNAG
107	0259	GUJJAR MARKET, RAJOURI
108	0040	CHENANI,UDHAMPUR
109	0137	SHANGUS, NOWGAM, ANANTNAG
110	0436	SEER HAMDAN ANANTNAG
111	0051	LINK ROAD, JAMMU
112	1230	PARLIWAND,KATHUA
113	0070	K. B. ADDA BARAMULLA
114	0205	SEELO, SOPORE
115	1224	ZIRIPORA, BIJBEHARA ANANTNAG
116	0112	DANGIWACHA,BARAMULLA
117	0124	BANNI, KATHUA
118	0232	VERINAG, ANANTNAG
119	0100	ALAMGARI BAZAR SRINAGAR
120	0107	MAIN BAZAR BILLAWAR, KATHUA
121	0028	UDHAMPUR MAIN BRANCH
122	0382	PATEL NAGAR, KATHUA JAMMU
123	0556	DARHAL RAJOURI
124	1241	COMA HOUSING COLONY,UDHAMPUR

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125	0016	PAMPORE, PULWAMA
126	0128	DAMHAL, HANJIPORA ANANTNAG(0128)
127	1262	NSM COLLEGE OF EDU , JAMMU
128	0375	TRIKUTA NAGAR JAMMU
129	0171	LARKIPORA, ANANTNAG
130	0034	KALAKOTE, RAJOURI
131	0356	BAGHI ALI MARDAN KHAN SRINAGAR
132	0229	BREIN NISHAT, SRINAGAR
133	0297	SOHAL, JAMMU
134	0180	JAWHAR NAGAR, RAJOURI
135	0047	BARI BRAHAMANA JAMMU
136	0038	NOWHATTA SRINAGAR KASHMIR
137	0116	GANGYAL JAMMU
138	0076	RESIDENCY ROAD, JAMMU
139	0174	NUNNAR, GANDERBAL
140	0546	KUNZER, GULMARG ROAD
141	0113	ASHAJIPORA, ANANTNAG, KASHMIR
142	0219	WANPOH, ANANTNAG
143	0224	BHALLA, DODA, JAMMU
144	0536	NAGBAL, GANDERBAL, KMR
145	1247	NAGROTA (TOLL POST), JAMMU
146	0552	MAHANPUR TEHSIL BASOLI KATHUA
147	0144	GOVINDSAR, KATHUA
148	0226	NEWA PULWAMA
149	0361	RAWALPORA SRINAGAR
150	0303	HIRANAGAR MORH KATHUA
151	0558	RAJPURA, SAMBA
152	0154	PADDAR, KISHTWAR
153	0403	AISHMUQAM, ANANTNAG
154	0049	CHRARISHARIEF, BUDGAM
155	0169	SAFAPORA , MAIN CHOWK
156	0312	DRABSHALLA , KISHTWAR.
157	0145	CHADWAL , KATHUA
158	0135	QASBA HYHAMA KUPWARA
159	0227	SINGHPORA, BARAMULLA
160	0168	SHADIMARG, PULWAMA
161	0394	GUND, KANGAN
162	0278	BARZULLA, SRINAGAR
163	0018	SHOPIAN, KASHMIR
164	0046	SALHER, R.S PORA JAMMU
165	0559	KARAN BAGH, JAMMU
166	0311	SANGALDAN, UDHAMPUR
167	0567	ROHAMA, BARAMULLA
168	0548	NASRULLAH PORA, BUDGAM

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169	0351	KAKPORA PULWAMA
170	0580	KHUDWANI, KULGAM
171	0399	ZAINAPORA, PULWAMA
172	0132	KRERI PATTAN
173	0127	ALOOSA, BANDIPORA
174	0452	MANWAL, UDHAMPUR, JAMMU
175	0562	GOLE MARKET UDHAMPUR
176	0667	ZACHALDARA KUPWARA
177	0097	TOWN HALL, JAMMU
178	0462	CHATURGUL, ANANTNAG
179	0088	URI MAIN

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 Srinagar 190001, Kashmir (J&K)  
[www.jkbank.com](http://www.jkbank.com), [www.jkbank.net](http://www.jkbank.net)