

Annexure 14: DCB Bank Limited – Citizen’s Charter**Preface**

DCB Bank’s Citizen Charter outlines the guiding principles with respect to formulation of various products offered by the Bank. This document recognises the rights of customers. This is prepared with an aim to provide transparency in dealing with individual customers and create awareness amongst customers of their rights as a customer of the Bank.

This is not a legal document creating rights and obligations. The charter has been prepared to give information in respect of various activities related with customer service.

Customer oriented practices at DCB Bank branches:

- Display business hours.
- Render services with courtesy.
- Attend to all customers present in the banking hall at the close of business hours.
- Provide 'Enquiry' or 'May I Help You' counter at large branches.
- Offer nomination facility for all deposit and locker customers where applicable
- Display interest rates for various deposit schemes from time to time.
- Notify change in interest rates for loan products.
- Provide details of various deposit schemes/ services of the Bank.
- Issue Demand Drafts, Pay Orders, etc.
- Display service standard duration for various banking transactions.
- Provide information on redress of grievances.

Common practices we recommend that our customers may follow:

Customers are advised to:

- Comply with Know Your Customer (KYC), Permanent Account Number (PAN) Card or such other regulatory requirements as may be communicated to them from time to time to keep their bank account/s operational.
- Ensure their bank account/s status does not turn inactive/ dormant.
- Ensure safe custody of cheque book, pass book and Debit/ ATM Card.
- Preferably use reverse carbon while writing a cheque and/or affix cheque protecting tapes on amount and payee name.
- Issue crossed/ account payee cheques in applicable situations
- Check the details of the cheque, viz., date, amount in words and figures, crossing etc., before issuing it. As far as possible, issue cheques after rounding off the amount to the nearest Rupee.
- Not issue cheques without adequate balance in the account on the day cheque is issued; maintain minimum balance as specified by the Bank.
- Send cheques and other financial instruments by Registered Post or by a reputed/ secured courier service.
- Get passbook updated from time to time.
- Use nomination facility.
- Keep key and password for safe deposit locker facility secured.
- Not disclose passwords including OTP/ CVV for use of Debit/ ATM Card, Phone Banking, Internet Banking, Mobile Banking app, UPI or any other electronic, online or offline payments or funds transfer or banking products and services.

- Keep the Bank updated of the personal information such as address, phone numbers, email IDs, occupation, income profile, etc.
- Inform the loss of pay order, demand draft, fixed deposit receipt, cheque leave (s)/book, key of locker, passbook, debit or ATM card, etc., immediately to the branch or DCB Customer Care Centre, as advised to you from time to time.
- Avail themselves of the standing instructions facility for repeat/ regular transactions.
- Provide feedback on our services and bring any deficiency in services to the notice of the branch or please reach out to DCB Customer Care.
- Pay interest, loan instalments, locker rent and other Bank dues on time.
- Avail themselves of services such as Phone Banking, Mobile Banking, Internet Banking, Debit Card, ATM, ECS, NEFT, RTGS, etc.
- Not to sign blank cheque/s. Also to not record their specimen signature either on passbook or on cheque book.
- Not to introduce any person to the Bank who is not personally known to you for the purpose of opening an account.

Common areas of customer-banker relationship

Savings Bank Account
Current Accounts
Fixed Deposit Accounts

Other common services offered by the Bank/ branch

Non Resident Indian Accounts
Trade Finance
Foreign Exchange Services
Safe Deposit Lockers
Remittance Services
Collection Service
Cash Deposits/ Withdrawals
Investment / Insurance Products arranged with other Service Providers
Direct Tax Payment Services
Loans
Treasury
Indicative Service Fulfillment Duration Norms
Nomination Facility
Settlement of Dues in Deceased Deposit Accounts
Redressal of Complaints

The detailed_Citizen's Charter policy is available on our website www.dccb.com under the "Customer Corner" section.

This is updated from time to time.

Our Branch officials shall be glad to help you with a print of the same, if required.
