

Annexure 1: Comprehensive Notice Board**A. Customer Service Information:**

(i) We have separately displayed the key rates, foreign exchange and interest on deposits respectively in the branch.

(ii) Nomination facility is available on all deposit accounts (as applicable), articles in safe custody and safe deposit vaults.

(iii) We exchange soiled notes and mutilated notes.

(iv) We accept/exchange coins of all denominations.

(v) Please refer to our cheque collection policy for the applicable timeframes for collection of local and outstation cheques.

(vi) Bank's BPLR (Benchmark Prime Lending Rate) & its applicable date has been separately displayed in the branch.

Counterfeit note/s detected at the branch will not be returned to the tenderer. As acknowledgement for receipt in the prescribed format (in running serial numbers and authenticated by the cashier and tenderer) of counterfeit note/s will be issued to the tenderer after stamping the note/s.

When withdrawing cash, count and check the currency notes before leaving the cash counter. No claim will be entertained thereafter.

With effect from March 1, 2020, the cash handling charges for cash deposit at home branch and non-home branch for all Current and Savings Bank Account schemes have been revised. Cash handling charges apply for cash transactions. (Please refer to 'Schedule of Benefits & Charges' applicable to the Account maintained by you)

B. Service Charges:

Sr. No.	Type of Account	Minimum Balance Requirement	Charges for non-maintenance thereof
1	Savings Bank & Current Account	Please refer to 'service charges' in the Bank's website www.dcbbank.com	
2	Basic Savings Bank Deposit Account		
3	Other accounts/products		

C. Grievance Redressal:**Channels and Escalation Mechanism for Complaints****Level 1**

DCB Customer Care: Customers may contact DCB Customer Care numbers (022) 68997777 or (040) 68157777

E-mail: Customers can e-mail their complaints to customercare@dcbbank.com. Non-Resident Indian customers may email nri@dcbbank.com. Loan customers may write to us on loans@dcbbank.com. Demat account holders may write to us on demat@dcbbank.com

Branch: Customers may approach any branch for resolution of their bank related issues. Corporate Banking/ SME/ MSME customers may additionally speak to their respective DCB Relationship Manager regarding their complaints/ requests. At the branch, the customer may update the customer complaint register kept with the branch head or branch service operations manager and seek an acknowledgement for the same.

Internet Banking: Customers can write to us by logging in to their accounts online.

Website: Customers can also register their complaints at our website www.dcbbank.com by filling up the Complaints Form.

Mobile Banking for Liability (Bank Account) and Asset (Loan) customers: Customers can login to DCB Mobile Banking app and input their complaints/ requests.

Letters: Customers can write a letter to DCB Bank Limited and submit it at any DCB Bank branch. Please seek an acknowledgement for the same.

Business Correspondents: Customers can write directly to our business correspondents for resolution or to the Bank if they are not satisfied with the resolution provided by any of our business correspondents.

Level 2

If for any reason, the complainant is not satisfied with the resolution provided by Level 1, customer can escalate their complaint to:

Regional Nodal Officer: The details of DCB Bank Regional Nodal Officers are available in the website www.dcbbank.com

Level 3

If for any reason, the complainant is not satisfied with the resolution provided by Levels 1 & 2, customer can escalate the complaint to: Ms. Preeti Dhar, **Principal Nodal Officer** via e-mail to nodal.officer@dccb.com or write to: DCB Bank Limited, 6th Floor, Peninsula Business Park, Tower A, Senapati Bapat Marg, Lower Parel, Mumbai 400013.

Or

Our Senior Management Team: The details of our senior management team have also been provided on our website: www.dccb.com

Level 4:**Banking Ombudsman**

In the event that the complainant is dissatisfied with the redressal provided by the Bank, within 30 days the complainant, may approach the Banking Ombudsman appointed by Reserve Bank of India (RBI) under the Integrated Ombudsman Scheme 2021, for redressal of complaints related to deficiency in banking services. Complaints under the Scheme can be registered on the portal <https://cms.rbi.org.in> The complaint may also be submitted through electronic or physical mode in such format and containing such information as may be specified by the RBI to the Centralized Receipt and Processing Centre as notified by the RBI. The complaint, if submitted in physical form, shall be duly signed by the complainant or by the authorised representative.

Additionally, the complainant may reach out to the Contact Centre of RBI to get help in filing complaints and to ascertain the status of the complaint lodged with RBI. The contact centre with Interactive Voice Response System (IVRS) with toll free number 14448 is available 24x7, while the facility to connect to Contact Centre personnel is available from 8 am to 10 pm IST (Monday through Saturday, except national holidays) for English and Hindi, and ten regional languages (Assamese, Bengali, Gujarati, Kannada, Marathi, Malayalam, Odia, Punjabi, Telugu and Tamil).

D. Other Services Provided:

We accept direct tax collection. (Please quote PAN/ TAN on the Challan. Do not drop the Challans in the drop boxes).

The Senior Citizens Savings Scheme, 2004 is available here.

Prime Minister's Rozgar Yojana/ other schemes sponsored by Government of India and State Government are operated here (if operated by the Bank).

We offer SSI loans/ products.

We issue Kisan Credit Cards.

We open 'Basic Savings Bank Deposit Accounts'.

Donations for Prime Minister Relief Fund are accepted here (as and when available)

**E. Information Available in Booklet Form
(Please approach 'MAY I HELP YOU' Counter)**

All the items mentioned from (A) to (D).

The Citizen's Charter for Currency Exchange facilities.

Time norms for common transactions.

Design and security features of all the India currency notes.

Policy documents relating to Cheque Collection, Grievance Redressal.

Mechanism, Security repossession and Compensation.

The complete service charges, including services rendered free of charge.

Fair Practices Code/ The Code of Bank's Commitment to Customers.

Information to be provided outside the premises:

- Name of the Bank / Branch
- Weekly Holiday
- Weekly Branch Non-Banking Day
- Branch Working Hours
