



CITIZEN CHARTER

Note: Information given in this document is subject to change/revision. This document should not be considered as a legal document specifying rights and obligations. It is for promoting better understanding between Customer and Banker. Only key information on various services/facilities is given in this document. Each service has its own detailed terms and conditions; which can be made available on request at branch offices & Head office. For further details / information, visit or write to our branch offices or Corporate Office or visit our website www.dhanbank.com.

Common Practices followed by our Branches

1. Display business hours.
2. Render courteous services.
3. Attend to all customers present in the banking hall at the close of business hours.
4. Provide separate 'Enquiry' or 'May I Help You' counter at large branches.
5. Offer nomination facility to all deposit accounts (i.e. account opened in individual capacity) and all safe deposit locker hirers (i.e. individual hirers).
6. Display interest rates for various deposit schemes from time to time.
7. Notify change in interest rates on advances.
8. Provide details of various deposit schemes/services of the Bank.
9. Issue Demand Drafts, Pay Orders, etc.
10. Display Time - Norms for various banking transactions.
11. Pay interest for delayed credit of outstation cheques, as advised by Reserve Bank of India (RBI) from time to time.
12. Accord immediate credit in respect of outstation and local cheques upto a specified limit subject to certain conditions, as advised by RBI from time to time.
13. Provide complaint/suggestion box in the branch premises.
14. Display address of Zonal/Group and Corporate Office as well as Nodal Officer dealing with customer grievances/complaints.

Customers are requested to:

1. Ensure safe custody of cheque book and pass book.
2. Preferably use reverse carbon while writing a cheque.
3. Issue crossed/account payee cheques as far as possible.
4. Check the details of the cheque, namely, date, amount in words and figures, crossing etc., before issuing it. As far as possible, issue cheques after rounding off the amount to nearest rupee.
5. Not to issue cheque without adequate balance; maintain minimum balance as specified by the Bank.
6. Send cheques and other financial instruments by Registered Post or by courier.
7. Bring pass book while withdrawing cash from savings bank account through withdrawal slip. Get pass book updated from time to time.
8. Use nomination facility.
9. Note down account numbers, details of FDR, locker numbers, etc., separately.
10. Inform change of address, telephone number, etc., to the Branch.
11. Inform loss of demand draft, fixed deposit receipt, cheque leaf (leaves)/book, key of locker, etc., immediately to the Branch.
12. Avail standing instructions facility to repeat transactions.
13. Pay interest, installments, locker rent and other dues on time.
14. Provide feedback on our Services
15. Avail services such as ATM, ECS, EFT, CMS, and RTGS etc., offered by the branch.

16. Bring any deficiency in services to the notice of the branch.
17. Not to sign blank cheque/s and not to record their specimen signature either on pass book or on cheque book.
18. Not to introduce any person who is not personally known to them for the purpose of opening account.

Common Areas of Customer-Banker Relationship

a) Savings Bank Account

1. These accounts are designed to help the individuals (personal customers) inculcate the habit of saving money and to meet their future requirement of money. The amounts can be deposited / withdrawn from these accounts by way of cheques/ withdrawal slips/ATMs. It helps the customers to keep minimum cash at home besides earning interest.
2. Savings Bank accounts are very popular. These accounts can be opened by an Indian citizen in his / her name or jointly with others (payable to either or survivor) and also certain organisation/agencies (as approved by the Reserve Bank of India (RBI)).
3. As required by law, while opening this account we will satisfy ourselves about the identity, including verification of address, of a person/s seeking to open an account, to assist in protecting the prospective customer/s, members of the public and ourselves against fraud and other misuses of the banking system.
4. The Bank requires a satisfactory introduction of the person/s opening the account by a person acceptable to the Bank.
5. The Bank is required to obtain recent photographs of the person/s opening the account, as per R.B.I. directives.
6. The Bank is required to obtain Permanent Account Number (PAN) or General Index Register (GIR) Number or alternatively obtain declaration in Form No. 60 or 61 as per the Income Tax Act (vide Section 139 A) from the person/s opening the account.
7. The Bank will provide to the prospective customers details of the documents required for identification of the person/s opening the account in addition to a satisfactory introduction.
8. The account holder is required to maintain certain minimum balance in the account, as specified by the Bank from time to time. Non-compliance of this would attract service charges. Interest on Savings Bank Account will be calculated on a daily product basis. Account holders must not use these accounts for business transactions.
9. Cheques, dividend warrants drawn in the name of account holder/s will only be collected through this account. Financial Instruments endorsed in favour of the account holder/s will not

be collected through savings bank account.

b) Current Account

1. Current Accounts can be opened by individuals, partnership firms, private and public limited companies, HUFs/specified associates, societies, trusts, etc.
2. No bank shall open current accounts for customers who have availed credit facilities in the form of cash credit (CC)/ overdraft (OD) from the banking system and all transactions shall be routed through the CC/OD account.
3. As required by law, while opening this account, the Bank will satisfy itself about the identity, including verification of address, of a person/s seeking to open an account, to assist in protecting the prospective customer/s, members of the public and ourselves against fraud and other misuses of the banking system.
4. The Bank is required to obtain two recent photographs of the person/s opening/operating the account, as per R.B.I. directives.
5. The Bank is required to obtain Permanent Account Number (PAN) or General Index Register (GIR) Number or alternatively obtain declaration in Form No. 60 or 61 as per the Income Tax Act (vide Section 139 A) from the person/s opening the account (i.e. including partners of Registered/Unregistered partnership as also Registered/Incorporated bodies/companies).
6. The Bank is required to obtain documents for identification of all the beneficial owners (natural person who ultimately owns or control a client / the person on whose behalf the transaction is being conducted / the person who exercises ultimate effective control over judicial person) of the accounts of unincorporated association or body of individuals / partnership / company / trust etc in addition to that of the authorized signatory(s).
7. The Bank will provide to the prospective customers details of the documents required for identification of the natural or legal person/s (Individuals / firm/ company/trust/society etc as the case may be) opening the account.
8. Minimum balance as stipulated from time to time will be required to be maintained.
9. No interest is paid on credit balances kept in current account.

c) Term Deposit Accounts

Bank has tailored various deposit schemes to suit the needs and expectations of investors from every walk of life.

We welcome you to seek more details and shall also be glad to assist in the area of investment in various deposit schemes vis-a-vis your requirement.

Term Deposit accounts can be opened by individuals, partnership firms, private and public limited companies, HUFs/specified associates, etc.

- i. As required by law, while opening this account we will satisfy ourselves about the identity, including verification of address, of a person/s seeking to open an account, to assist in protecting the prospective customer/s, members of the public and ourselves against fraud and other misuses of the banking system.
- ii. The Bank is required to obtain recent photograph of the person/s opening the account, as per R.B.I. directives.
- iii. The Bank is required to obtain Permanent Account Number (PAN) or alternatively obtain declaration in Form No. 60 or 61 as per the Income Tax Act (vide Section 139 A) from the person/s opening the account.
- iv. The Bank will provide to the prospective customers details of the documents required for identification of the person opening the account in addition to a satisfactory introduction.
- v. Premature withdrawals are allowed, unless specified otherwise, at the rate of interest applicable for the period for which the deposit has run or the contracted rate whichever is lower, subject to penalty, if any prescribed by the Bank. No interest will be paid on premature withdrawals of deposit which has remained with the Bank for less than 15 days.
- vi. Generally loans/overdrafts against deposits are allowed except on Dhanam Tax Savings Deposits. Such loans are sanctioned by charging interest at as prescribed by the Bank from time to time.
- vii. Deposits are renewed by the Bank on due dates on request. As a measure of good customer service, the Bank may intimate the depositor in advance regarding date of maturity.
- viii. Interest on deposits is payable either monthly at discounted value or quarterly or compounded quarterly (i.e., reinvestment of interest) or on the date of maturity at the option of the depositor as applicable under particular deposit scheme.
- ix. Interest on overdue deposit is paid if the deposit is renewed, as decided by the Bank from time to time. The facility is allowed if the deposit is renewed from the date of maturity.
- x. Interest on bank deposits is exempt from income tax upto a limit specified by Income Tax authorities from time to time.
- xi. The depositor may furnish declaration in Form No. 15G/15H preferably at the commencement of the Financial Year for receiving interest on deposits without deduction of tax.

- xii. The Bank will issue TDS Certificate for the tax deducted.
- xiii. If deposit account is closed before maturity, the Bank will issue TDS certificate to the depositor if any TDS is already deducted, to enable the depositor to claim refund from the I.T. Authorities.

d) Advance Schemes

Bank has tailored various schemes to suit the needs and expectations of people in every walk of life, for more details on loans and advances, customers may contact any of our branches or visit bank's website <https://www.dhanbank.co.in/>

e) Standing instructions

Standing instructions can be given to the Bank for transfer/remittance of funds from one account to other account/s maintained in the same branch, any other branch of the Bank or any other Bank or any other third party.

f) Safe Deposit Lockers

The facility of Safe Deposit Lockers is an ancillary service offered by the Bank. The Bank's branches offering this facility will indicate/display this information.

- 1) A locker may be hired by an individual (not minor), firms, limited companies, specified associations, societies, etc.
- 2) Nomination facility is available to individual hirer of Safe Deposit Locker.
- 3) Loss of key should be immediately informed to the Branch.
- 4) Lockers are available in different sizes.
- 5) Lockers are rented out for a minimum period of one year. Rent is payable in advance. In case of overdue rent, the Bank will charge penalty as decided from time to time.
- 6) With standing instruction, the rent may be paid from the deposit account of the hirer.
- 7) The Bank will hire locker to properly introduced persons.
- 8) The Bank reserves the right to break open the locker if the rent is not paid in spite of giving notices as per the Bank rules and recover charges thereof.

g) Nomination

- Nomination facility is available for all deposit accounts and safe deposit vaults.
- Nomination is available for accounts opened in individual capacity (i.e., single / joint accounts as well as accounts of a sole proprietary concern) only. i.e., not for accounts opened in representative capacity.
- Nomination shall be made only in favour of individuals. As such, a nominee cannot be an Association, Trust, Society or any other Organisation or any office-bearer thereof in

his official capacity. Any nomination other than in favour of an individual will not be valid.

- Nomination can be done in favour of one person only. There cannot be more than one nominee in respect of a joint deposit account.
- A subsisting nomination can be varied/cancelled by all the surviving depositor(s) acting together. This is also applicable to deposits having operating instructions "either or survivor".
- In the case of a joint deposit account the nominee's right arises only after the death of all the depositors.
- For the existing accounts where nomination is not made, the account holder/s can do so by filling up form available with the branches.
- A minor can also be appointed as a nominee. Where the nominee is a minor, the hirer while making the nomination appoint another individual (adult) to receive the contents of the locker on behalf of the nominee, in the event of death of the depositor during the minority of the nominee.

h) Digital Banking

- Customers can now easily make transactions, check their account balances or even make transfers just with a single click of a button in their smartphones, desktop or any another digital device. No more requesting over paper statements or withdrawals slips any longer. The service is available 24*7 , even on holidays
- Customers can access Retail Internet banking, Corporate Internet Banking and Mobile Banking for making the fund transfer which is the easiest and faster way of moving funds. Customer can open/close term deposits, Recurring deposits, Cheque Book Request, Bill pay facility, recharge facility, Block / Unblock Card, Green Pin Generation.
- Missed call facility is available
 - where customer can get the balance enquiry in their registered mobile number through SMS by giving a missed call to +91 80 677 477 00
 - where customer can get 3 months account statements to registered email ID by giving a missed call to- +91 80 677 477 11

i) Interest on deposits

The Bank pays interest on deposits for various deposit schemes. Interest rates are revised from time to time and made known to the public. Revised interest rates are applicable only to the renewals and fresh deposits while existing deposit continue to get interest at the contracted rate.

For more details on Interest Rates, please visit https://www.dhanbank.com/header/interest_rates.aspx.

j) Service Charges

The Bank provides various services to customers for which service charges are levied. The charges are reviewed / revised from time to time. Service charges are levied for collection and

remittance of funds, processing of loan proposals, issue of guarantees, safe custody, issue of duplicate instruments/statements, ledger folio charges etc. Details of service charges are displayed on the notice board and can be accessed from Bank's website https://www.dhanbank.com/header/soc_list.aspx

k) Exchange of Soiled/Slightly Mutilated Currency Notes

All branches of the Bank will exchange slightly mutilated currency notes and certain other types of mutilated currency notes of all denominations. Currency exchange facility is offered to the Bank's customers and others. The Bank follows RBI guidelines in this respect. RBI has permitted the banks to exchange mutilated currency notes which are genuine and where mutilations are such as not to cause suspicion or fraud.

l) Redressal of Complaints

In case of any complaint, the customer may bring the matter to the notice of concerned branch manager or customer care (email: customercare@dhanbank.co.in, Phone Number: 0487 6613000) for immediate redressal. If the complaint is not redressed to the satisfaction of the customer, the matter may be taken up with the concerned Regional Head. If the complainant still feels unsatisfied with the responses received, he can address his complaint to the bank's Nodal Officer (@ Corporate office, Poonkunnam, Thrissur-680002) designated to deal with customers' complaints/grievances giving full details of the case. Details of Nodal officers can be accessed from Bank's website https://www.dhanbank.com/footer/grievance_redressal.aspx

After exhausting all the above machinery/channels, if the customer is not satisfied, he may write to Managing Director & CEO of the Bank and even after this, not satisfied he is free to take recourse to the following:

The Banking Ombudsman located in State Capitals under Banking Ombudsman scheme 2006. <https://rbi.org.in/Scripts/AboutUsDisplay.aspx?pg=BankingOmbudsmen.htm>
