

**THE KARUR VYSYA BANK LTD, CENTRAL OFFICE,  
ERODE ROAD, KARUR, TN 639002**

**KARUR VYSYA BANK-CITIZENS' CHARTER**

**Vision of KVB**

DELIGHT THE CUSTOMERS CONTINUALLY BY BLENDING TRADITION WITH TECHNOLOGY TO DELIVER INNOVATIVE PRODUCTS AND SERVICES AT AFFORDABLE RATES THROUGH A PAN INDIA BRANCH NETWORK.

**Mission of KVB**

1. Adapt technology to introduce innovative products and services as well as increase the value of products on an on-going basis and provide them at reasonable rates.
2. Expand branch network to reach the top business centres, besides unbanked and under banked areas in the country;
3. Strengthen the financials through effective deployment of funds and ensuring financial discipline while adhering to the regulator's guidelines
4. Update the knowledge and skills of the human capital to provide quality customer support.

**APPLICATION OF CHARTER**

**Disclaimer :**

It is not a legal document creating rights and obligations. The Citizen's Charter does not by itself create new legal rights, but it surely helps in enforcing existing rights. This Charter applies to all products and services listed below whether provided by branches of the bank, across the counter, by post, through interactive electronic devices and through technology (alternate delivery channels).

**CITIZENS' CHARTER OF KARUR VYSYA BANK**

**PREFACE :**

1. The ability of the banking industry to achieve the socio-economic objectives and in the process bringing more and more customers into its fold will ultimately depend on the satisfaction of the customers. We have a strong belief that a satisfied customer is the foremost factor in developing our business.
2. A need was felt by us at THE KARUR VYSYA BANK LTD that in order to become more customer friendly the Bank should come out with charter of its services for the customers. Citizens' Charter concept was considered as a base instrument to fill this need and accordingly this document was prepared. This document was made in consultation with the users and highlights THE KARUR VYSYA BANK LTD's commitments towards the customer satisfaction, thus ensuring accountability and responsibility amongst its officials and staff. This charter for customers not only explains our commitment and responsibilities along with the redressal methods but also specifies the obligation on the part of customers for healthy practices in customer-banker relationships.

3. The BCSBI has published the “Code of Banks’ Commitments to Customers “ (the Code) which sets minimum standards of banking practice and benchmarks in customer service for banks to follow. The Karur Vysya Bank Ltd is a member of the BCSBI and has therefore voluntarily adopted the Code as its Fair Practice Code in dealings with its customers.
4. Loans and advances may also have specific terms and conditions not mentioned in the Charter. However, all terms and conditions will comply with the principles and commitments undertaken by the Bank in the Code.
5. Copies of the Code and Citizens’ Charter will be available on request to all our customers at our branches, administrative offices and in our web site. We will ensure that all our staff members are aware of the commitments contained in these documents and faithfully implement them.
6. The Charter provides essential information on transactions relating to savings, current and fixed deposit accounts, collections and remittances, grievance redressal etc.
7. Information given in the Charter is current as of August 31, 2013. Information given is subject to change/revision. The Bank will endeavour to update the information on the website when changes are made and customers may but please contact the nearest branch for the latest changes, if any
8. We request all our customers to keep us informed of their experiences about the customer services rendered at our branches and feel free to comment on the Code and Citizens Charter. Your feedback will help us evaluate, improve and widen our range of services.

### **OUR KEY COMMITMENTS TO CUSTOMERS:**

To act fairly and reasonably in all dealings with the customers in matters of

1. Providing minimum banking facility of receipt and payment of cash/ cheques at the banks” counters. Basic banking services are provided in the no-frill accounts.
2. Meet the commitments and standards in the Charter for the products and services offered and in the procedure and practices followed.
3. Ensuring that products and services meet relevant laws and regulations in letter and spirit.
4. Ensuring dealings with the customers rest on ethical principles of integrity and transparency.
5. Operating a secure and reliable banking and payment system.
6. To deal quickly and sympathetically with customer grievances arising due to errors, delays in handling of customer related issues or on account of problems arising due to technological failure.

### **To display on Bank's website :**

PUBLIC AWARENESS ON THE SCHEME Reserve Bank of India (RBI) and Banking Ombudsman (BO) offices are trying to educate the public about the Banking Ombudsman Scheme through awareness campaigns, outreach programme, publicity through print media. However, these efforts will be complemented by the bank as follows-. All the communications sent by the bank will have an insert on the Banking Ombudsman Scheme and its applicability

Our policies would clearly lay out approach to Customer Care taking into account the geographic spread of branches, segments of customers, needs of special sections like senior citizens, physically challenged persons etc. This policy will also clearly define and distinguish the features for different products and services and will indicate the target customer group.

The Bank's policy framed to ensure the prescribed response time for every type of grievance will be approved by the Top Management of the Bank.

Bank will codify all its policies/operational guidelines as that would help the front-line staff to serve the customers.

To maintain privacy and confidentiality of the customers' personal information except in the following cases. However, the bank may utilize the information for cross-selling of own products/services.

- a) Where disclosure is under compulsion of law.
- b) Where there is duty to the public to disclose.
- c) Where interest of the bank requires disclosure
- d) Where the disclosure is made with the express or implied consent of the customer.

### **FAIR BANKING PRACTICES**

#### **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 the 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 .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 the branch of any change of address, telephone number, etc.,
11. Inform the branch immediately in the event of loss of demand draft, fixed deposit receipt, Cheque leave (s)/book, key of locker, etc.,
12. Provide feedback on our services.
13. Pay interest, installments, locker rent and other dues on time.
14. Avail services such as ATM, ECS, EFT, etc., if offered by the branch.
15. Bring any deficiency in services to the notice of the branch.
16. Do not to sign blank Cheque/s and do not record your specimen signature either on pass book or on Cheque book.
17. Do not to introduce any person who is not personally known to you for the purpose of opening account.

### **1. SAVINGS BANK ACCOUNT:**

1. Savings Bank Accounts (SB A/cs) are designed to help customers inculcate the habit of savings. It helps the customers keep their surplus funds with the bank and earn interest while providing the flexibility for withdrawals.
2. SB A/cs can be opened by an eligible individual in single name or jointly with others and by certain organisations/agencies approved by RBI.
3. The prospective customer will need to comply with the "Know Your Customer (KYC)" guidelines which are mandatory. The objective of KYC guidelines is to prevent misuse of the banking system intentionally or unintentionally for criminal purposes/ money laundering and other fraudulent activities. The KYC guidelines also help banks to understand their customers better.
4. The customer identification will be on the basis of documents provided by the customer as (a) Proof of identity and (b) Proof of address. The customer has to submit the prescribed application form along with Photographs in all the cases. The required proofs to be submitted are mentioned in the account opening forms.
5. In case of joint accounts, applicants who are not closely related to each other would be required to establish their identity and address independently.

6. No frills Account:- Branches may open accounts for those customers who are in no position to submit the above mentioned documents provided they intend to maintain balances not exceeding rupees fifty thousand (Rs. 50,000/-) in all their accounts taken together and the total credit summation in all the accounts taken together is not expected to exceed rupees one lakh (Rs. 1,00,000/-) in a year, subject to:
  - a) Introduction from another account holder who has been subjected to full KYC procedure. The introducer's account with the bank should be at least six months old and should show satisfactory transactions.
  - OR
  - b) any other evidence as to the identity and address of the customer to the satisfaction of the bank.
7. The applicant(s) will need to come to the branch, in person, for opening the account and will sign at the relevant places in the presence of a Bank Official. The introducer may be required to come to the Bank in person if it is so warranted.
8. The Bank is required to obtain Permanent Account Number (PAN) of the customer or declaration in Form No. 60 or 61 as per the I.T. Act (vide Section 39A) from the person opening the account.
9. A passbook is issued in all Savings Bank Accounts. Passbooks are immediately updated across the counter on request. Cheque books are issued on request. 20 Cheque leaves are issued free in a year.
10. Local cheques for collection will be credited to the account within a maximum period of 2 banking days depending on the clearing norms at the centre.
11. Service charges are applicable for cheques returned unpaid.
12. Standing Instructions (S.I.) are accepted in SB A/cs. Service charges apply.
13. Service charges are applicable for non-maintenance of the minimum balance in account on the basis of monthly average balance maintained.
14. No operation (withdrawals/drawings) for the last 12 and 24 months render a Savings Bank Account 'Dormant' and "Inoperative" respectively.
15. Details of service charges applicable to savings bank accounts are available at the branches / Bank's web site.
16. The account holder is required to maintain certain minimum balance in the account, as specified by the Bank from time to time, depending on whether account holder wants to avail the Cheque book facility/other facility offered by the bank. Non-compliance of this would attract service charges.

17. Interest at 4% p.a. is presently paid on half yearly basis calculated on daily closing balances, provided it works out to minimum Re. 1/-. . Interest is credited on September 30<sup>th</sup> and March 31<sup>st</sup> of every year. The interest rate and the method of application are subject to changes from time to time

**Current Account:**

- 1) Current Account can be opened by individuals, partnership firms, private, public limited companies, HUFs/ specified associations, societies, trusts etc.
- 2) Formalities/procedures relating to introduction and opening of Current accounts for individuals are same as those mentioned for Savings Bank Accounts. For partnership firms, limited companies HUFs, trusts etc the documentation formalities will be provided to the customers on request.
- 3) No interest is payable on credit balances in Current Accounts.
- 4) The customers may receive the statements of account according to the frequency desired by them.
- 5) Cheque books are issued to all Current Account holders and all withdrawals should be made only through issue of cheques
- 6) A Cheque which is presented more than 3 months after the date of issue will be treated as "stale" and shall not be paid. Such cheques shall be paid only after revalidation by the drawer.
- 7) Cheque should not be drawn without adequate balance or against uncleared effects, in order not to attract the penal provisions of section 138 of the Negotiable Instruments Act.
- 8) The Cheque book should be kept safely to prevent any misuse and consequential loss to the depositor(s). The loss of any cheque or the cheque book should be promptly reported to the Bank.
- 9) Payment of a Cheque can be stopped by the drawer, by giving notice in writing to the Bank, mentioning full details of the cheque, before the cheque is presented for payment. The Bank will not pay this cheque and 'stop payment' will be recorded in its books.
- 10) Standing Instructions (S.I.) are accepted in Current Accounts.
- 11) As per RBI directive, the applicant for Current Account should declare in the account opening form or separately that he/they is/are not enjoying any credit facility with any Bank and if he/they does/do enjoy any credit facility, he/they should declare full particulars thereof indicating the name of the Bank/branch concerned.
- 12) Service charges for non-maintenance of the mentioned minimum balance in account will be recovered based on the monthly average balance maintained during the month.
- 13) The service charges/minimum balance requirements are subject to change. For the latest rates any of our branches may be contacted.

Service charges are levied for :

Transactions

Cheque books issued

Non-maintenance of minimum balance

Return of cheques, etc.

**Term Deposits:**

1. Term Deposit Accounts can be opened by individuals, partnership firms, private and public limited companies, HUFs/specified associations, societies, trusts etc.
2. Formalities/procedures relating to identification and introduction for opening of Term Deposit Accounts in the name of individuals are same as those mentioned for Savings Bank Account. For term deposit accounts of limited companies, partnership firms, societies, trusts etc. the documentation formalities will be made available on request.
3. Deposits are renewed by the Bank on due dates on request. As a measure of good customer service, the Bank will intimate the depositor in advance regarding the date of maturity. The bank also intimates the customer about the maturity of the deposit through SMS facility if the mobile number is registered with the Bank.
4. Term Deposit Accounts can be opened for a minimum period of 7 days up to maximum period of 10 years. The minimum/maximum periods are subject to change.
5. The rates of interest vary depending on the period of deposit. The rates applicable as on date can be obtained from the branch and is also available at our web site. Interest is payable at quarterly and Half Yearly intervals or at the time of maturity. Interest is also payable monthly at discounted rates.
6. The Bank issues advise for amounts kept in each fixed deposit account.
7. Premature closure of Term Deposit is normally allowed. The rate of interest payable will be the applicable rate for the period for which the deposit has run and there is no penalty for preclosure of term deposits of below Rs.1 Crore. Preclosure penalty of Deposits of Rs. 1crore and above will be at the discretion of the bank and it will be made known to the customer at the time of making the deposit. The penal provisions for premature closure are subject to change from time to time and may also vary with deposit schemes.
8. Loan facility is available up to 75-90% of the principal amount of Term Deposit.
9. The maturity proceeds in excess of Rs.20000/- will be credited to the current/savings bank account of the depositor.

10. The Bank is required to obtain Permanent Account Number (PAN) from the person/s opening the account in all the cases where the term deposits attract TDS (presently Rs.10,000/- during a financial year). If customer wants waiver of TDS, declaration in Form No.15G/15H as per the Income Tax Act (vide Section 197 A) should be submitted along with PAN copy.
11. The Bank will issue TDS certificates for the tax deducted.
12. The Bank may introduce special term deposit schemes with options /features which are more attractive to customers. Some of the above provisions in such deposit schemes may be subject to restrictions.

### **NRE services:**

#### **NRE Accounts:**

Non-Resident External Savings and Current accounts enable Indians who are resident abroad to transfer funds and perform other banking activities even while not in India. The main advantage of an NRE account is that interest earned and deposit amounts are both exempt from tax.

- Accounts maintained in Indian Rupee
- NRE accounts can be held jointly with close resident relatives with Former or Survivor clause.
- Both principal and interest are freely repatriable.
- Term deposit for a minimum period of one year.

#### **NRO Accounts:**

- All types of accounts can be opened Savings, Term Deposit and Recurring deposit.
- NRO accounts can be utilized for local receipts and payments.
- Repatriation is possible upto USD 1 million per financial year (Subject to conditions).
- Subject to Indian taxation.

#### **Foreign Currency Non- Resident:**

- Deposits maintained in US dollar, Pounds, Euro, Japanese Yen, Australian Dollar and Canadian Dollar.
- Term Deposits only (Both Fixed and Reinvestment)
- FCNR accounts can be held jointly with close resident relatives with Former or Survivor basis.
- Minimum period of 1 year – maximum 5 years
- Both principal and interest are freely repatriable.
- Exempt from Indian Income and wealth tax.

KVB offers International VISA Debit cards to its NRE & NRO account holding customers. These cards are internationally accepted and can be used to access all KVB ATMs and domestic ATMs under the VISA / NFS cluster. Online term deposit account opening facility is made available for NRI customers.

### **Nomination Facility:**

1. Nomination facility is available for all deposit accounts and safe deposit Lockers.
2. Nomination is available for accounts opened in individual capacity (i.e. single / joint accounts as well as accounts of a sole proprietary concern) only.
3. Nomination can be done in favour of one person only.
4. Nomination can be made, cancelled or varied by the account holder anytime during his/her life time. While making nomination, cancellation or variation, and the request should be signed by all account holders.
5. Nomination can be made in favour of a minor also. During the period the minor does not attain majority, the natural guardian will receive the amount on the minor's behalf.
6. For the existing accounts where nomination is not made, the account holder/s can do so by filling up form available with the branches.
7. The right of nominee to receive payment from the Bank arises only after the death of the depositor in single account.
8. Customers (new as well as existing) are advised to avail nomination facility, if they have not availed so far.

### **PAYMENT OF BALANCE IN ACCOUNTS OF THE DECEASED CUSTOMERS TO SURVIVORS/CLAIMANTS**

*As directed by the RBI, the banks may not insist on succession certificate from legal heirs irrespective of amount involved. However, the banks may adopt such safeguards in considering settling of claims as appropriate including accepting an indemnity bond. The bank has adopted the 'Model Operational Procedure for Settlement of Claims of Deceased Depositors & Return of Articles in Safe Deposit Lockers/ Safe Custody' formulated by IBA.*

### **Remittance Facility:**

1. Customers can make local payment through Banker's Cheques and remit funds from one centre to another through drafts, electronic funds transfer (RTGS, NEFT, ECS etc) at specified service charges.
2. The issue and payment of Banker's cheques and drafts in cash across the counter is subject to Income Tax provisions and RBI guidelines against money laundering activities. Issue of these instruments of Rs. 50,000/- and above is not permitted against cash but only through debit to customer's account or against cheques/other instruments tendered by the purchaser.
3. Banker's cheques / drafts for an amount of Rs.50,000/- and over will not be paid in cash, but only for credit of the payee's account or to his banker

4. Banker's cheques and drafts are valid for 3 months and can be revalidated by issuing branches on written request of the purchasers along with the required documents.

### **TIME FRAME FOR ISSUE OF DUPLICATE DRAFT**

As directed by the RBI, the banks will issue duplicate demand draft to the customer on receipt of request, subject to production of prescribed documents.

### **COLLECTION SERVICE**

Immediate credit of local as well as outstation cheques upto Rs. 15000/- (as per RBI guidelines from time to time) is provided to the individuals (personal customers) who are maintaining satisfactory accounts. However, the customers will have to bear usual service charges as well as the postal charges. In the event of cheques being returned unpaid, the customer will have to pay interest for the period for which funds utilised.

All cheques (local and outstation) deposited by the customers are cleared by the Bank as follows:

**LOCAL CLEARING:** Cheques are cleared normally on the second working day, depending on the centre subject to depositing of the cheques/instruments in time.

**SPEED CLEARING :** Cheques drawn on MICR centres are cleared in 2 days.

If the Bank fails to do so, interest will be paid at the rate applicable for appropriate tenure of fixed deposit for the period of delay beyond the stipulated days mentioned above. Further, if the delay is abnormal then penal interest at the rate of 2% above fixed deposit rate applicable will also be paid. Customers are requested to deposit their cheques within the stipulated timeframe at the branches.

### **EXCHANGE OF SOILED/SLIGHTLY MUTILATED CURRENCY NOTES**

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

## INTEREST ON DEPOSITS

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

## 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 will be made available on request.

## SPECIAL CUSTOMERS

### **(A) Senior Citizens –**

- a. Special attention will be provided to senior citizens, physically/visually handicapped persons at all branches.
- b. Provide automatic updation of age records and then conferring senior citizen benefits wherever applicable once a customer becomes a senior citizen.

### **(B) Customers in Rural and Semi urban Areas –**

- a. Bank will ensure proper currency exchange facilities and also the quality of notes in circulation in rural areas.
- b. It will be ensured that the branches are opened as per the scheduled working hours and operate them for the full scheduled working hours.

### **(C) Self Help Groups (SHGs) –**

- a. SHG members will not be forced to take insurance products.
- b. Self Help Groups are provided loan based on their eligibility.

## OTHER SPECIAL SCHEMES AND FACILITIES

1. Safe Deposit Lockers: This ancillary service available at select branches is by hiring a locker of various sizes by an individual, firms, limited companies etc.. Nomination facility is available to the hirer. Terms and conditions and annual hire charges can be obtained from the branches.

2. Use of self-service balance enquiry terminal if available at most of the branches within the branch premises is allowed free of cost to the customer to access his accounts.
3. Automated Teller Machine (ATM) card is issued to all savings bank and current account holders. The card can be used to for
  - a) Withdrawal of cash,
  - b) For balance enquiries,
  - c) Statement of accounts of recent transactions
  - d) Value added services like payment of fees, temple donations etc.
4. The use of card is subject to Annual fee. Using an ATM card, transactions in accounts are possible only by a person holding both the card and the Personal Identification Number (PIN) known only to the customer and successful transactions through ATM will be considered authentic. In case a cardholder suspects irregularity, this must immediately be reported and request be given for hot listing the card.
4. Internet Banking: Customers can access their bank accounts and transact online through KVB's internet banking website [www.kvb.co.in](http://www.kvb.co.in) Log in will require User Id and password customizable by the account holder. The facilities available include viewing account balances, generating account statements, bill payments for registered billers, purchase of train tickets online, ordering Cheque books, funds transfer etc.
5. Mobile Payment (Mpay) facility is also provided to customers on their request which helps the customers to do transactions through their mobile phones with necessary security features.
6. Cash Deposit Machines are introduced at the selected branches for the convenience of the customers to avoid waiting in queue. Customers can deposit up to Rs.50000/- per day through the machines using the ATM cards and also without ATM cards.

### **GRIEVANCE REDRESSAL MECHANISM**

The Bank has laid down procedures for fair and expeditious handling of customer's grievances. In case any difficulty is experienced in conducting transactions, the customers may approach the Branch Manager, who will ensure that the customer's needs are attended to.

1. In case of difficulty with the branch, or unsatisfactory reply in respect of complaint lodged with the Branch, the customer can approach the Nodal Officer of the Divisional Office under whose administrative control the Branch functions. The contact particulars of the Divisional Office can be obtained from the Branch or from the Bank's website.
2. The customer is also welcome to write to grievance cell at the Head Office. The address of the Head Office are given in the website.

3. Assistance in ATM-cum-Debit card related operations a customer may contact Helpline No. 18602001916 (local call charges applicable).
4. In case the customer is unhappy with the service or redressal provided by the bank he can also approach the Banking Ombudsmen located in State Capitals for redressal.
5. One Nodal Officer has been designated at each Divisional Office level to deal with the complaints pertaining to the branches in their jurisdiction. At Central Office, AGM, Operations Department is the Nodal Officer for the Bank as a whole.
6. If the nature of the complaint is simple, immediate action for redressal is taken by giving suitable instructions to the branches concerned.
7. All complaints will be acknowledged.
8. Customer complaints are promptly acknowledged and redressed; if the complaint is not resolved within 30 days the customer can approach the Banking Ombudsman for redressal of the grievance.
9. Provision has also been made for the customers to lodge complaints through our website.
10. We have also displayed the designation of the line executives along with their address in our website in order to enable the customers to approach them for their specific issues/grievances.
11. All the branches of our bank have formed 'Branch Level Customer Service Committee' which includes one of the customers of the branch, preferably a senior citizen. Periodical customer meets are held to understand their needs and grievances and steps are being taken for addressing the same.
12. Customer's Feedback Day is being conducted once in two months in different centres. One of the executives from the Customer Care Cell, Central Office will visit and interact with the customers and get their views and suggestions. The views & suggestions given by the customers are being sent to respective departments for implementation.

**Leveraging technology for better service with safeguards:**

- 1) 24\*7 customer support is extended through our 'Toll free number 1860 200 1916'.
- 2) In the website of our bank, we have displayed the following policies/subjects:
  - (a) Compensation policy
  - (b) Policy on collection of cheques/instruments
  - (c) Policy for Grievance Redressal
  - (d) Policy on deposits
  - (e) FAQ on ATM related issues
  - (f) Names and addresses of Nodal officers and functioning heads for Grievance Redressal.

- 3) Internet banking users are provided with 'RSA token' to carry out financial transactions in a more secure manner. An additional security layer is provided through 'Verified by Visa' utility. Mobile alerts and balance confirmation are being sent for all transactions done at branches above Rs.5000/-. Apart from the above, alerts are being sent for all the transactions carried out through alternate channels like ATM, POS, Internet banking & Mobile banking.
- 4) Whenever user logs into internet banking, an SMS is sent to the registered mobile number of the customer in order to avoid frauds. Customers are provided with One Time Password facility for all the net banking transactions.
- 5) Whenever a customer uses our Bank's POS machine at the merchant establishment, the transactions are monitored on online real time basis.
- 6) KVB credits customer accounts suo-moto for failed ATM transactions. ATM complaints relating to non receipt/ short receipt of cash through KVB ATMs for KVB customers are attended to within 3 days from the date of receipt of the complaints.
- 7) ATM complaints relating to Inter bank transactions are settled within 7 days from the receipt of complaint. Claim forms are provided at all our ATMs.