



## **CITIZEN'S CHARTER**

A Charter for Customer Services.

OCTOBER 2019.

**THE MANIPUR STATE CO-OPERATIVE BANK LTD.  
ASSEMBLY ROAD, IMPHAL-795001.  
MANIPUR.**

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## **1. PREFACE:**

The ability of the Banking industry to achieve the socio economic objectives and in the process bring more and more customers into its fold will ultimately depend on the satisfaction of the customers. The Manipur State Co-operative Bank Ltd. (MSCB Ltd.) strongly believes that a satisfied customer is the foremost factor for growth of its business.

In order to become more customers friendly, the MSCB Ltd. felt it necessary to come out with charter of its services for the customers and accordingly, this document called the "Citizens Charter of MSCB Ltd." has been prepared.

The Citizens Charter of MSCB Ltd. highlights MSCB's commitment towards customer satisfaction thus ensuring accountability and responsibility amongst its officials. This charter also provides comprehensive information on Banks Grievance Redressal mechanism. It also specifies the obligations on the part of the customers for healthy banker-customer relationship.

This is not a legal document creating rights and obligations. The charter has been prepared to promote fair Banking practices and to give information in respect of various activities relating to customer service.

Copies of the Code and Citizens Charter will be available on request to all customers at our branches and at our Head Office/Administrative Office at "OLD ASSEMBLY ROAD, IMPHAL-795001" and at our web site [www.msccbmanipur.in](http://www.msccbmanipur.in) We will ensure that all our staff members are aware of the commitments contained in these documents and faithfully implement them.

The Charter provides essential information on transactions relating to savings, current and fixed deposits accounts, collections and remittances, grievance Redressal etc.. For further details and complete information on terms and conditions of service, we request the customers to visit the nearest MSCB Ltd. branch or our web site or write to our Head Office/Administrative Office at Old Assembly Road, Imphal-795001. Information given in the Charter is current as of 30<sup>th</sup> April, 2019 and is subject to change/revision.

We maintain constant consultations with our customers and seek feedback to evaluate, improve and widen the range of services provided by us. We request all our customers to share their experiences about the various services rendered by the Bank and feel free to comment on this charter.

## **2. VISION:**

- To be the most preferred and trusted Bank.
- To promote fair banking practices by maintaining transparency in various products and services offered to make banking an enriching experience.

### **3. MISSION**

- a. To make banking simple.
- b. To achieve excellence in customer service.
- c. To promote innovative solutions for banking products and financial services to serve all segments of the society.
- d. To contribute towards growth in economy through multifarious activities/services.
- e. To contribute towards social banking.
- f. To foster transparency and ethics in all dealings with customers.

### **4. 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, across the counter, through interactive electronic devices and through technology (alternate delivery channels).

#### **Regulatory/Statutory Compliance:**

In order to comply with regulatory/statutory requirements, while opening the account we will adhere to the Know Your Customer (KYC) Norms, Anti Money Laundering (AML) guidelines as laid down in regulatory guidelines by satisfying ourselves about the identity of the person seeking to open an account and verification of the address of that person/s thereby protecting prospective customer(s), members of the public, the Bank and other stakeholders against fraud and other misuses of the banking system. We will also satisfy ourselves about the sources of income of the existing/ prospective customer. In order to meet the above, the Bank shall ask customers to provide documents and information as may be required. Customers shall also provide to the Bank such documents and information as required for updating and verifying customer information as per the periodicity of submission.

#### **Products:**

- a. All deposit accounts e.g. saving accounts, current accounts, term deposits, recurring deposits.
- b. Fund based (Retail Loans, Demand Loan, Term Loan, Cash credit, overdrafts) and Non fund based (bank guarantee).
- c. Card products including Debit Card/ATM Cards, KCC Cards.

**Services:**

- a. Remittance facility to the customers by transfer through RTGS/NEFT/EFT/Issuance of Demand Drafts, Banker's cheques, etc.
- b. Collection of cheques.
- c. Safe custody services, safe deposit locker facility.
- d. Banking services related to Government transactions.
- e. Settlement of claim cases in deceased accounts.

**5. OUR COMMITMENTS**

**(i) To act fairly and reasonably in all dealings with the customers in matters of**

- a. Providing minimum banking facility of receipt and payment of cash/cheques at the banks' counters and opening of Basic Savings Bank Deposit Accounts for the purpose of financial inclusion.
- b. Meet the commitments and standards laid down in the Charter for the products and services offered and in the procedure and practices followed.
- c. Ensuring that products and services adhere to relevant laws and regulations in letter and spirit.
- d. Ensuring that dealings with the customers rest on ethical principles of integrity and transparency.
- e. Operating a secure and reliable banking and payment system.
- f. 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.
- g. Ensuring that customers are treated fairly at all times.
- h. Ensuring that customers are informed of avenues to escalate their complaints/grievances within the Bank and their rights to alternative remedy, if they are not fully satisfied with the response of the Bank to their complaints.
- i. Ensuring that the Bank treats all complaints efficiently and fairly.

**(ii) To display on bank's website:**

- a. Details of the Banking Ombudsman Scheme and contact details of the Office of the Banking Ombudsman.
- b. Complaint Form for recording feedback and suggestions from the customer.
- c. Contact details of Grievance Redressal Officers, the Chief Grievance Redressal Officer of the Bank dealing with customer grievance/complaints.
- d. A comprehensive policy for Customer Acceptance, Customer Care and Customer Severance.

- e. Deposit Policy.
- f. Cheque Collection Policy.
- g. Grievance Redressal Policy.
- h. Compensation Policy.
- i. Collection of Dues and Security Repossession Policy.

**(iii) To maintain privacy and confidentiality of the customers' personal information:**

The Bank shall not disclose details/particulars of the customer's account to a third person or party without the expressed or implied consent of the customer. However, there are exceptions in terms of circumstances mentioned in Paragraph No. 25 of RBI Master Circular on customer service dated 01.07.2014 as listed below:

- 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.

However, the bank may use the customer information for customer verification, provision of products and services, for personalization of products or services, marketing or promotion of our financial services or related products; for creation of Statistical Information, statistical analysis or credit scoring, enforcement of the customer's obligations, any other purpose that will help us in providing customers with optimal and high quality services. for cross-selling of own products/services.

**(iv) To publicize the Charter:**

- a. Provide the customer a copy of the Charter on request.
- b. Make available this Charter on Bank's website.
- c. Ensure training to the staff to put the Charter into practice.

**(v) To provide services to the customers as per standards laid down by BCSBI in the Code of Bank's Commitments to customers:**

- a. Suggestions/Feed backs are welcome.
- b. Display business hours.
- c. Render courteous services.
- d. Attend to all customers present in the banking hall at the close of business hours.
- e. Provide separate 'Enquiry' or 'May I help you' counter at large branches.

- f. Display interest rates for various deposit schemes from time to time.
- g. Keeping customers informed about changes/modification in interest rates, charges, terms & conditions through bank's website.
- h. Provide details of various deposit schemes/services of the Bank in the bank's website.
- i. Display Time-Norms for various banking transactions.
- j. Pay interest for delayed credit of outstation cheques, as advised by RBI from time to time
- k. Provide immediate credit in respect of outstation and local cheques up to a specified limit subject to certain conditions, as advised by RBI from time to time.
- l. Provide complaint register/form and/suggestion box in the branch premises.
- m. Display address of administrative office as well as Nodal Officer dealing with customer grievances/complaints. There will be specific and proper queue management system at branches where there is heavy crowd, with basic facilities of seating arrangements, drinking water etc.
- n. Bank will reconcile certain issues regarding "one-man" branches by putting in place proper safeguards which ensure "four eyes" principle, safety of cash and also continuity of services in case of leave, etc.
- o. Specimen of Account Opening Form (AOF) which will also contain detailed checklist of documents to be submitted by the customer will also be available in the website of the Bank. For account opening, the Know Your Customer (KYC) regulatory guidelines require us to seek documents for (i) proof of identity and (ii) proof of address. The documents required for account opening are given in section 5.
- p. Open no frill accounts under Financial Inclusion with prescribed minimum balance except in accounts where specifically exempted.
- q. Open a Savings Bank account in the name of individuals, singly or jointly, minors of the age of 10 years and above or under natural/legal guardianship or by an illiterate/blind person.
- r. The name of the payee as well as instrument number in case of debit entries and the name of payee bank/drawer of instrument as well as instrument number in case of credit entries will be provided by the bank in the Passbooks/Statement of Accounts.
- s. Transfer the account from one branch to another branch, free of charge.
- t. Account Number Portability: Customer will also be allowed to maintain the same account number in the bank even when he/she moves to another place or shifts his account to another branch in the same place. Request letter for transfer of account with account number portability can be submitted either at transferor or transferee branch.
- u. Provide facility of standing instruction for regular payments like insurance premium, rent, tax etc.
- v. Allow premature withdrawals, 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 prescribed minimum number of days for issuance of FDR.

- w. Allow premature withdrawal of fixed deposits in the name of Deceased Depositor(s) to the Survivors/nominee specified by the depositor(s) at the time of issuance of such fixed deposit. On overdue fixed deposit, bank may pay interest as per the method of calculation prescribed from time to time.
- x. Allow generally loans/overdrafts against deposits. Such loans are sanctioned by charging interest at rates directed by RBI from time to time or as prescribed by the Bank.
- y. As a measure of good customer service, the Bank may intimate the depositor in advance regarding the date of maturity. Banks may also provide auto renewal facility at the request of the customer. Renewal Notices for Term Deposits- The term deposit renewal notices will be sent to customers preferably in electronic form to enable them to decide the renewal terms, Statement of all deposit accounts in summary form giving details like principal amount, maturity value, maturity dates, rate of interest, annualized interest yield etc. shall be provided by banks. Further, the bank will not auto-renew the deposit accounts without customer consent in writing.
- z. Pay interest on deposits either monthly at discounted value or quarterly or half-yearly (quarterly compounded i.e., reinvestment of interest) or on the date of maturity at the option of the depositor as applicable under particular deposit scheme. Maturity proceeds of Rs.20,000/- and above will be paid by account payee cheque or credit to account. Cash payment of FDR/TDR will not be made if amount of Principal+ Interest is Rs.20,000/- and more.
- aa. Provide TDS statement explicitly mentioning details of gross interest credited and TDS debited.
- bb. Pay interest on overdue deposit if the deposit is renewed, as decided by the Bank from time to time.
- cc. Issue duplicate FDR in the event the original FDR is lost, subject to Depositor(s) completing required formalities prescribed by the Bank from time to time.
- dd. Provide linkage of Terms and Conditions of various Products or any future products introduced for specific segments, say senior citizens, which are provided on an agency basis by bank , properly integrated into the CBS.

## **(vi) SPECIAL CUSTOMERS**

### **A. Old Age Pensioners and Other Senior Citizens –**

- a. There will be prioritized service to senior citizens, physically handicapped persons by effective crowd/people management available 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.
- c. The needs of the senior citizens and the physically challenged persons will also be an important input for Bank in deciding on the branch locale and its access.



d. The Bank will endeavor to arrange to disburse the old age pension amount at the doorstep, in special circumstances.

e. The Bank will endeavor to provide "Doorstep" banking (pick up of cash/ instruments for credit to the account or delivery of cash/demand drafts against issue of cheque/requisition in writing) in special circumstances like ill health, inability to come to the branch, etc.

#### **B. Customers in Rural and Semi urban Areas –**

a. Bank will ensure the quality of notes disbursed to customers, especially in rural areas and semi urban areas.

b. It will be ensured that the branches remained open for public transactions during the prescribed business hours on all working days.

#### **C. Self Help Groups (SHGs) –**

a. SHG members will not be forced to take insurance products.

b. Bank will provide loans to SHGs in tranches on a case to case basis, based on merits, viability of the business proposition and other lending norms prescribed for SHGs. However, the same will take into account the business requirements of the SHG.

#### **D. Tribal Areas –**

a. The business correspondent/facilitator model will be used for improving the banking facilities in the tribal areas. Prominent citizens belonging to important Tribes of the region could also be considered for appointment as Business Correspondent (BC).

b. Bank will ensure that at least one of the staff members in the branches in tribal areas is conversant with local language.

c. Financial education material in pictorial form and audio presentations in local dialect will be used in Tribal areas.

d. To achieve the banking/financial inclusion, it will be endeavour of the Bank to implement the guidelines provided by the RBI and Government to transfer and posting the staff to the region. Further, the staff so selected and posted will also focus on local talent building and development.

e. Bank will facilitate opening the accounts for the SHGs in the region in furthering the cause of financial inclusion in the region.

f. Bank will take further steps for improvement in provision of RTGS/NEFT facility to the customers from the region.

#### **E. Providing banking facilities to Visually Impaired Persons –**

a. In order to facilitate access to banking facilities by visually challenged persons, bank will offer banking facilities including cheque book facility/operation of ATM/ locker etc., to the visually challenged who are capable of using those facilities.

b. Legal Guardianship Certificate issued under the National Trust Act, 1999 empowers the disabled persons with autism, cerebral palsy, mental retardation and multiple disabilities to have accounts.

c. Bank will rely upon the Guardianship Certificate issued either by the District Court under Mental Health Act or by the Local Level Committees under the above Act for the purposes of opening/operating bank accounts.

d. Essential details about the facilities are enumerated in the Enactment (Mental Disabilities Act)

**(vii). Payment of Balance in Accounts of the Deceased Customers to Survivors/ Claimants**

The bank follows a simplified procedure for settlement of death claims without insisting on production of succession certificate. However, the bank may adopt such safeguards in considering settlement of claims as appropriate including accepting an indemnity bond. The bank will adopt a simplified procedure for settlement of claims of the deceased customers relating to deposits, contents of Lockers and articles kept in safe custody with the bank. The bank is continuously communicating to its customers for making nomination in the accounts in terms of provisions of the Banking Regulation Act.

The simplified procedure is as under:

**(a) Settlement of Claim Cases on the basis of Nomination**

Where the customer has made a nomination in the deposit account/Locker/ articles kept in safe custody, on death of such customer, the nominee is required to make a request on prescribed form to the concerned branch along with death certificate or other proof of death.

The nominee is required to establish his/her identity. The bank will make the payment to the nominee unless on or before the time of payment any order of court is received prohibiting the bank from making such payment. The nominee will receive the money/contents of locker as a trustee of the legal heirs of the deceased.

**(b) Settlement of Claim Cases in Joint Accounts with Survivorship Clause**

In a Joint Account, if the Account Opening Form provides for payment of the balance to the survivor, upon the death of one of the account holders, payment can be made to the survivor unless on or before the time of payment any order of court is received prohibiting the bank from making such payment. The survivor has to provide a Death Certificate or other proof of death of the joint holder. The Survivor can make a request to the concerned branch for transfer of the outstanding balance in his name.

(c) Settlement of Claims in absence of Nomination and/or Survivorship Mandate

In such cases, the claimant is required to submit a claim form. In case the legal heirs of the deceased customer are identifiable and there is no dispute amongst the legal heirs, the bank has not prescribed any upper ceiling up to which claims can be settled without insisting for obtaining Succession Certificate/Letter of Administration etc. These claims are settled after obtaining Indemnity with or without Surety to the satisfaction of the bank. In case only one of the legal heirs wants to claim / receive the amount or contents of locker etc. he/she can obtain a Power of Attorney in his/her favor from the other legal heirs for receiving the amount of the Deposit Accounts and / or the contents of the Locker.

(d) Timeline for Settlement:

In case all formalities are completed by the claimant(s), the claim will be settled within 15 days from the date of submission of claim documents, complete in all respects, to the Branch.

At the time of payment of the claim, the claimant(s) shall give receipt to the Branch.

**(viii). Safe Deposit Vaults (Lockers)**

The facility of safe deposit lockers is an ancillary service offered by the Bank. There will be a completely transparent process in the allocation of locker facility. The bank's Imphal Branch which is presently offering this Facility will indicate/display this information. Bank shall exercise due care and necessary precautions for the safety of lockers provided to the customers like ordinary prudence will do in his case. However, bank shall not be liable for any damage or loss to lockers or its contents, due to any reasons(s) whatsoever.

The major aspects governing the services:

- a. A locker may be hired by an individual (not minor), firm, limited company, specified associations, societies, etc.
- b. Nomination facility is available to individual hirer of safe deposit locker.
- c. Loss of key should be immediately informed to the branch. However all the expenses incurred in repairing the lock and key shall be borne by the hirer(s).
- d. Lessee may use his/her own pad lock on the locker. Locker holders are however, advised to get an insurance cover for the jewellery, valuables etc. kept in the locker.
- e. Lockers are available in different sizes.
- f. 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.
- g. The rent may be paid from the deposit account of the lessee through standing instruction.

h. The Bank reserves its right to break open the locker if the rent is not paid despite notices sent by the bank as per the rules, and recover charges thereof.

The facility of safe deposit vault is available to customers having SB/CA account with the bank. For availing the above facility, the customer has to deposit a prescribed amount in fixed deposit for a minimum period of three years for meeting the annual rent of the locker out of interest and to meet break open charges, if required.

**(ix). Articles in Safe Custody**

Articles like shares, securities, etc. can be kept in safe custody with the Bank on prescribed charges wherever such facility is offered. Large/small boxes must be locked by the customer(s) and particulars must be written/ painted thereon. The lock should be covered by sturdy cloth and sealed with the customer's seal. Relationship of banker and customer shall be that of bailer and bailee.

**(x). Remittance Services**

a. Customers may remit funds from one centre to another centre by RTGS, NEFT/EFT and Demand Drafts by paying specified charges.

b. Demand Drafts for Rs. 50,000/- and above will be issued by the bank only by debit to the customer's account or against cheques or other instruments tendered by the purchaser and not against cash payment. Similarly, such payments for Rs. 50,000/- and above will be made through banking channels and not in cash.

Before taking delivery of the drafts, customer is to verify that the draft is complete in all respects including signature of the official(s) along with their specimen signature numbers at the place provided for.

c. The drafts can be revalidated by the payee(s) if they are identified as the holder in due course. The drafts can be revalidated only once within one year from the date of issue. After one year of the draft, they are to be cancelled at the issuing branch, and a fresh draft obtained after paying the requisite service charges.

Bank will issue duplicate demand draft to the customer within a fortnight from the receipt of request. For delay in issuing duplicate draft beyond the above stipulated period, the bank will pay interest at the rate applicable for fixed deposit of corresponding maturity in order to compensate the customer for such delay.

**(xi). ATM /DEBIT CARD TRANSACTIONS:**

Branches in hilly areas will endeavour to arrange for backup of alternate sources of energy for supply of power for ATM machines so as to ensure continuous service to the customers.

In case of doubt about the success/ failure of an ATM transaction, the copy of the JP log called for from an acquiring bank and the preceding and succeeding transactions will also be included in the copy.

**(xii). SMS ALERTS**

The Bank will provide SMS alerts to all subscribed customers for all financial transactions. Alerts are also sent for certain non-financial transactions. Bank also sends SMS alerts for all types of transactions involving usage of ATM/debit Cards and KCC Cards.

**(xiii). ECS MANDATE MANAGEMENT SYSTEM** - Bank will ensure that ECS Mandate Management System is working effectively to comply with the mandate given by the customer in respect of limit of debit amount, expiry date, withdrawal of mandate, etc. Withdrawal of mandate for any ECS debit payment will not be left to the mercy of the beneficiary.

**(xiv). LOANS AND ADVANCES**

a. A. Pricing and Non-pricing Terms and Conditions of Loans- All Pricing and Non-pricing Terms and Conditions of Loans will be in strict conformity with the Regulatory Guidelines and correctly capture the risks involved and the rating of the borrowers concerned individually or as a class. Regulation will ensure that customers clearly understand the pricing policies of banks, and the Supervision will ensure strict compliance of bank with the Regulatory Guidelines regarding Pricing and Non-pricing terms governing all Loans.

b. The CBS software will be so enabled so as to provide the following Provision to apply for Retail Loan and will be available in bank's portal and Internet Banking. Reason for Penal Interest on Loan accounts, Rate of Interest charged in Loan accounts etc. will be mentioned in the Passbooks/Statement of Accounts.

c. Housing Loan Interest Certificate/Education Loan interest Certificates are required for Income Tax purpose by the borrowers every year. CBS software will be enabled to generate/issue such certificates in respect of all Housing Loan and Educational Loan customers in the month of March/April every year.

d. Loan Statement- Bank will ensure that loan statements are issued to the borrowers periodically giving details of loan disbursed, demands and repayments effect along with interest and details of charges.

e. Loan Documents- Borrower will be made aware upfront about various documents required to be produced for processing of loan application, instead of in piecemeal.

f. Bank will automatically provide annual account statement to Home Loan customers without request from them. Such statements will contain details of payment made towards principal and interest including principal outstanding.

g. Normally bank guarantees will be closed and margin money returned upon return of original bank guarantee duly discharged by the beneficiary. In its absence, it will be closed one month after its expiry after intimating the beneficiary. The title deeds will be returned to the customers within a period of 15 days after the loan closure and for delayed return of title deeds or where there is a loss of title deeds in the custody of the bank, customer will be suitably compensated as per the Compensation Policy of the Bank.

h. Bank will send SMS or e-mail alert informing the change in interest rate on loan availed due to change rate etc.

## **6. STANDARDS FOR SERVICES**

Ultimate delivery channel is Branch Office besides availability of alternative delivery channel like ATMs. It is the responsibility of Branch Manager to provide services to the customers as per standards/norms. Any query/grievance be addressed to the Branch Manager.

Customers can obtain the details of the products/services from the Branch or download from Bank's public domain website. Bank reserves the right to change/amend the terms and conditions of any Scheme/services at any time.

Indicative time norms for various transactions subject to submission of required documents by the customers are given below:-

<b>S. N.</b>	<b>Service</b>	<b>Documents required</b>	<b>Time norms (indicative) (after completion of form)</b>
1	Opening of SB accounts	<b>A. For Identity Proof, copy of any one:</b> i) Passport ii) PAN Card iii) Voter ID Card iv) Identity Card subject to the Bank's satisfaction v) Driving license vi) Letter from recognized public authority or public servant verifying identity and residence of the customer to the satisfaction of the Bank vi) Aadhar card/ Letter issued by UIDAI containing name, address and Aadhar no. (where applicable)	15 Minutes

		-13-  <b>B. For Proof of address, copy of any one:</b> i) *Electricity Bill ii)*Telephone Bill iii) *Bank account statement iv) \$ Ration Card v) Letter from recognized public authority to the satisfaction of the Bank vi) Letter from employer (Subject to satisfaction of Bank) (vii)Aadhar Card (where applicable) (viii) Latest Domicile Certificate issued by SDC/SDO/DC  <b>C. Photograph</b>	
	Closing of SB accounts	<b>Passbook, Unused cheque book, ATM/Debit Card</b>	10 Minutes
	Opening of Term Deposit Accounts	<b>As applicable in SB accounts</b>	15 Minutes
	Payment of Term Deposits	<b>Original FDR/ RD pass book</b>	10 Minutes
	Issuance of duplicate FDR	<b>Indemnity Bond</b>	20 Minutes from the receipt of application along with required documents by the base branch.
	Opening of Current Account	<b>A. For Identity Proof submit copy of any one:</b> i) Passport ii) PAN Card iii) Voter ID Card iv) Identity Card (subject to the Bank's satisfaction) v) Driving license vi) Letter from recognized public authority or public servant verifying identity and residence of the customer to the satisfaction of the Bank vi) Aadhar card/ Letter issued by UIDAI containing name ,address and Aadhar no (where applicable)  <b>B. For Proof of address submit copy of any one:</b> i) *Electricity Bill ii) *Telephone Bill iii) *Bank account statement iv) \$ Ration Card v) Letter from recognized public authority to the satisfaction of the Bank vi) Letter from employer (Subject to satisfaction of Bank) (vii) Aadhar Card (where applicable) (viii) Latest Domicile Certificate issued by SDC/SDO/DC.  <b>C. Photograph of authorized signatories.</b>  <b>D. Partnership Deed in case of partnership concern. Memorandum of Association and Article of Association in case of Company.</b>	30 Minutes

	Closing account of Current	<b>Unused cheque book, ATM/ Debit Card</b>	10 Minutes
	Transfer of accounts/ Transfer of accounts with account number portability	<b>letter for transfer of account at any branch i.e. transferor or transferee branch</b>	3 working days
9	Receipt of cash *	<b>Up to Rs.50,000/- Above Rs.50,000/- to Rs.1.00 lakh Above Rs.1.00 lakhs</b>	5 Minutes 10 Minutes 15 minutes
10	Payment of cash *	<b>Up to Rs.50,000/- Above Rs.50,000/- to Rs.1.00 lakh Above Rs.1.00 lakhs</b>	5 Minutes 10 Minutes 15 minutes
11	Updation of passbook/ issuance of statement of a/c	<b>On the counter</b>	5 Minutes
12	Issuance of cheque Book -Non personalized	<b>Requisition to be submitted at base branch.</b>	10 Minutes
13	Issuance of ATM/ Debit Card -Non personalized -Personalized	<b>Requisition to be submitted any branch.</b>	10 Minutes 10 working days
14	<b>IMPS facility</b>		<b>15 minutes</b>
15	Remittance-RTGS/ NEEFT/Draft		15 Minutes
16	Issuance of Demand Drafts		10 Minutes
17	Payment of Demand Drafts		10 Minutes
18	Collection of cheques -Local -Outstation -National Clearing		2-3 working days 10-14 working days 7 working days
19	Settlement of deceased claim	<b>In case of nomination registered - Death Certificate, Duly filled claim forms. In other cases - Death Certificate, Duly filled claim form , Indemnity bond with surety/succession certificate(depends upon claimed amount)</b>	15 working days
20	Issuance of Locker facility	<b>Subject to availability. Identity and address proof. Locker Agreement.</b>	30 Minutes
21	Stop payment/Standing instructions		10 Minutes
22	Redressal of complaints - ATM/related -Others		7 working days/ 48 hours 30 working days

\*(Depending upon denomination)



## Credit Schemes

### Agriculture Credit Schemes

<ul style="list-style-type: none"> <li>• Scheme for financing under Kisan Credit Card</li> <li>• Credit against National Savings Certificates/Fixed Deposits receipts and Kisan Vikas Patra to farmers.</li> <li>• Credit against gold ornaments/jewellery to farmers.</li> <li>• Farm Mechanization Scheme – Financing for purchase of farm machinery and repair/ renovation of tractors and power tillers.</li> <li>• Scheme for financing farmers for purchase of 2<sup>nd</sup> hand tractor.</li> <li>• Scheme for financing farmers for purchase of trucks and other transport vehicles.</li> <li>• Scheme for financing minor irrigation.</li> <li>• Scheme for financing development of Horticulture (fruits, flowers and vegetables) and plantation crops.</li> <li>• Scheme for financing forestry development programmes.</li> <li>• Scheme for financing mushroom cultivation.</li> <li>• Scheme for financing poultry farming.</li> <li>• Scheme for financing Dairy Development Programmes.</li> <li>• Scheme for financing fisheries development.</li> <li>• Scheme for financing piggery development.</li> <li>• Scheme for financing Duckery development.</li> </ul>	<p style="text-align: center;"><b><u>Loan Application &amp; Documentation</u></b></p> <ul style="list-style-type: none"> <li>• Loan application form, as applicable, duly complete with recent photograph</li> <li>• Hypothecation Deed</li> <li>• Letter of guarantee, wherever applicable</li> <li>• Mortgage Deed wherever applicable</li> <li>• Copies of documents establishing ownership/ Jamabandi, wherever applicable</li> </ul> <p><b><u>Margin Norms:</u></b></p> <p>For production and/or Investment Credit :</p> <ul style="list-style-type: none"> <li>• Upto Rs.2.00 lac- NIL</li> <li>• (Both for short term and medium term)</li> <li>• Above Rs. 2 lacs to Rs. 5 lacs – 5%</li> <li>• Above Rs.5 lacs -15%</li> </ul> <p>Under Kisan Card Scheme (KCC) - NIL</p> <p><b><u>No Dues Certificate:</u></b></p> <p>„No Dues Certificate is not to be obtained for agricultural</p>	<ul style="list-style-type: none"> <li>• Upto Rs. 1.00 lakh- 1 week.</li> <li>• Above Rs.1 lac &amp; upto Rs.5 lacs – 2 weeks*</li> <li>• Above Rs.5 lac &amp; upto Rs.25 lacs – 3 weeks*</li> </ul> <p>*Subject to fulfillment of formalities</p>
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		loans upto Rs. 1 lacs. However, for loans above Rs.1 lacs, obtaining of „No Dues Certificate“ is mandatory.	
<b>Retail Loan Schemes</b>			
	<ul style="list-style-type: none"> <li>• Housing Loan</li> <li>• Car Finance</li> <li>• Two Wheeler Finance</li> <li>• Personal Loan</li> <li>• Advance against Gold and Jewellery</li> <li>• Other Retail Schemes</li> </ul>	<p><u>General Documents :</u></p> <ul style="list-style-type: none"> <li>• Loan application form, as applicable, duly complete with recent photograph.</li> <li>• Proof of Income (I.T. Returns/ Salary Certificate)</li> <li>• Bank Statement for the last six months.</li> <li>• Age Proof</li> <li>• Address Proof</li> <li>• Proof of income of spouse/parents where the same is to be considered for determining loan amount.</li> <li>• Any other information/ Documents which may be necessary.</li> </ul> <p><b>In addition to above following documents are Scheme Specific:</b></p> <p><b>Home Loans</b></p> <ul style="list-style-type: none"> <li>• Property documents- depends upon the purpose of loan.</li> <li>• Estimate</li> </ul> <p>Vehicle Loan (Car/Two Wheeler):</p> <ul style="list-style-type: none"> <li>• Quotation from authorized dealer for vehicle to be purchased.</li> </ul>	<p><u>Home Loans</u></p> <ul style="list-style-type: none"> <li>• 10 days</li> </ul> <p><u>Car Loan</u></p> <ul style="list-style-type: none"> <li>• 5 days*</li> </ul> <p><u>Two wheeler Loans</u></p> <ul style="list-style-type: none"> <li>• 3 days*</li> </ul> <p><u>Personal Loans</u></p> <ul style="list-style-type: none"> <li>• 3 days*</li> </ul> <p><u>Gold/Jewel Loans</u></p> <ul style="list-style-type: none"> <li>• Within 24 hours if the loan amount is upto Rs.2.00 lakhs*</li> <li>• Within 2 days if the loan amount is above Rs.2.00 lakhs*</li> </ul> <p>*Subject to fulfillment of formalities.</p>

## MSME Credit Scheme

	<ul style="list-style-type: none"> <li>• Schemes for Financing Micro, Small and Medium Enterprises</li> </ul>	<ul style="list-style-type: none"> <li>• Proof of identity</li> <li>• Proof of residency</li> <li>• Proof of business address</li> <li>• Memorandum and Article of Association of the Co./Partnership Deed of partners etc.</li> <li>• Assets &amp; liabilities of promoters and guarantors along with latest income tax returns.</li> <li>• Rent Agreement (if business premises on rent) and clearance from pollution control board, if applicable.</li> <li>• SSI registration certificate where applicable.</li> <li>• Profile of the unit (includes name of promoters, other directors in the company, the activity being undertaken, addresses of all offices and plants, share holding pattern etc.</li> <li>• Photocopies of lease deeds/title deeds of all the properties being offered as primary and collateral securities, if any.</li> <li>• Last three years audited Balance Sheets of the units along with income tax/sales tax returns etc. (applicable for all cases from Rs. 2 lacs and above).</li> <li>• Projected balance sheets for the next two years in case of working capital limits and for the period of the loan in case of term loan (For all cases of Rs. 2 lacs and above )</li> <li>• Project report (for the proposed project if term funding is required) containing details of the machinery to be acquired ,from whom to be acquired, price, names of suppliers,financial details like capacity of machines,</li> </ul>	<ul style="list-style-type: none"> <li>• Upto Rs.1 lac - 1 week *</li> <li>• Above Rs.1 lac &amp; upto Rs.5 lacs – 2 weeks*</li> <li>• Above Rs.5 lac &amp; upto Rs.25 lacs – 3 weeks*</li> </ul> <p>*Subject to fulfillment of formalities.</p>
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		<p>Capacity utilization assumed, production, sales, projected profit and loss and balance sheets for the next 7 to 8 years till the proposed loan is to be paid, the details of labour staff to be hired, basis of assumption of such financial details etc. (For all cases of Rs. 2 lacs and above )</p> <ul style="list-style-type: none"><li>• Manufacturing process if applicable, major profile of executives in the company, any tie-ups and details about raw material used and their suppliers (details about the buyers, details about major competitors and the company's strength and weakness as compared to their competitors etc</li><li>• Review of account containing month-wise receipts (quantity and value both), production (quantity and value), indigenous raw material ( quality and value), value of stocks in process, finished goods (quantity and value), debtors, creditors, bank's outstanding for working capital limits, term loan limits, bills discounted (Applicable for cases with exposure above Rs.10 lacs)</li></ul> <p>(The above list of documents is only indicative and not exhaustive and depending upon the local requirements of specific activity at different places, addition could be made as per necessity).</p>	
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**7. EXPECTATIONS FROM CUSTOMERS FOR QUALITATIVE AND EFFICIENT SERVICES.**

- a. Check your statement of account or passbook regularly.
- b. Bring pass book while withdrawing cash from savings bank account through withdrawal slip. Get pass book updated from time to time.
- c. Ensure safe custody of cheque book and pass book. Pass book, Cheque book, ATM/Debit Card not to be kept together.
- d. Issue crossed/account payee cheques as far as possible.
- e. Ensure cheque is crossed and at the back of the cheque, the account number and mobile number is mentioned before dropping in the cheque drop box.
- f. While tendering the cheques at the branch for collection/ dropping the cheques in drop box, acknowledgement can be obtained from the officials.
- g. 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.
- h. To prevent from any loss, cheque be issued without cutting/overwriting. No changes/corrections should be carried out on the cheques. For any change in the payee's name, courtesy amount (amount in figures) or legal amount (amount in words) etc. fresh cheque forms should be used by customers. This would help the bank to identify and control fraudulent alterations. Cutting in date, wherever required should be authenticated. Blanks in spaces meant for writing "Payee's" Name/Amount in word and figure should be securely plugged by putting cross/drawing a line.
- i. Cheques issued with cuttings are liable to be rejected if presented in clearing functioning under "Cheque Truncation System" (CTS), even though the cutting/s is/are authenticated.
- j. Send cheques and other financial instruments by Registered post or by courier. Do not sign blank cheques. Also do not record your specimen signature either on pass book or on cheque book.
- k. Not to issue cheque without adequate balance; maintain minimum balance as specified by the bank.
- l. Use nomination facility.
- m. Note down account numbers, details of FDR, locker number, etc. separately.
- n. Inform change of address, telephone number etc. to the branch.
- o. Inform loss of demand draft, fixed deposit receipt, cheque leave(s)/book, key of locker, etc. immediately to the Branch.
- p. Pay interest, instalments, locker rent and other dues on time.
- q. Complaint relating to deficiency of customer service should be reported within a reasonable time provided this is within the prescribed period of preservation of relevant record.
- r. Operate account regularly to maintain the status as operative/Active. Inform Bank if you intend not to operate the account for some time.
- s. Avail standing instructions facility for repeat transactions.
- t. Ensure safe custody of credit card, debit/ATM card. Wherever signature on the card is mandatory, it should not be left unsigned.

- u. Ensure confidentiality of password for PIN for Debit Card/KCC Card.
- v. In case of loss of ATM/Debit card, notify your bank to take immediate steps to prevent the same from being misused. Customer shall be liable for any misuses until the time the bank has been notified.
- w. Do not give account details, password or any other security information to anyone. Memorize personal identification number (PIN) and change it on regular basis.
- x. Not to respond to any phone calls or emails asking for password/PIN.
- y. Use SMS alert facility and notify any change in mobile number.
- z. Do not store ID/PIN in the internet explorer browser.
- aa. Cooperate with the Bank/ police / any other investigating agency, for any investigation on any transaction on your account
- bb. Bring any deficiency in services to the notice of the bank.
- cc. Furnish the nominations for deposit.
- dd. Correct PAN number/ form 15G or 15H is to be furnished at the commencement of each financial year to the Bank to deduct TDS correctly.
- ee. Account holder is to ensure that account is not used for money laundering or for any fraudulent transaction.
- ff. Customer obligation - Proper utilization of Bank Loan and Timely Repayment.

## **8. CUSTOMER EDUCATION**

- a. BCSBI Codes are exhibited on our public domain website.**
- b. Special efforts will be made to educate the customers in the use of technology in banking. Banks will make use of Print media, Television, All India Radio for this purpose. Short training programmes at the branch level will also be arranged for the customers.
- c. Bank will ensure full transparency to the customer in levying of various fees/ service charges and penalties.
- d. Bank will establish a proper Customer Grievance/Assistance Centre which works in an integrated manner across channels like – branches, e-mails, letters, Bank's websites and mobile.
- e. Use of various technology channels for customer education and gathering suggestion for improving service will be made.
- f. Bank will implement a relevant Customer Relationship Management system to capture and track customer issues and complaints.

## **9. GRIEVANCE REDRESSAL MECHANISM**

We are committed to serve you to your satisfaction and make your experience of patronizing our services an enjoyable one. However, should you feel that our services need improvement and wish to lodge your feedback/complaint, we welcome your valuable suggestions and feedback. Our endeavor shall be to convert your complaint into a compliment.

In case of any complaint about our service or product, the matter may be brought to the notice of the concerned Manager for its immediate redressal. Kindly obtain the feedback/complaint form from the branch or you may download from our public domain website and submit it against acknowledgement to the branch or send it through email.

**For ATM related complaints on account of following reasons:-**

- (a) Cash not dispensed
- (b) Short dispensation of cash
- (c) Account debited twice but cash dispensed once.
- (d) Non- hot listing the ATM card once reported as stolen/lost

The grievance may be sent giving full details of the case to the branch where your account is maintained or to the designated contact person. The address of the contact person is displaced at all ATM locations, bank branch and on our website.

However, if the complaint remains unresolved within 15 days, the grievance may be sent giving full details of the case to:

The Assistant General Manager (Administration),  
The Manipur State Cooperative Bank Ltd.,  
Head Office, Old Assembly Road, Imphal, Manipur.  
Telephone No.: 0385- 2451378.  
E-mail: [mscbltd@gmail.com](mailto:mscbltd@gmail.com)

If the complainant still feels unsatisfied with the above, he/she can address his/her complaint to the bank's Nodal Officer designated to deal with customers complaint/grievance giving full details of the case to:

The Deputy General Manager,  
The Manipur State Cooperative Bank Ltd.,  
Head Office, Old Assembly Road, Imphal, Manipur.  
Telephone No.: 0385- 2451378.  
E-mail: [mscbltd@gmail.com](mailto:mscbltd@gmail.com)

After exhausting above machinery/channels, if the customer is not satisfied, he/she may write to:

The Managing Director,  
The Manipur State Cooperative Bank Ltd.,  
Head Office, Old Assembly Road, Imphal, Manipur.  
Telephone No.: 0385- 2451540.  
E-mail: [mscbltd@gmail.com](mailto:mscbltd@gmail.com)

We shall endeavor to resolve your complaint/grievance at the earliest.

In the unlikely event of a customer not receiving response within one month from the date of lodgment of the initial complaint, or in case of dissatisfaction with the response given by the Bank, he/she may approach the Banking Ombudsman. Detail of the Banking Ombudsman is available on the Bank's website [www.msmbmanipur.in](http://www.msmbmanipur.in) as well as on the website of RBI.

Anonymous complaints will not be entertained.

This Citizen Charter , inter-alia, provides the customers with promised time frame for various services offered by the bank and in order to have a better perspective about the customer's rights and obligations, the charter should be read in conjunction with the "Code of Bank's Commitments to Customers" being voluntarily adopted by the banks and implementation of which are monitored by Banking Codes and Standards Board of India(BCSBI)





**THE MANIPUR STATE CO-OPERATIVE BANK LTD.  
ADMINISTRATIVE OFFICE: OLD ASSEMBLY ROAD, IMPHAL.**

**COMPLAINT FORM**

**Branch:** .....

**Head Office:**

**1.Complaint related to Products/Services/Others:** .....

**2.Type of complaint:** .....

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**3.Customer Name:**.....

**4.Address:**.....

**District:**.....**Pin:**.....**P.O.:**.....**P.S.:**.....

**5.Mobile No.:**.....

**6.E-mail:**.....

**7. Account type (Savings/Current/Term Deposit/Debit Card/KCC Card/Loan):**

**8. Account No.:**.....

**9. Detailed description of the problem:** .....

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**I authorize the MSCB Ltd. and its representatives to call me with reference to my query or request, wherever applicable.**

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**Date:** .....

**Customer's signature**

**Please submit the duly filled and signed form to the concerned Branch Manager/Assistant General Manager (Administration), MSCB Ltd., Administrative Office, Old Assembly Road, Imphal-795001.**

**THE MANIPUR STATE COOPERATIVE BANK LTD.  
ADMINISTRATIVE OFFICE: OLD ASSEMBLY ROAD, IMPHAL.**

**GRIEVANCE REDRESSAL MECHANISM**

**In case of any complaint at Branch level, customers can contact the concerned Branch Manager of the Bank for Redressal of the problem as early as possible but in no case not later than 15 days.**

**In case of any complaint against any Officer/official of Head Office/Branch officials, customers can also contact the Assistant General Manager (Administration), Head Office, Old Assembly Road, Imphal, Manipur, Telephone No.: 0385- 2451378, E-mail: [mscbltd@gmail.com](mailto:mscbltd@gmail.com)**

**If the complaint remains unresolved within 30 days, the grievance may be sent giving full details of the case to bank's Nodal Officer giving full details of the case to:**

**The Deputy General Manager,  
The Manipur State Cooperative Bank Ltd.,  
Head Office, Old Assembly Road, Imphal, Manipur.  
Telephone No.: 0385- 2451540.  
E-mail: [mscbltd@gmail.com](mailto:mscbltd@gmail.com)**

**If the complainant still feels unsatisfied with the above, he/she can address his/her complaint to:**

**The Managing Director,  
The Manipur State Cooperative Bank Ltd.,  
Head Office, Old Assembly Road, Imphal, Manipur.  
Telephone No.: 0385- 2451540/2447427.  
E-mail: [mscbltd@gmail.com](mailto:mscbltd@gmail.com)**

**If a customer does not receipt any response within one month from the date of lodgment of the initial complaint, or in case of dissatisfaction with the response given by the Bank, he/she may approach the Banking Ombudsman, C/o Reserve Bank of India, Station Road, Pan Bazar, Guwahati-781001, STD Code: 0361, Tel.No.2542556/2540445, Fax No. 2540445, Email: [boguwahati@rbi.org.in](mailto:boguwahati@rbi.org.in)**