



# **CITIZEN'S CHARTER**

## A Charter for Customer Services

### By Bank of Baroda

**Approved by Board vide Agenda No. O-4 Dated : 23.03.2020**

**Customer Services Department,  
Head Office, Baroda**

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## 1. MISSION

To be a top ranking National Bank of International Standards committed to augmenting stake holders' value through concern, care and competence.

## 2. CORE VALUES

- a. **Integrity:** We are ethical and transparent in our words, actions and dealing with all stakeholders.
- b. **Customer Centricity:** Our Customers 'interest lie at the core of all our actions.
- c. **Courage:** We are resilient in the face of adversity and having faith in our beliefs.
- d. **Passionate Ownership:** We display energy, enthusiasm & commitment towards our Bank and we work together for our Bank.
- e. **Innovation:** We create value with break through ideas.
- f. **Excellence:** We strive for continuous improvement in our policies, system & processes.

## 3. 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, subsidiaries and agents acting on behalf of the banks, across the counter, by post, through interactive electronic devices and through technology (alternate delivery channels).

### **KYC 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, 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. We will also satisfy ourselves about the sources of income of the existing/prospective customer. Customers shall also provide the desired documents as per the requirements of the bank for updation and verification as per the periodicity of submission.

## **Products:**

- a. All deposit accounts e.g. saving accounts, current accounts, term deposits, recurring deposits, NRE, FCNR, NRO.
- b. Offer nomination facility to all deposit accounts (i.e. account opened in individual/ proprietorship capacity) and all safe deposit locker hirers (i.e. individual hirers).
- c. Fund based (Retail Loans, Demand Loan, Term Loan, Cash credit, overdrafts) and Non fund based (Letter of Credit/ Bank Guarantee).
- d. Foreign exchange products including remittances and money changing.
- e. Third party products and investment products.
- f. Demat accounts and Applications Supported by Blocked Amount (ASBA) facility
- g. Card products including Credit Card, Debit Card, Smart Cards. Prepaid card (Gift Card).

## **Services:**

- a. Remittance facility to the customers by transfer through RTGS/NEFT/EFT/ Issuance of Demand Drafts, Banker's cheques, etc.
- b. Payment services with regard to pension.
- c. Collection of cheques,
- d. Safe custody services, safe deposit locker facility
- e. Banking services related to Government transactions
- f. Indian currency notes exchange facility.
- g. Settlement of claim cases in deceased accounts.
- h. Internet Banking Services
- i. Mobile Banking
- j. Contact Centre

## **4. Our Commitment**

- (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. Basic banking services are provided in the no-frill accounts.
  - b. Meet the commitments and standards in the Charter for the products and services offered and in the procedure and practices followed.
  - c. Ensuring that products and services meet relevant laws and regulations in letter and spirit.
  - d. Ensuring 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.

(ii) To display on bank's website :

- a. **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 programs, publicity through print media, All India Radio and Doordarshan. However, these efforts need to be complemented by the banking industry. All the communications sent by the bank will have an insert on the Banking Ombudsman Scheme and its applicability.
- b. The 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, widows, 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.
- c. The Bank's approach to Financial Education aspects is documented through a policy framework.
- d. **Customer Centricity** - The bank's approach to develop 'Client First Attitude' by its employees is documented and the same may include aspects such as positive attitudinal change, behavior and practices, the skill gaps of employees, the process of re-engineering the recruitment of staff for the purpose etc. Bank Board will evolve Human Resources policies which will recruit for attitude and train for skills.
- e. 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.
- f. Bank will codify periodically all its policies/operational guidelines as that would help the front-line staff to serve the customers.
- g. The internal inspection / audit reports of banks will adequately focus on customer service and the audit rating will appropriately reflect the importance of customer service.
- h. A comprehensive policy for Customer Acceptance, Customer Care and Customer Severance.
- i. Deposit Policy.
- j. Cheque Collection Policy.
- k. Grievance Redressal Policy.
- l. Compensation Policy.
- m. Collection of Dues and Security Repossession Policy.

**(iii) 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.

**(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 in the Code of Bank's Commitments to customers of BCSBI.**

- 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 and 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.  
Pay interest for delayed credit in case of NEFT/RTGS credits  
Pay compensation @ Rs. 100/- for delayed resolution of complaints (beyond TAT) with respect to debit cards.
- 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 offices as well as Nodal Officer/Chief Hosts 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. Uniform Account Opening Form (AOF) - common to all banks, similar to formats available for loans and advances. Additional information required for individual banks may be obtained in the Annexure to AOF which will also contain detailed checklist of documents to be submitted by the customer and this check-list will also be available in the website of all Banks. Specimen of Account Opening Form is enclosed.  
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 Savings Fund 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 a bank even when he /she moves to another city or shifts his account to another branch in the same city. 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 except on Certificates of Deposit (CD) Tax Saver Scheme/ Capital Gains Scheme 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, in absence of any instruction on due date, bank will automatically renew the deposit for 12 months if the period of deposit is more than 12 months and for the same period if the period of deposit is less than 12 months.

- 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 like PPF 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) 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. Branches will be equipped with Jeevan Pramaan (Digital Life Certificate) services to provide Life Certificates to all walk in Pensioner customers.
- e. Provide Monthly Pension Slip over email and Pension Breakup on SMS to the pensioner customer which will give at home service to senior citizen pensioner customers.

### **(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 schedule times and operating them for the full hours.

**(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. However, the same will take into account the business requirements of the SHG rather than depending solely on the repayment made by the SHGs.

**(D) Tribal Areas/ North- East-**

- 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 endeavor 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.

Detailed procedure for settlement of claim in respect of deceased depositors is given on bank's website

<https://www.bankofbaroda.in/Settlement-of-Claims.htm>

#### **(viii) Exchange of Soiled/Slightly Mutilated Currency Notes at Public Sector Banks**

All branches of the bank will exchange freely soiled and slightly mutilated / cut notes of all denominations. No essential feature of the note should be missing. The bank's currency chest branches will exchange torn/mutilated/defective notes free of cost. 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. The bank's currency chest branches exchange all categories of mutilated currency notes. Refund value of these notes is, however, paid as per RBI (Note refund) Rules. Currency exchange facility is offered to the bank's customers and others.

#### **(ix) 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 branches offering this facility will indicate/display this information. The identification of locker branches shall be done by the bank at its discretion based on potential and commercial considerations etc. as the relationship of the bank with the locker hirer(s) that of Lessor and Lessee. 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. Lockers can be rented only to individuals either singly or jointly.
- b. Lockers cannot be rented in the name(s) of minors either singly or jointly.
- c. Cost of stamp duty for the agreement is to be borne by the hirer(s).
- d. Nomination facility is available to individual hirer of safe deposit locker.

- e. Loss of key should be immediately informed to the branch. However all the expenses incurred in repairing / changing the lock and key shall be borne by the hirer(s).
- f. Lessee may use his/her own pad lock on the locker (If the same facility is available in the locker cabinet). Locker holders are however, advised to get an insurance cover for the jewelry, valuable articles etc. kept in the locker.
- g. Lockers are available in different sizes.
- h. 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.
- i. The rent may be paid from the deposit account of the lessee through system.
- j. Where the locker rent is in arrears, operation on the said locker should not be allowed until the dues are paid.
- k. 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.
- l. 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.

#### **(x) Article in Safe Deposit**

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.

#### **(xi) Remittance Services**

- a. Customers may remit funds from one center to another center 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 banks 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. 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

**(xii) ATM / DEBIT CARD TRANSACTIONS:**

Branches in North Eastern region will endeavor 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.

**(xiii) Mobile Banking:**

Upper threshold for transactions, two level password authentication- closely coupled with mobile number/ handset number, software based end to end transactions.

Bank will encourage formation of user communities to get feedback on the banks and also to enhance the efficiency of their products and design new products.

**(xiv) SMS / E-MAIL Alerts:**

- a. For SB, CA, OD accounts, the transaction SMS will be sent only when the transaction amount is Rs. 5000/- and above. However, mandatory alerts will be provided irrespective of amount of transaction.
- b. In CC accounts, the eligibility is Rs. 1,00,000/- and above for SMS.
- c. However, mandatory alerts will be provided irrespective of amount of transaction and alerts for NEFT credit/debit transaction of Rs.5000/- and above will be provided.
- d. If customer wants SMS for Rs.5000/- and above, additional SMS charges will be applicable in such cases.
- e. The limit for cheque presented in clearing (INWARD) alert SMS is Rs.100000/- and above.
- f. SMS for system generated transactions such as interest credit, ECS debit, auto sweep, standing instruction, etc. will not be sent.

**(xv) 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.

**(xvi) Loans and Advances:**

- 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 bank, 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 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 and 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 has already switched over to Base Rate. Notice with regard to the benefits of switchover and option available to the customer is displayed on our website.
- i. Bank will send SMS or e-mail alert informing the change in interest rate on loan availed due to change in base rate etc. Feasibility of sending SMS/E-mail on change in rate of interest needs to be confirmed by data center.

## **5. STANDARDS FOR SERVICES**

Ultimate delivery channel is branch office/specialized branch office besides availability of alternative delivery channel viz. ATMs, INTERNET BANKING SERVICE, Mobile Banking, Credit Card Contact Centre etc. 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/call center.

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:

S.N.	Service	Documents required	Time norms (indicative) (after completion of form)
Permanent Account Number (PAN)/ FORM60 is mandatorily to be obtained while opening of the accounts as per extant Reserve Bank of India guidelines.			
1	Opening of SB/ CA accounts	<p><b>Officially Valid Documents ( OVDs) for Accounts of Individuals</b></p> <ul style="list-style-type: none"> <li>➤ Passport</li> <li>➤ Driving license with photo</li> <li>➤ Proof of possession of Aadhar Number</li> <li>➤ Voter's Identity card issued by Election Commission of India,</li> <li>➤ Job card issued by NREGA duly signed by an officer of the State Government.</li> <li>➤ Letter issued by the National Population Register containing details of name and address.</li> </ul> <p><b>Deemed Officially Valid Documents, In case OVD does not contains current/ updated address. (At least one document from the list is required.)</b></p> <ul style="list-style-type: none"> <li>➤ Utility bill of any service provider i.e. electricity, telephone, postpaid mobile phone, piped gas, water bill (not more than two months old)</li> <li>➤ Property or Municipal tax receipt;</li> <li>➤ Pension or family pension payment orders (PPOs) issued to retired employees by Government Departments or Public Sector Undertakings, If they contain the address;</li> <li>➤ Letter of allotment of accommodation from employer issued by State or Central Government departments, statutory or regulatory bodies, and public sector undertakings, scheduled commercial banks, financial institutions and listed companies. Similarly, leave and license agreements with such employers allotting official accommodation;</li> </ul>	<p>15 minutes</p> <p>Where opening of CA/SB account is processed through RBO it takes around -1- day time after the rectification of all exceptions raised by RLBO. In case the application is FTR (First Time Right) then -1- day.</p>

		Registration certificate and other officially valid documents for as the case may be.	
2	Closing of SB accounts	<b>Passbook, Unused cheque book, ATM/Debit Card</b>	10 Minutes
3	Opening of Term Deposit Accounts	<b>As applicable in SB accounts</b>	25 Minutes
4	Payment of Term Deposits	<b>Original FDR/ RD pass book</b>	15 Minutes
5	Issuance of duplicate FDR	<b>Indemnity Bond</b>	20 Minutes from the receipt of application along with required documents by the base branch.
6	Closing of Current account	<b>Unused cheque book, ATM/ Debit Card</b>	10 Minutes
7	Transfer of accounts/ Transfer of accounts with account number portability	<b>Request letter for transfer of account at any branch i.e. transferor or transferee branch, unused cheque book</b>	3 working days
8	Receipt of cash *	-Through Universal Teller -Through cashier	7 Minutes 10 Minutes
9	Payment of cash *	-Through Universal Teller -Through H/cashier	7 Minutes 15 Minutes
10	Updation of passbook	<b>On the counter</b>	10 Minutes
11	Issuance of cheque Book -Non personalized -Personalized ( <b>For new customer after 10 days</b> )	<b>Requisition to be submitted at base branch.</b>	10 Minutes 10 working days
12	Issuance of ATM/ Debit Card -Personalized	<b>Requisition to be submitted any branch.</b>	10 working days
13	Internet Banking Service facility	<b>Requisition to be submitted at base branch or through ATM of our bank</b>	7 working days



14	Mobile Banking facility		1 working days
15	Remittance- RTGS/ NEEFT/Draft		15 Minutes
16.	Payment of DDs		10 Minutes
17	Collection of cheques	<ol style="list-style-type: none"> <li>1. Our own Bank's Cheque</li> <li>2. Local/outstation CBS cheques of other banks</li> <li>3. Outstation non-CBS cheques of other banks</li> </ol>	Same Day 3 working days 7 to 14 working days
18	Retirement of Bills		25 Minutes
19	Settlement of deceased claim	<b>In case of nomination registered - Death Certificate , Duly filled claim forms</b> <b>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 -Internet Banking service related -Others		7 working days 48 hours 30 working days

\*(Depending upon denomination)

<b>Credit Schemes (Bank specific)</b>	
<b>1. Agriculture Credit Scheme</b>	
<b><u>GENERAL GUIDELINES ON AGRICULTURE FINANCE:</u></b>	
<b>DISPOSAL OF APPLICATIONS:</b>	
All loan applications will be disposed of generally within a reasonable period from the date of receipt of duly completed loan applications i.e. with all the requisite information/papers. Generally, the following timelines are applicable for disposal of completed credit applications:	
<b>Type of Credit Facility</b>	<b>Time frame for disposal</b>
Up to Rs.25,000	Within -1- week
Above Rs.25,000	Within -10 working days ( Branch Level)
RO/ZO level	Within -15- working days
BCC Level	Within -30- days

**MARGIN AND SECURITY NORMS FOR AGRICULTURE ADVANCES:**

Stipulated Margin on Agriculture Advances (except advances to Food & Agro Based units and Loans for construction of storage facilities)

<b>PARTICULARS</b>	<b>MARGIN</b>
Loan Limit up to Rs.1,00,000/-	Nil
Loans for purchase of Tractor	25%
Loans for purchase of heavy Agri. Machinery	10% (*)
Other Agriculture Loans	15%
Agri-Clinics & Agri- Business: Up to Rs.5.00 Lacs	Nil
Above Rs.5.00 Lacs	15%
NBFC-MFI under Agriculture- margin on book debts created out of the funds borrowed from the Bank	10%

(\*) For Small/Marginal Farmers, Agriculture labourers and other specified categories, no margin by borrowers is required where subsidy is available under special development programs/ Govt. sponsored Schemes.

For borrowers mentioned above, where back-end subsidy is available, the same will be considered as margin. In case subsidy is not available, 5% margin by borrower is required.

Stipulated Margin on advances to **Food & Agro Based units** and construction of storage facilities:

<b>Facility</b>	<b>Particulars</b>	<b>Margin</b>
Term Loan	Land & Building	30%
	Plant & Machinery and Equipment (New)	25%
Working Capital	Stocks and receivables	25%
	Export credit	10%

**SECURITY NORMS:**

<b>A-Crop Loans/Short Term Loans</b>	
Up to Rs.160,000/-	<ul style="list-style-type: none"> <li>➤ D.P. Note</li> <li>➤ Hypo. of crops</li> </ul>
Above Rs.160,000	<ul style="list-style-type: none"> <li>➤ D.P. Note</li> <li>➤ Hypo. of crops</li> <li>➤ Mortgage of land or third party guarantee etc.</li> </ul>
<b>B-Investment loans wherever moveable assets are created</b>	
Up to the cost of economic unit (wherever applicable) or Rs.1.60 lac whichever is lower	<ul style="list-style-type: none"> <li>➤ D.P. Note</li> <li>➤ Hypo. of assets</li> </ul>
For loans above Rs.1.60 lac # For loans above Rs.2 lakhs, mortgage of land is to be created. However, sanctioning authority on merit may waive mortgage of land if creating mortgage is not possible owing to genuine difficulties for loan limit up to Rs.3 lakhs.	<ul style="list-style-type: none"> <li>➤ D.P. Note</li> <li>➤ Hypo. of assets</li> <li>➤ Mortgage of land or third party guarantee etc.</li> </ul>
<b>C- For Agri clinic - Agri Business</b>	
Up to Rs.5 lacs	<ul style="list-style-type: none"> <li>➤ D.P. Note</li> <li>➤ Hypo. of assets</li> </ul>
Above Rs.5 lacs	<ul style="list-style-type: none"> <li>➤ D.P. Note</li> <li>➤ Hypo. of assets</li> <li>➤ Mortgage of land or third party guarantee etc.</li> </ul>

**AGRICULTURE FINANCING SCHEMES:**

1. For Purchasing of Agricultural Implements
2. For Purchasing of Tractors and Other Heavy Agricultural Machineries
3. For Cultivation of Crops (Excluding Plantation And Horticultural Crops)

4. For Development of Irrigation potential
5. For Distributors of Agricultural Inputs such as Seeds Fertilizers, Insecticides etc.
6. For Agencies Providing Custom Services to Farmers
7. For Financing Construction of Farm Buildings And Structures
8. For Development of Horticulture Including Raising Fruit (Orchard) Garden, Plantation and Nursery Crops
9. For Agri Land Development
10. For Development of Dairy, Poultry, Piggery, Duck Rearing, Fishery, Sericulture & Apiculture etc.
11. Baroda Kisan Credit Card
12. Baroda Tatkal Loan Scheme.
13. Financing Food & Agro Processing Units
14. Overdraft Scheme for Working Capital Assistance to the Food & Agro Processing Units
15. Advances against the Security of Gold Ornaments/ Jewelry for Agriculture and other purposes.
16. Financing against Warehouse/ Storage Receipts of Agriculture Produce
17. Financing against Warehouse/Storage Receipts to Food And Agro Units Enjoying Credit Facility With our bank
18. Four Wheeler i.e. Jeeps/SUVs/Station Wagon etc. Loan to Farmer.
19. Two Wheelers (Motorcycle / Scooter) Loan to Farmer.
20. For Construction of Storage Structure for Agri-produces (Godowns, Dry Warehouses, Cold Storages, Cold Chains, Silos And Market Yards etc.)
21. For construction of Storage Structure for Agri-produces on DBFOT Basis (Design, Build, Finance, Operate & Transfer) In PPP Model Under Tie Up Arrangement With FCI & other Government Agencies
22. Financing Self Help Groups (SHGs) & Joint Liability Groups (JLGs)
23. Financing Farmer Producer Companies (FPC)
24. Financing Protected Cultivation Projects (Green House/ Poly House/ Shade Net House/ Plastic Tunnels/ Anti Bird/ Anti Hail Nets etc.).
25. Financing Mini Dairy Units
26. Financing Small, Marginal, Tenant Farmers and Share Croppers for Purchasing Agricultural Land.
27. Assistance to Farmers for Redemption of Debts from Non-Institutional Lenders
28. Financing for construction & refurbishment of household toilets and drinking water facilities
29. Financing Farmers for purchasing Smart Phones
30. For Installation of Gobar Gas/Bio-Gas Plants
31. For Installation of Solar Home Lighting Systems
32. For Commercial Production Units of Organic Inputs
33. Loan / Overdraft Against Bank's Own Deposit (LABOD/ODBOD) for Farmers and Others Engaged in Agriculture & Allied Activities
34. Loans for purchasing Estates/Orchards of Traditional Plantation Crops
35. Shahari Bagwani Yojna for Kitchen Garden, Rooftop/ Terrace-garden etc. at urban centers.
36. Planters Card Scheme to meet the short term and long term credit requirements of coffee & other plantation crops.

## 2. Retail Loan Schemes

Loan Scheme/Segments	General documents to be obtained	Time period for sanction process
<ul style="list-style-type: none"> <li>• Housing Loan</li> <li>• Car Finance</li> <li>• Two Wheeler Finance</li> <li>• Personal Loan</li> <li>• Education Loan</li> </ul>	<ul style="list-style-type: none"> <li>• Loan application form, as applicable, duly completed with recent photograph.</li> </ul>	<u>Home Loans/ Reverse Mortgage/ Mortgage Loans</u>

<ul style="list-style-type: none"> <li>• Loan against Mortgage of Property</li> <li>• Personal Loan Scheme to Pensioners</li> <li>• Reverse Mortgage Scheme</li> <li>• Other Retail Schemes</li> </ul>	<ul style="list-style-type: none"> <li>• Proof of Income (I.T. Returns/ Assessment Order/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 eligibility.</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><u>Home Loans / Mortgage Loan / Reverse Mortgage</u></b></p> <ul style="list-style-type: none"> <li>• Property documents.</li> <li>• Estimate from the Bank's approved Architect.</li> </ul> <p><b><u>Vehicle Loan (Car / Two Wheeler) :</u></b></p> <ul style="list-style-type: none"> <li>• Quotation from authorized dealer for vehicle to be purchased.</li> </ul> <p><b><u>Education Loan</u></b></p> <ul style="list-style-type: none"> <li>• Certificate/documents in support of past academic records.</li> <li>• Admission proof/offer letter for the course to be pursued upon.</li> </ul> <p><b><u>Personal Loan to Pensioners</u></b></p> <ul style="list-style-type: none"> <li>• Pensioner's portion of PPO in original (to be retained</li> </ul>	<ul style="list-style-type: none"> <li>• 7 days * at Retail Assets Branch_ (SMS/CPC)</li> <li>• 10 days* for other Branches</li> </ul> <p><b><u>For Education Loan :</u></b></p> <ul style="list-style-type: none"> <li>• 7 days for unsecured Loans</li> <li>• 15 Days for secured loans</li> </ul> <p><b><u>Car Loan</u></b></p> <ul style="list-style-type: none"> <li>• 2 days*</li> </ul> <p><b><u>Two wheeler Loans</u></b></p> <ul style="list-style-type: none"> <li>• 2 days*</li> </ul> <p><b><u>Personal Loans</u></b></p> <ul style="list-style-type: none"> <li>• 2 Days*</li> <li>•</li> </ul> <p>*Subject to fulfillment of formalities</p>
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		<ul style="list-style-type: none"> <li>until liquidation of loan account</li> <li>• Letter of request</li> <li>• Letter of Authority to recover monthly instalment.</li> </ul>	
<b>3. MSME Credit Scheme</b>			
	<p>Govt Sponsored Schemes:</p> <ul style="list-style-type: none"> <li>• Technology upgradation Fund Scheme (TUFS) For Textile And Jute Industries</li> <li>• Credit Linked Capital Subsidy Scheme (CLCSS) For SSI Units</li> <li>• Collateral Free Loans Under Guarantee Scheme Of Credit Guarantee Fund Trust For Micro And Small Enterprises</li> <li>• Prime Minister's Employment Generation Program (PMEGP)</li> <li>• Loans Under Interest Subsidy Eligibility Certificate Scheme of Khadi &amp; Village Industries Commission (KVIC-ISEC)</li> </ul> <p>Other Schemes:</p> <ul style="list-style-type: none"> <li>• SME SHORT TERM LOANS</li> <li>• SME MEDIUM TERM LOAN</li> <li>• BARODA VIDYASTHALI LOAN</li> <li>• BARODA AROGYADHAM</li> <li>• BARODA PROPERTY PRIDE</li> <li>• SCHEME FOR PROFESSIONALS</li> <li>• BARODA SME LOAN PACK</li> <li>• BARODA SME GOLD CARD</li> <li>• MSME CAPEX LOAN AND CAPEX CARD</li> <li>• BARODA LAGHU UDYAMI CREDIT CARD</li> <li>• BARODA ARTISANS CREDIT CARD</li> <li>• BOB WEAVER MUDRA SCHEME</li> <li>• BARODA MSE GENERAL CREDIT CARD</li> <li>• NHFDC REFINANCE</li> <li>• BARODA LOAN TO BUSINESS CORRESPONDENTS</li> <li>• COMPOSITE TERM LOAN SCHEME</li> <li>• BARODA CONTRACTOR SCHEME</li> <li>• BOB GST RECEIVABLES CARD FOR MSME ENTREPRENEURS</li> <li>• VENDORS BILL DISCOUNTING PRODUCT FOR VENDORS /</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>• Entrepreneurs Memorandum issued by DIC</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, shareholding pattern etc. (applicable for cases with exposure above Rs.25 lacs )</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 Balance Sheets of the units along with income tax/sales tax returns etc. (applicable for all cases from Rs.2 lacs and above). However, for cases below fund based limits of Rs.25 lacs unaudited balance sheets may be accepted. For cases of Rs.25 lacs and above, the audited balance sheets are mandatory.</li> </ul>	<p>For credit limits up to Rs.5 lacs - within 01 week</p> <p>For credit limits above Rs.5 lacs and up to Rs.25.00 Lacs within 10 working days</p> <p>For credit limits above Rs.25 lacs - within 15 working days</p>

	<p>SUPPLIERS OF LARGE REAL ESTATE DEVELOPERS</p> <ul style="list-style-type: none"> <li>• BILL / INVOICE DISCOUNTING UNDER VALUE CHAIN FINANCE PRODUCT</li> <li>• COMMERCIAL VEHICLE</li> <li>• BARODA E BUSINESS PACK</li> <li>• MSME TEXTILE SCHEME</li> <li>• CONSTRUCTION AND MINING EQUIPMENT</li> <li>• MSME BARODA LOAN FOR RESTAURANT</li> <li>• ODOP- ONE DISTRICT ONE PRODUCT</li> <li>• DEALERS / TRADERS – AGRICULTURAL INPUTS AREA SPECIFIC SCHEME FOR CONTRACTORS MUMBAI</li> </ul>	<ul style="list-style-type: none"> <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>• Last three years balance sheets of the Associate /Group companies , if any (applicable for cases with exposure above Rs.25 lacs)</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, 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. (Applicable for cases with exposure above Rs.25 lacs)</li> <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. (applicable for cases with exposure above Rs.25 lacs)</li> <li>• Certificate of registration with IATA.</li> <li>• Review of account containing month-wise receipts (quantity and value both), production (quantity</li> </ul>	
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		<p>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.25 lacs)</p> <ul style="list-style-type: none"> <li>• Proof of Minority</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>	
<b>3. Government Business – Products/Services</b>			
	<b>Senior Citizen Saving Scheme, 2004</b>	<p>The proof of date of disbursement of such retirement benefits along with a certificate from the employer indicating the fact of retirement on superannuation or otherwise, retirement benefit, employment held and period of such employment with the employer is to be attached with the application form.</p> <ul style="list-style-type: none"> <li>• Form A - Application Form</li> <li>• Form B-Extension of Tenure</li> <li>• Form C -Nomination Form</li> <li>• Form E - closure of A/c</li> <li>• Form F - Death of a Depositor before maturity</li> <li>• Form G - Transfer of an account from one branch to another</li> </ul>	<p>A/c open : 25-30 minutes*</p> <p>*For Deposit : 10-12 minutes*</p> <p>*A/c closure : 25-30 minutes*</p> <p>*Subject to fulfillment of formalities</p>
	<b>RBI 7.75% Savings (Taxable) Bonds, 2018</b>	<b>Applications :</b> (i)Applications for the Bonds may be made in	A/c open : 25-30 minutes*

		<p>Form 'A' or in any other form as near as thereto stating clearly the amount and the full name and address of the applicant.</p> <p>(ii) Applications should be accompanied by the necessary payment in the form of cash/ drafts/cheques.</p> <p>(iii) Applicants who have obtained exemption from tax under the relevant provisions of the Income Tax Act, 1961, shall make a declaration to that effect in the application (in Form 'A') and submit a true copy of the certificate obtained from Income-Tax Authorities.</p>	<p>*For Deposit : 10-12 minutes*</p> <p>*A/c closure : 25-30 minutes*</p> <p>*Subject to fulfillment of formalities</p>
	<p><b>Pension</b></p>	<p>Life Certificate, Non-Employment Certificate, Re-Employment Certificate, Re-Marriage / Marriage Certificate, Undertaking for refund of excess payment and any other Certificate that may be prescribed from time to time. The branch also obtains specimen signatures / thumb impression in the disburser's portion of the PPO.</p>	<p>For opening of a/c : 30 minutes*</p> <p>Pension will be disbursed every month in the last 4 working days of the month, except for pension for the month of March, which shall be credited on or after the 1<sup>st</sup> working day of April.</p> <p>For delay in payment of pension, bank will to pay interest @ Bank Rate + 2% for the period of delay.</p> <p>*Subject to fulfillment of formalities</p>



	<p><b>e-stamping of documents (Payment of Non Judicial stamp duty)</b></p>	<p>Customer has to fill up application form for e-stamping of documents. The amount can be paid by way of cash, demand draft, pay order, transfer, RTGS and NEFT.</p>	<p>The facility is available at the designated branches and a receipt with unique number will be provided to the customer immediately on deposit of stamp duty amount. Time Norm is 20 to 25 minutes* *Subject to fulfillment of formalities</p>
	<p><b>e-payment of VAT</b></p>	<p>This facility is available only for account holders of Bank and TIN holders registered with Department of Commercial Taxes of the concerned state.</p>	<p>On real time basis. Once the customer account is debited, transaction gets completed at Government website and tax will be treated as payment made to Government. Amount paid after 8.00PM, will be treated for next day payment.</p>
	<p><b>Collection of Direct Taxes - ON-LINE TAX ACCOUNTING SYSTEM (OLTAS)</b></p>	<ul style="list-style-type: none"> <li>• Main portion of the challan and the taxpayer's counterfoil form be filled in properly and the amount and major head of account to which the amount is to be counted/credited to be correctly recorded therein.</li> <li>• Details of the Permanent Account Number (PAN) or Tax Deduction Account Number (TAN), name and address of the taxpayer, assessment year and nature and type of payment are to be properly filled in.</li> <li>• The amount should be written correctly both in words and figures.</li> </ul>	<p>For physical payment of challan: 15-20 minutes.* For e-payment: On real time basis. Once the customer account is debited, transaction gets completed at Government website and tax will be treated as payment made to Government. Amount paid after 8.00PM, will be treated for next day payment. *Subject to fulfillment of formalities</p>

	<p><b>Collection of Indirect Taxes – Electronic Accounting System in Excise and Service Tax (EASIEST)</b></p>	<ul style="list-style-type: none"> <li>• Main portion of the challan and the taxpayer's counterfoil form be filled in properly and the amount and major head of account to which the amount is to be accounted/credited be correctly recorded therein.</li> <li>• Details of the assessee code, name and address of the taxpayer, nature and type of payment are to be properly filled in.</li> <li>• The amount should be written correctly both in words and figures.</li> </ul>	<p>For physical payment of challan: 15-20 minutes.* For e-payment: On real time basis. Once the customer account is debited, transaction gets completed at Government website and tax will be treated as payment made to Government. Amount paid after 8.00PM, will be treated for next day payment. *Subject to fulfillment of formalities</p>
	<p><b>Collection of MCA21 (Ministry of Corporate Affairs) fees</b></p>	<p>Every request submitted on MCA portal is identified by a unique number known as the Service Request Number (SRN). In case of Challan payments; the Challan number is the SRN. In case of online payments; SRN is given to the user, before he/she is redirected to the banks' payment gateway/ Bank's site.</p>	<p>For physical payment of challan: 15-20 minutes.* For e-payment: On real time basis. Once the customer account is debited, transaction gets completed at MCA website and fees will be treated as payment made to Government. Amount paid after 8.00PM, will be treated for next day payment. *Subject to fulfillment of formalities</p>
<p><b>4. International Banking - Products / services.</b></p>			
	<p><b>Merchant Exports</b></p> <ul style="list-style-type: none"> <li>• Handling of documents relating to Exports of Goods &amp; Services on different tenors (Sight / Usance);</li> <li>• Negotiation of export bills under Letter of Credit;</li> <li>• Purchase of export bills accompanied with Purchase Order from buyers;</li> <li>• Handling of export bills on Collections basis.</li> </ul>	<ul style="list-style-type: none"> <li>• Request of the exporter to handle the export bills;</li> <li>• Original Export Letter of Credit, if the bill is under LC.</li> <li>• Invoices of the goods/ services of the goods/ services exported;</li> <li>• Document to title of goods viz. Full Set of Negotiable Bill of Lading/Airway Bill etc.;</li> <li>• Copy of Shipping Bill cleared by the customs/SDF Form/ GR</li> </ul>	<p>Normally about 4 hours from the receipt of the bill, keeping in view the nature of transaction.</p>

	<p><b>Imports into India</b> All imports into India are subject to FEMA provisions and Foreign Trade policy in force at the time of opening the letter of credit/payment of import bills.</p>	<p>Form/ PP Form/ Softex form</p> <ul style="list-style-type: none"> <li>• Other documents (viz. Bill of Exchange / Packing List / Inspection Certificate / Insurance Certificate etc.) as per the requirement of the buyer / Export Letter of Credit.</li> <li>• Detail of e-FIRC, in case of advance payment of bills.</li> </ul> <p><b>• At the time of opening of letter of credit</b></p> <ul style="list-style-type: none"> <li>• LDOC 8, duly stamped and completed in all aspects</li> <li>• Application for opening of letter of credit</li> <li>• Supporting documents like Purchase Order / Sale Contract / Proforma Invoice</li> <li>• IE Code No.</li> <li>• Import License (Ex Control Copy), if applicable</li> </ul> <p><b>• At the time of retiring import bills under letter of credit or outside letter of credit</b></p> <ul style="list-style-type: none"> <li>• Application form (available in Download section of Bank's website <a href="http://www.bankofbaroda.in">www.bankofbaroda.in</a>) for sale of foreign currency against imports</li> <li>• Supporting contract</li> <li>• IE Code No.</li> <li>• Import License (Ex Control Copy), if applicable</li> <li>• Bill of entry in case of usance documents/goods already received by the party</li> </ul>	<ul style="list-style-type: none"> <li>• Opening of letter of Credit: 1 day after receipt of documents complete in all respects</li> <li>• Retirement of import bills : Same day on receipt of documents up to 2.30 p.m. As the treasury branch provides rate up to 4.30 p.m. hence 2 hours' time is required for the branch to scrutinize the documents.</li> </ul>
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	<p><b>Collection of instruments payable in Foreign Currency and Instant Credit for Small Value instruments.</b></p> <p>To collect foreign currency instruments and to provide immediate credit to account holders of the bank maintaining savings or current account.</p> <p><b>Foreign Inward Remittances for Beneficiaries in India</b></p> <p>Followings arrangements/ modes of foreign inward remittances are in place</p> <ul style="list-style-type: none"> <li>• Remittances by way of SWIFT Transfer/Demand Draft/Cheque/Traveler Cheque/Currency notes etc.</li> <li>• Rupee Drawing Arrangement with twenty nine Non Resident Exchange Houses. <ul style="list-style-type: none"> <li>• Remittances under Money Transfer Service Scheme with the under mentioned Service Providers: <ul style="list-style-type: none"> <li>• Thomas Cook India Ltd for <b>Money Gram</b></li> <li>• UAE Exchange Financial Services Ltd for <b>Money Gram</b></li> <li>• UAE Exchange and Financial Services Ltd. for <b>Xpress Money</b></li> <li>• BFC Forex&amp; Financial Services Ltd. for <b>EzRemit</b></li> </ul> </li> </ul> </li> </ul> <p>The above arrangements are subject to RBI Master Circulars No. 5, 13 &amp; 14/2011-12 dated July 1, 2011 revised from time to time.</p> <ul style="list-style-type: none"> <li>• Facilitates receiving remittances/payments from abroad, in Foreign Currency and Indian Rupees.</li> <li>• Facilitate remittances meant for various purposes viz. Family maintenance / deposits in resident and non-resident accounts / advance against exports of goods and services etc.</li> </ul>	<ul style="list-style-type: none"> <li>• <b>At the time of retiring import bills under collection (Directly received by Importer).</b></li> <li>• Application Form duly filled in to handle the import bills</li> <li>• Original Invoices of the goods/services of the goods/services imported</li> <li>• Copy Document to title of goods viz. Bill of Lading/Airway Bill etc.;</li> <li>• Copy of Other documents (viz. Bill of Exchange / Packing List / Inspection Certificate / Insurance Certificate etc.), bank guarantee in case of advance payment for more than stipulated amount, CR on foreign supplier.</li> <li>• Copy of Bill of entry as goods already received by the party.</li> </ul> <p>Pay slip for foreign currency cheques</p>	<ul style="list-style-type: none"> <li>• Collection of cheques after 21 days from receipt of funds by the bank.</li> <li>• Instant credit for small instruments on same day, subject to request complete in all respect.</li> </ul> <p>Swift Remittances: Value date / next working day depending upon remitting center time zone.</p> <p>Encashment of Currency Notes, Traveler Cheques About 30 minutes through selected branches only.</p> <p>Rupee Drawing Arrangement : For Speed Remittance – same day: For demand drafts – payable on demand (3<sup>rd</sup> day from the date of submission of instrument in the branch)</p> <p>Money Transfer Service Scheme: About 30 minutes: this may slightly vary from branch to branch.</p>
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	<p><b>Foreign Outward Remittance for Residents</b></p> <ul style="list-style-type: none"> <li>• A resident of India may remit foreign currency amount in favour of a beneficiary residing outside India.</li> <li>• Services to all customers, through our Foreign Exchange Authorized branches.</li> <li>• Exchange Rates on real time basis.</li> </ul>	<p>Duly filled in A2 Cum LRS form (form available in Download section of Bank's website <a href="http://www.bankofbaroda.in">www.bankofbaroda.in</a>) with clear and complete information and instructions about remitter/ currency of remittance / amount of remittance / value date /beneficiary's bank / beneficiary's account number/ beneficiary's name / purpose of remittance / Receive Money Form / KYC documents etc., depending upon the nature of outward remittance.</p> <p>In case of remittance not covered by -33- exempted services (under rule 37BB of Income Tax Act 1961, Form 15CA / Form 15CB</p> <p>For non-LRS payments, supporting documents like Invoice / PI / Purchase Order / Contract, etc.</p> <p>For LRS transactions, depending on the nature of transaction, supporting documents as listed in the application form to be annexed (Form available in Download section of Bank's website <a href="http://www.bankofbaroda.in">www.bankofbaroda.in</a>)</p> <p>For ODI transactions, submission of Form ODI duly completed, with supporting documents</p> <ul style="list-style-type: none"> <li>• Completion of KYC documents in case of Non - Account Holders.</li> </ul>	<p>1 day* *Subject to fulfillment of formalities</p>
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## **6. 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.
  - (i) **To prevent from** any loss, cheque should 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 banks to identify and control fraudulent alterations. Cutting in date, wherever required should be for re-validation of 'Stale Cheque'. Blanks in spaces meant for writing 'Payee's' Name/Amount in word and figure should be securely plugged by putting cross/drawing a line.
  - (ii) Cheque 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.
- h. 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.
- i. Not to issue cheque without adequate balance; maintain minimum balance as specified by the bank
- j. Use nomination facility
- k. Note down account numbers, details of FDR, locker number, etc. separately
- l. Inform change of address, telephone number, mobile number, email address etc. to the branch
- m. Inform loss of demand draft, fixed deposit receipt, cheque leave(s)/book, key of locker, etc. immediately to the branch.
- n. Pay interest, instalments, locker rent and other dues on time.
- o. Not to introduce any person who is personally not known to you for the purpose of opening account.
- p. Ensure safe custody of the Delivery Book in the Demat accounts and not to keep any blank signed slip in the book.

- 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 User ID, password, tracker ID, one time password (OTP) for internet banking and PIN for Credit/ Debit card.
- v.** In case of loss of ATM/Debit card, notify your bank (bank's call center) 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.** Never leave credit card unattended. Do not bend credit card
- x.** Do not give account details, password for any other security information to anyone. Memorize personal identification number (PIN) and change it on regular basis
- y.** Not to respond to any unauthorized email/ email asking for password/ PIN
- z.** Use SMS alert facility and notify any change in mobile number. Check hand set settings to ensure SMSs are not restricted or inbox is not full etc.
- aa.** Avoid accessing bank's internet banking site through a link from another site or an email. Verify the domain name displayed to avoid spoof website.
- bb.** Not to use cyber cafés/shared PCs to access any internet banking site
- cc.** Log off the PCs when not in use.
- dd.** As a matter of good practice, personal firewall software and antivirus software should be installed on desktop and latest available updates should be regularly downloaded. In case of doubt reconfirm by double checking the Padlock Symbol/Icon on webpage to ensure that the site is running in secure mode before any confidential/sensitive information is fed
- ee.** Change internet banking password regularly. Keep password a combination of alphabet, special character and number.
- ff.** Always logout from internet banking before closing the window. Use virtual key board for entering internet banking login ID and password especially when not using own PC. There might be a risk of capturing key strokes.
- gg.** Do not store ID/PIN in the internet explorer browser
- hh.** Cooperate with the Bank/ police / any other investigating agency, for any investigation on any transaction on your account.
- ii.** Bring any deficiency in services to the notice of the bank.
- jj.** Furnish the nominations for deposit and pension account separately.
- kk.** Correct PAN number/ form 15G or 15H is to be furnished at the commencement of financial year enabling to deduct TDS correctly
- ll.** Account holder is to ensure that account is not used for money laundering or for any fraudulent transaction
- mm.** Customer obligation - Proper utilization of bank loan and timely repayment.

## **7. 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. Bank will make use of print media, Television, All India Radio for this purpose. Short training programs 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 Center which works in an integrated manner across channels like – branches, call centers, IVR, internet and mobile. The personnel in the Call centers who receive the grievances should be empowered to make decisions.
- 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.

## **8. 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.

**Online Grievance Redressal System** - Bank will provide for online registration of grievance on its website. The Online Grievance system would provide access to the customer also for recording the complaint, complaint status tracking and receiving response from the bank.

In case of non redressal, you may contact the following

- Customer Relationship Centre on toll free number provided.

AND/ OR

- Chief Host posted at every Regional Office on given telephone number.
- If the complaint is not redressed within 7 days, contact the concerned Regional Head



**Our toll free helpdesk number and contact details of other functionaries mentioned below are displayed at the branch notice board and are also available on the bank's website**

**Contact for ATM related complaints on account of following reasons:-**

**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 of 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 **at contact center (Call center) toll free numbers 1800 258 44 55 /1800 102 44 55** or to the designated contact person. The address of the contact person is displayed at all ATM locations, bank branch and on our website.

However, if the complaint remain unresolved, the grievance may be sent giving full details of the case to:

**Bank's Nodal Officer (General Manager) for customer complaints.**

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

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

**Managing Director and CEO of the bank**

If the complaint is not resolved to your satisfaction within a month, you are free to take recourse to the following

The Banking Ombudsman located in State Capitals under RBI Ombudsman Scheme 1995, re-launched as Banking Ombudsman Scheme 2006. Presently, Banking Ombudsman is located at 22 Stations. Addresses and area of operation of Banking Ombudsman are given on public domain website.

Customers may also lodge their complaints through web based portal Centralized Public Grievance Redress & Monitoring System (CPGRAMS) developed by Directorate of Public Grievances (DPG), Department of Administrative Reforms & Public Grievances, Government of India.

Anonymous complaints will not be entertained.

## **9. Customer Protection – Limiting Liability of Customers in Unauthorised Electronic Banking Transactions**

With the increased thrust on financial inclusion, customer protection, and considering the recent surge in customer grievances relating to unauthorized transactions, the criteria for determining the customer liability in these circumstances have been reviewed for electronic banking transactions.

Taking into account the risks arising out of unauthorized debits to customer accounts owing to customer negligence / Bank negligence / banking system frauds / third party breaches, the rights and obligations of customers in case of unauthorized transactions in specified scenarios, are reviewed and a policy was prepared. Guideline for the same is given by RBI, in notification DBR.No.Leg.BC.78/09.07.005/2017-18 dated 6<sup>th</sup> July 2017 in respect of Customer Protection – Limiting Liability of Customers in Unauthorized Electronic Banking transactions

### **Scope/Coverage:**

Electronic Banking Transactions generally covers transactions through following modes-

- (i) Remote/ Online Payment Transaction (e.g. Mobile Banking, Card not present Transactions, Internet Banking, Pre Paid Payment Instruments etc.)
- (ii) Face to Face/ Proximity Transaction (e.g. ATM, POS, QR code based transactions etc.)
- (iii) Any other transaction done by electronic mode and accepted by the Bank for debiting/crediting customer account.

### **Dispute Resolution Process- Notifying the Bank in respect of Unauthorized Electronic Banking transaction:**

- (i) Customer is required to immediately report the unauthorized electronic banking transaction through various channels provided by the Bank and displayed at bank website.
- (ii) On receipt customer's complaint (notification), bank will take immediate steps to prevent further unauthorized transaction in the account by blocking/ deregistering customer from notified electronic channel.
- (iii) The timeline for resolving all such complaint will be 90 days from the date of receipt of the complaint. Customer is required to provide following details to report the unauthorized transaction-

- ✓ Channel details like channel name, location etc.
- ✓ Transaction details like transaction type, account, date, amount etc.
- ✓ Fraud incident details

Bank on its own discretion, may also seek the following details/ documents from the customer to investigate the complaint

- ✓ Claim form (Bank will provide the format).
- ✓ Copy of FIR duly attested by Notary Public.

- ✓ An undertaking for loss amount up to Rs.25000/- and Affidavit for and amount
- ✓ above Rs.25000/- (Bank will provide the format)
- ✓ Copy of a/c Passbook, which shows transactions date, time & amount (Bank Passbook 1st Page & 1 Month statement prior to fraudulent transaction to till date also required)/statement
- ✓ Photo copies of all pages of Passport, if applicable.
- ✓ Translated copy of documents in English duly attested by Notary Public, if the documents are in regional language.

**Customer's Responsibility:**

- Bank will not be under obligation and responsible for loss to the customers due to customer's carelessness in keeping cards, User ID, login ID, PIN, OTP or other security information and not adhering to "Do's and Don'ts" issued by the bank, until and unless the Bank has been notified by the customer. Bank has already published Do's and Don'ts for our customers on bank's corporate website at <https://www.bankofbaroda.in/contact-centre.htm>

Bank is also using various modes for educating our customers such as Print / Social/ Electronic Media, Personalized SMS, publishing product specific information for safe and secure transactions on corporate website etc.

- The bank will not be responsible for any loss to the customer, if the customer acts fraudulently and /or acts without reasonable care which has resulted in loss. Bank will also not be responsible for loss arising out of loss of cards, login ID, PIN, compromise of password or confidential information until and unless the Bank has been notified of such loss/compromise and bank has taken steps to prevent its misuse.
- The bank will not be responsible for loss to the customer, if the customer has not notified his current mobile number, address, email Id with his base branch. These updated information is required by the bank to send transaction alerts / other information to customer.

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 bank and implementation of which are monitored by Banking Codes and Standards Board of India (BCSBI).

