

# CAPITAL SMALL FINANCE BANK LIMITED

## Citizen's Charter

2021

**CAPITAL SMALL FINANCE BANK LIMITED**

**Head Office:** MIDAS Corporate Park, 3<sup>rd</sup> Floor, 37, G.T. Road, Jalandhar

CIN: U65110PB1999PLC022634

Phone: 0181-5051111, 5052222, Fax: 0181-5053333

E-mail: [compliance@capitalbank.co.in](mailto:compliance@capitalbank.co.in) [www.capitalbank.co.in](http://www.capitalbank.co.in)

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## **PREFACE**

The ability of the banking industry to achieve the socio-economic objectives and in the process bringing more and more customers into its fold will ultimately depend on the satisfaction of the customers. We have a strong belief that a satisfied customer is the foremost factor in developing our business.

We at, Capital Small Finance Bank, felt that in order to become more customer friendly, the Bank should come out with a charter of its services for the customers. This document highlights Capital Bank's commitment towards customer satisfaction, thus ensuring accountability and responsibility amongst our officials and staff.

This charter for customers not only explains our commitment and responsibilities along with the redressal methods but also specifies the obligations on the part of customers for healthy practices in customer-banker relationships.

This charter though is not a legal document creating rights and obligations but has been prepared with an intent to promote fair banking practices and to give information in respect of various activities relating to customer service.

We maintain constant consultations with our customers and seek their feedback to evaluate, improve and widen the range of service provided by us. All our customers are requested to keep us informed of their experiences about the various services rendered by the Bank and feel free to send us your observations.

### **NOTE**

Information given in this document pertains to Capital Small Finance Bank Ltd. and is subject to change/revision.

This document should not be considered as a legal document creating rights and obligations. It is for promoting better understanding between Customer and Banker.

Only key information on various services/facilities has been provided in this document. Each service has its own detailed Terms and Conditions, which are displayed on our website [www.capitalbank.co.in](http://www.capitalbank.co.in) or can be made available on request.

For further details/information, please visit the Capital bank's website [www.capitalbank.co.in](http://www.capitalbank.co.in) or visit your nearest Capital bank branch.

## **1. Regulatory / Statutory Compliance**

In order to comply with regulatory/ statutory requirements, while opening an account, we will adhere to the Know Your Customer (KYC) Norms and Anti Money Laundering (AML) 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 misuse 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 must also provide to the Bank such documents and information as required for updating and verifying customer information periodically as required.

## **2. Our Commitments**

To act fairly and reasonably in all dealings with customers in respect of the following:

### **2.1. To display on the Bank's website:**

- The Banking Ombudsman Scheme: Reserve Bank of India (RBI) and Banking Ombudsman (BO) offices propagate the education of the public about the BO Scheme. The Scheme is displayed on the Bank's website and is available at branches for customer information.
- The Bank's Customer Service policies

**2.2. 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 from the customer. However, there are exceptions in terms of circumstances mentioned in Paragraph No.25 of RBI Master circular on customer service dated 1.7.2015, as listed below:

- Where disclosure is under compulsion of law
- Where there is duty to the public to disclose
- Where interest of the Bank requires disclosure
- Where the disclosure is made with the express or implied consent.

### **2.3. To publicize the Charter:**

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

## **3. Common Practices followed by Our Branches**

**3.1.** Display business hours.

**3.2.** Render courteous services.

**3.3.** Attend to all customers present in the banking hall at the close of business hours.

**3.4.** Provide separate 'Enquiry' or 'May I Help You' counter at large branches.

**3.5.** Offer nomination facility to all deposit accounts (i.e. account opened in individual capacity) and all safe deposit locker hirers (i.e. individual hirers).

**3.6.** Display interest rates for various deposit schemes from time to time.

**3.7.** Notify change in interest rates on advances.

**3.8.** Provide details of various deposit schemes / services of the Bank.

- 3.9. Issue Demand Drafts, Pay Orders, etc.
- 3.10. Display Time - Norms for various banking transactions.
- 3.11. Pay interest for delayed credit of outstation cheques, as advised by Reserve Bank of India (RBI) from time to time.
- 3.12. Accord 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.
- 3.13. Provide complaint/ suggestion box in branch premises.
- 3.14. Make the branch/ ATM locations, Phone Banking numbers and Internet Banking address of the Bank known to customers easily
- 3.15. Display address of Principal Nodal Officer/ Nodal Officers dealing with customer grievances / complaints.
- 3.16. Adequate space at branches with infrastructure like proper furniture, drinking water etc., with specific emphasis on senior citizens, disabled persons etc.,
- 3.17. Conduct periodic customer service meetings.

#### 4. Fair Banking Practices

##### **Customers are requested to**

- 4.1. Ensure safe custody of cheque book and statement of account/passbook.
- 4.2. Safe keep account/ locker numbers, details of FDR, etc.
- 4.3. Not to share internet/mobile banking passwords and ATM/ Debit Card PINs / OTP with others and ensure confidentiality.
- 4.4. Issue crossed / account payee cheques as far as possible.
- 4.5. Check the details of the cheque, name, 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.
- 4.6. Not to issue cheque without adequate balance; maintain minimum balance as specified by the Bank.
- 4.7. Send cheques and other financial instruments by Registered Post or by courier.
- 4.8. Use nomination facility.
- 4.9. Note down account numbers, details of FDR, locker numbers, etc., separately.
- 4.10. Provide accurate information about name, address, telephone number, email address, residential status etc., and inform change of address, telephone number, etc., to the Branch.
- 4.11. Inform loss of demand draft, fixed deposit receipt, cheque leave(s) / book, key of locker, etc., immediately to the Branch.
- 4.12. Avail standing instructions facility to repeat transactions.
- 4.13. Provide feedback on our services.
- 4.14. Pay interest, instalments, locker rent and other dues on time.
- 4.15. Avail services such as ATM, ECS, NEFT, Mobile banking, Internet banking etc.
- 4.16. Bring any deficiency in services to the notice of the branch.
- 4.17. Not to sign blank cheque(s) and do not record your specimen signature on cheque book and/or passbook.
- 4.18. Not fall prey to fictitious offers / lottery winnings / remittance of cheap funds in foreign currency from abroad by so-called foreign entities/ individuals or to Indian residents acting as representatives of such entities/individuals.
- 4.19. Keeping the currency notes clean by not writing/scribbling anything on them.
- 4.20. Inform the branch immediately, when a Minor turns Major or in the event of the

unfortunate demise of any of the account holders.

**4.21.** Exhibit professional courtesy in their interaction with bank officers.

**4.22.** Ensure KYC information is kept up to date and any changes are duly notified to the Bank.

## **5. Common Areas of Customer-Banker Relationship**

### **5.1. Savings Bank Account**

**5.1.1.** These accounts are designed to help the individuals to inculcate habit of saving money and to meet their future requirement of money. The amounts can be deposited/ withdrawn from these accounts by way of cheques/ withdrawal slips/ATM's/online transfers. It helps the customers to keep minimum cash at home besides earning interest.

**5.1.2.** Savings Bank accounts are very popular. These accounts can be opened by eligible person(s) and certain organization / agencies (as approved by the RBI).

**5.1.3.** As required by law, while opening this account we will satisfy ourselves about the identity, including verification of address, of a person(s) seeking to open an account, to assist in protecting the prospective customer(s), members of the public and ourselves against fraud and other misuses of the banking system.

**5.1.4.** The Bank is required to obtain recent photograph of the person(s) opening the account.

**5.1.5.** The Bank requires relevant documents required for identification of the person(s) opening the account, as updated from time to time. The necessary documents required will be informed at the time of opening the account.

**5.1.6.** Documents normally accepted (as per the current RBI Master Direction on KYC) are Valid passport, Driving license, Proof of possession of Aadhaar number, Voter's Identity Card issued by the Election Commission of India, Job card issued by NREGA duly signed by an officer of the State Government and letter issued by the National Population Register containing details of name and address.

**5.1.7.** As per the provisions of Section 139A of the Income-tax Act, 1961, while opening an account, the Bank is required to obtain Permanent Account Number (PAN) of the person(s) opening the account. In the absence of PAN, the Bank should obtain Aadhaar card copy or a declaration in Form No. 60 as the case may be from the person(s) opening the account.

**5.1.8.** The last date to link Aadhaar number with PAN on the income-tax website is 31 March 2021. Failure to do so will lead to PAN becoming inoperative as per Section 139AA of Income-tax Act, 1961 read with Rule 114AAA of the Income-tax Rules, 1962.

**5.1.9.** Minimum/Quarterly Average balance as stipulated from time to time will be required to be maintained. Failure to maintain the required balance in the account will attract levy of service charges, as specified by the Bank from time to time.

**5.1.10.** Savings Account interest will be calculated on daily balances maintained in your account. The customer will be paid interest on his Savings balance quarterly (March, June, September and December).

**5.1.11.** Cheques, dividend warrants drawn in the name of account holder/s will only be collected through this account. Financial Instruments endorsed in favor of the account holder/s will not be collected through savings bank account.

**5.1.12.** Account holders must use these accounts for personal purposes and not for business transactions.

**5.1.13.** All our Savings bank accounts are provided with cheque book facility, with charges as specified in the Schedule of Charges. A cheque which is presented after 3 months from the

- date of issue will be treated as "stale or outdated" and shall not be paid.
- 5.1.14.** Accounts which are not operated for over two years are marked as dormant / inoperative, to protect the interest of the depositor. The depositor can request the Bank to activate the account by submitting the documents, as required by the Bank.
  - 5.1.15.** Accounts which are not operated for over 10 years, will be transferred to Depositor Education and Awareness Fund (DEAF) and this can be claimed back by the customer from bank by submitting the documents, as required by the Bank.
  - 5.1.16.** Cash withdrawals from any account exceeding the stipulated threshold during the financial year will attract TDS as per section 194N of the Income-tax Act, 1961

## **5.2. Current Account**

- 5.2.1.** Current Accounts can be opened by individuals, partnership firms, private and public limited companies, HUFs / specified associates, societies, trusts, etc.
- 5.2.2.** While opening this account we will satisfy ourselves about the identity, including verification of address, of a person(s) seeking to open an account, to assist in protecting the prospective customer(s), members of the public and ourselves against fraud and other misuses of the banking system.
- 5.2.3.** Formalities/procedures relating to opening of Current Accounts for individuals are same as those mentioned for Savings Bank Accounts, in line with regulatory requirements, as updated from time to time. For partnership firms, limited companies, HUFs, trusts, etc. the documentation formalities will be informed to you, at the time of opening the account. In case of entities, KYC documents, as mandated by regulations, would be required for all authorized signatories and / or Beneficial owners.
- 5.2.4.** Documents normally accepted (as per the current RBI Master Direction on KYC) are Valid passport, Driving license, Proof of possession of Aadhaar number, Voter's Identity Card issued by the Election Commission of India, Job card issued by NREGA duly signed by an officer of the State Government and letter issued by the National Population Register containing details of name and address.
- 5.2.5.** The Bank will also require one recent photograph of all the signatories and the Permanent Account Number (PAN) of the person /entity (including that of authorized signatories and/or Beneficial Owners of entities) or alternatively obtain Aadhaar card copy or declaration under Form No. 60 or 61 as per the Income Tax Act (vide Section 139 A)
- 5.2.6.** The last date to link Aadhaar number with PAN on the income-tax website is 31 March 2021. Failure to do so will lead to PAN becoming inoperative as per Section 139AA of Income-tax Act, 1961 read with Rule 114AAA of the Income-tax Rules, 1962.
- 5.2.7.** Minimum/Quarterly Average balance as stipulated from time to time will be required to be maintained. Failure to maintain the required balance in the account will attract levy of service charges, as specified by the Bank from time to time.
- 5.2.8.** No interest is paid on credit balances kept in current account.
- 5.2.9.** A cheque which is presented after 3 months from the date of issue will be treated as "stale or outdated" and shall not be paid.
- 5.2.10.** As per RBI directive, the applicant for Current Account should declare in the account opening form or separately that he/they is/are not enjoying any credit facility (fund based/ non- fund based) with any Bank and if he/they does/do enjoy any credit facility, he/they should declare full particulars thereof indicating the name of the Bank/ and amount of facilities.

**5.2.11.** Cash withdrawals from any account exceeding the stipulated threshold during the financial year will attract TDS as per section 194N of the Income-tax Act, 1961.

### **5.3. Term Deposit Accounts**

- 5.3.1.** Bank offers various deposit schemes to suit the needs and expectations of investing savings and current account customers in every sphere of life. Bank staff shall welcome you to seek more details and shall also be glad to assist in the area of investment in various deposit schemes vis-a-vis your requirements.
- 5.3.2.** Term Deposit accounts can be opened by individuals, partnership firms, private and public limited companies, HUFs, etc.
- 5.3.3.** Formalities/procedures relating to opening of Term Deposit Accounts for individuals and non-individual customers are same as those mentioned in sub clause 5.1 and 5.2 above.
- 5.3.4.** The manner of calculation of interest is appropriately disclosed to the customer while accepting the deposits. The same is displayed at the bank branches/website as well.
- 5.3.5.** At the time of booking a deposit, explicit maturity instructions are sought from the customer i.e. Credit to linked account or auto renewal on maturity.
- 5.3.6.** Interest on deposits is payable either monthly at discounted value or quarterly or compounded quarterly (i.e., reinvestment of interest) or on the date of maturity at the option of the depositor as applicable under particular deposit scheme.
- 5.3.7.** Interest on overdue deposit is paid if the deposit is renewed, as decided by the Bank from time to time.
- 5.3.8.** Premature withdrawals are allowed, unless specified otherwise, at the rate of interest applicable for the period for which the deposit has run or the contracted rate whichever is lower, subject to penalty, if any prescribed by the Bank. No interest will be paid on premature withdrawals of deposit, which has remained with the Bank for less than 15 days (7 days for bulk deposits).
- 5.3.9.** Generally, loans / overdrafts against deposits are allowed except on Certificates of Deposit (CD) Such loans are sanctioned by charging interest as prescribed by the Bank in compliance with RBI directives.
- 5.3.10.** For individual customers, the bank deducts tax at source if the total interest paid/ payable on all term deposits held by a customer exceeds the amount specified in the Income Tax Act.
- 5.3.11.** The customer, if entitled to exemption from TDS can submit declaration in the prescribed format i.e. Form 15G/ H preferably at the commencement of the Financial Year for receiving interest on deposits without deduction of tax.
- 5.3.12.** The bank issues a tax deduction certificate (TDS Certificate) for the amount of tax deducted.
- 5.3.13.** In case of premature withdrawals, any tax already deducted on interest will not be refunded by the bank.
- 5.3.14.** The last date to link Aadhaar number with PAN on the income-tax website is 31 March 2021. Failure to do so will lead to PAN becoming inoperative as per Section 139AA of Income-tax Act, 1961 read with Rule 114AAA of the Income-tax Rules, 1962.
- 5.3.15.** In accordance with Income Tax guidelines, where ever PAN / Aadhaar details are not available on our records, the Bank would be deducting TDS at 20% or the TDS rate as applicable per the Income Tax Act, 1961, whichever is higher.



#### **5.4. Nomination**

- 5.4.1.** Nomination facility is available for all deposit accounts, and safe deposit lockers.
- 5.4.2.** Nomination is available for accounts opened in individual capacity (i.e. single/joint accounts as well as accounts of a sole proprietary concern) only, i.e. not for accounts opened in representative capacity.
- 5.4.3.** Nomination can be done in favor of one person only. However, nomination in favor of more than one person (i.e. up to 2 persons) is permissible in jointly operated locker accounts with common consent. The rights of nominee arise only after the death of all the depositor(s).
- 5.4.4.** Nomination can be made, cancelled or varied by the account holder anytime during his/her lifetime. While making nomination, cancellation or variation, witness is required and the request should be signed by all account holders.
- 5.4.5.** Nomination can be made in favor of a minor also and the Nomination form is to be signed by the natural guardian. During the period the minor does not attain majority, the natural guardian will receive the amount on minor's behalf.
- 5.4.6.** Customers (new as well as existing) are advised to avail nomination facility, if they have not availed so far. For the existing accounts where nomination is not made, the account holder(s) can do so by filling up the nomination form available with the branches.
- 5.4.7.** In case the depositor(s) does not wish to make nomination, the same should be recorded on the account opening form by the depositor(s) with their signature.

#### **5.5. Payment of balance in accounts of the deceased customers to surviving claimants**

As directed by the RBI, the Bank has adopted procedures to ensure that settlement of claims in respect of deceased depositors is as simplified as possible. The bank may not insist on succession certificate from legal heirs irrespective of amount involved. However, the bank has adopted such safeguards in considering settling of claims as appropriate including accepting an indemnity bond.

#### **5.6. Standing Instructions**

Standing instructions can be given to the Bank for transfer / remittance of funds from one account to another account(s) maintained in the same branch, any other branch of the Bank or a third party within bank (through branch/ Mobile/ Internet banking channels) or any other bank (through Mobile/Internet banking channels).

#### **5.7. Safe Deposit Lockers**

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

The major aspects governing the services are:

- A locker may be hired by an individual (not minor), firms, limited companies, specified associations and societies, etc.
- Nomination facility is available to individual hirer of Safe Deposit Locker.
- Loss of key should be immediately informed to the Branch.
- Lockers are available in different sizes.
- Lockers can be rented out to the customers for a minimum period of 1 year and the Rent is payable in advance.

- In case of overdue rent, the Bank will charge penalty as decided from time to time.
- With standing instruction, the rent may be paid from the deposit account of the hirer.
- The Bank will allow hiring of locker only if the required documents for identification and other required documents are provided by the hirer(s).
- Terms and conditions and annual hire charges can be obtained from the branches
- The Bank reserves the right to break open the locker if the rent is not paid or in case the locker remains inoperative beyond a stipulated period of time in spite of giving notices as per the Bank rules. In such cases, Bank also has right to recover charges as per locker agreement.

### **5.8. Exchange of Soiled Currency Notes**

All the branches of the Bank will freely exchange soiled currency notes of all denominations. Currency exchange facility is offered to the Bank's customers and others. The Bank follows RBI guidelines in this respect.

### **5.9. Remittance Service**

- 5.9.1.** Customers may remit funds by Demand Draft (DD) or Electronic Funds Transfer (operated through RBI) within applicable limits, based on availability at various locations and by paying specified charges as per the Bank's rules.
- 5.9.2.** Demand drafts / Pay Orders for Rs. 50,000 and above will be issued by the banks only by debit to the customer's account and not against cash payment.
- 5.9.3.** Drafts are issued on our branches and also on our Correspondent Bank's branches at centers where we do not have any branch.
- 5.9.4.** Banker's cheques and drafts are valid for 3 months from date of issue and can be revalidated by issuing branches on written request of the purchasers upon submission of required documents.
- 5.9.5.** As directed by the RBI, the bank may issue duplicate demand draft up to Rs. 5,000/- on the basis of adequate indemnity and without obtaining non-payment advice from the drawee branch.
- 5.9.6.** As directed by the RBI, the banks will issue duplicate demand draft to the customer within a fortnight from the receipt of request with necessary documentation as applicable. 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. The request for issuance of duplicate demand draft can only be made by purchaser or beneficiary of the demand draft and necessary documents as required by the Bank needs to be submitted.

### **5.10. Collection Service**

Capital bank has a Cheque collection policy in line with the directions provided by Reserve Bank of India that provides details as regards the collection services offered by the bank. The Cheque collection policy is available at the Bank's website. Amongst other points the policy defines the turnaround time and compensation that will be provided in the event there is a delay in realization of the cheque deposited by an account holder.

Customers are requested to deposit their cheque within the stipulated cut-off at the branches to ensure timely clearing.

### 5.11. Service Charges

The Bank provides various services to customers for which service charges are levied. Charges are reviewed /revised from time to time. Service charges are levied for collection and remittance of funds, processing of loan proposals, issue of guarantees, issue of duplicate instruments/ statements, etc.

Charges are communicated to all customers at the time of starting a new banking relationship. Details of service charges are also available on the Bank's website and displayed at branches. A copy of the Schedule of charges will also be provided to customers on request.

### 5.12. Time norms for various Banking transactions

Time norm chart for various transactions as per current regulation are displayed at all our branches. The time norms are indicative and are subject to change depending upon the volumes handled by each branch / location and depending on peak / non peak period.

The following time norms are indicative and may vary slightly from branch or branch.

S. No.	Particulars	Time Taken
1	Cash Payment	Up to 15 minutes
2	Receipt of Cash	Up to 15 minutes
3	Issuance of Demand Draft	Up to 10 minutes
4	Payment of Demand Drafts	Up to 15 minutes
5	Payment of Fixed Deposit Receipts	20 to 25 minutes
6	Opening/Closing of an Account	Up to 4 working days
7	Statement of Account (request for duplicate)	Within 1 working day
8	Collection of Local Cheques	As per Clearing house rules
9	Collection of Outstation Cheques	Up to 14 days depending upon the location
10	Passbook request	Up to 1 working days
11	Passbook updation	Up to 10 minutes

### 5.13. Foreign Exchange business

The Bank offers a wide range of Foreign Exchange Products and Services to all customers, through its branches. All Foreign Exchange transactions are conducted subject to Rules and Regulations under the Foreign Exchange Management Act, 1999 (FEMA). Details of the exchange rates and charges which will apply to various foreign exchange transactions are available at branches. Since, the bank presently is an AD II category, the customer requests for Cross border payments shall be processed through a Correspondent bank and will be made subject to the provisions of the applicable FEMA Regulations from time to time.

Foreign exchange remittances under Liberalized Remittance Scheme will attract TCS as per section 206C(1G) of the Income-tax Act, 1961.

### 5.14. Insurance Products

Capital bank is a licensed corporate agent for Life Insurance, General Insurance and Health insurance products. Prior to selecting the insurance companies whose products are proposed

to be distributed by the bank to its customers, a detailed due diligence of the insurance company is undertaken by the bank.

Capital bank does not manufacture any of these products but acts purely as a distributor of the products offered by the insurance company. The offers represented by the insurer may be withdrawn / modified at their sole discretion.

#### **5.15. Special Customers like Senior Citizens & Persons with disability**

The Bank commits to the following while dealing with special customers like Senior citizens and disabled persons.

- There will be prioritized service to senior citizens/persons with disability at all branches.
- 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) on request in respect of all senior citizens above the age of 70 and for persons with disability.
- Legal Guardianship Certificate issued under the National Trust Act, 1999 empowers the differently abled persons with autism, cerebral palsy, mental retardation and multiple disabilities to have accounts.
- The 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 account.

#### **5.16. Loans & Advances**

- All terms and conditions of loans, pricing and others, will be in strict conformity with the regulatory guidelines.
- It will be ensured that customers clearly understand the pricing policies of banks and that there is strict compliance with regulatory guidelines regarding pricing and non-pricing terms governing all loans.
- The borrower will be made aware upfront of various documents required to be produced for processing of loan application, instead of on a piecemeal basis.
- In accordance with the Compensation Policy of the Bank and the Fair Practice Code for Lenders, the Bank will return to the customer all securities/documents/title deeds to the mortgaged property within 15 days of repayment of all dues agreed to or contracted. In case of delay on behalf of the Bank in return of securities/documents/ title deeds to mortgaged property beyond 15 days of repayment, the customer will be paid compensation in accordance with the Bank's Compensation Policy.

### **6. Alternate Delivery Channels**

#### **6.1. ATM/Debit Card**

Bank will endeavor to render service at its ATMs, 24 hours a day, 7 days a week. Customers will be provided with cash withdrawal facility at all locations and other facilities at select locations.

#### **6.2. Mobile/ Internet Banking**

The Bank offers Internet and Mobile Banking facility to its customers. This facility is compliant with the norms and regulations laid down by the regulator from time to time. Using this facility,

the customers can enquire on their accounts as well as conduct financial transactions such as funds transfers using NEFT, RTGS, IMPS and make payment to Credit Card, etc.

One can avail of other value added features such as accessing e-statements, making bill payment, placing request for term deposits, cheque books, cheque stop/revoke requests, communicating with the Bank in a secure mode etc.

### **6.3. SMS / E-Mail Alerts**

The Bank provides SMS /Email alerts to all its customers for all financial transactions above a certain threshold limit. Alerts are also sent for certain non-financial transactions. Bank also sends SMS alerts for all type of transactions involving usage of Debit cards

## **7. Redressal of Complaints**

Capital bank is committed to provide products and services of the highest standards. It is our endeavor to provide the best possible assistance to address any concerns that you may have. Please refer the grievance redressal policy available on our website [www.capitalbank.co.in](http://www.capitalbank.co.in)