

CITIZEN'S CHARTER
A Charter for Customer Services

Ver 1.02/Oct-2017

Version 1.03 / May-2021

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1. VISION AND MISSION

An uncommon bond, strengthened by a common vision.

Apart from common beliefs, values and objectives we believe in the vision of a better tomorrow. It is this deep veneer of faith that has brought us together and fortified our bond.

The global Indian financial services brand

Our customers will enjoy the benefits of dealing with a global Indian brand that best understands their needs and delivers customized pragmatic solutions across multiple platforms. We will be a world-class Indian financial services group. Our technology and best practices will be benchmarked along international lines while our understanding of customers will be uniquely Indian. We will be more than a repository of our customer's savings. We, the group, will be a single window to every financial service in a customer's universe.

The most preferred employer in financial services

Culture of empowerment coupled with a spirit of enterprise, attracts bright minds with an entrepreneurial streak to join us and stay with us. Working with a home-grown, professionally managed company, which has partnerships with international leaders, gives our people a perspective that is universal as well as unique.

The most trusted financial services company

We will create an ethos of trust across all our constituents. Adhering to high standards of compliance and corporate governance will be an integral part of building trust.

Value creation

Value creation rather than size alone will be our business driver.

2. 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).

Notice to the Reader

This charter document is the property of Kotak Mahindra Bank Limited and is for use only by Kotak Mahindra Bank Limited or any of its group companies. It must not be copied, disclosed, circulated or referred to in correspondence with external parties or discussed with any other third party other than for any regulatory requirements without prior written consent from Head of Risk Management or any other nominated personnel.

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. Savings Accounts, Current Accounts, Term Deposits, Recurring Deposits, NRE, FCNR, NRO, Gold.
- 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 & 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.

Services:

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

All our offerings of products and services can be viewed on our website:
www.kotak.com

3. OUR COMMITMENTS

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

- a) Providing minimum banking facility of receipt and payment of cash/cheques at the banks counters. 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.
- g) Customers are treated fairly at all times.
- h) Complaints raised by customers are dealt with courtesy and on time
- i) Customers are fully informed of avenues to escalate their complaints/grievances within the organization and their rights to alternative remedy, if they are not fully satisfied with the response of the bank to their complaints.
- j) Bank will treat all complaints efficiently and fairly as they can damage the bank's reputation and business if handled otherwise.

(ii) To display on bank's website:

- a) Public Awareness of the Banking Ombudsman Scheme - Due importance is given to the publicity of the Banking Ombudsman Scheme 2006. The Banking Ombudsman Scheme 2006 is uploaded on the Internet as well available on request at any of our bank branches.
- b) Approach to Customer Service - Our policies clearly lay out our approach to Customer Service. The same are available under the Customer Corner on our Bank's website.
- c) The Bank's approach to Financial Education aspects – It is well documented through a policy framework. The bank on a regular basis

educates our customers on different aspects such as phishing etc. Further, customer education brochures are also available under the Customer Corner.

- d) Customer Centricity – The Bank has a customized customer service training to inculcate the attitude of customer service and train to deliver customer delight.
- e) Grievance Redressal Mechanism - The Bank has a well prescribed Grievance Redressal Mechanism with a prescribed response time. The same is available on the bank's website under the Grievance Redressal.
<http://www.kotak.com/bank/common/banking-policies.htm>
- f) The Bank annually codifies all its policies/operational guidelines to the frontline to serve the customers.
- g) Triennial Audit - As a bank, we have a triennial audit on customer service to ensure effective delivery of services to all our customers
- h) A comprehensive policy for Customer Acceptance, Customer Care and Customer Severance is covered under the following policies.
- i) Deposit Policy - The said policy is available on the bank's website under the Customer Corner at the following link:
<http://www.kotak.com/bank/common/banking-policies.htm>
- j) Cheque Collection Policy - The said policy is available on the bank's website under the Customer Corner at the following link:
<http://www.kotak.com/bank/common/banking-policies.htm>
- k) Compensation Policy - The said policy is available on the bank's website under the Customer Corner at the following link:
<http://www.kotak.com/bank/common/banking-policies.htm>
- l) Collection of Dues and Security Repossession Policy - The said policy is available on the bank's website under the Customer Corner at the following link:
<http://www.kotak.com/bank/common/banking-policies.htm>

(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.

Our Privacy Policy is mentioned below:

"You agree that we may use Customer Information for the purpose of statistical analysis and for creation of data ("Statistical Information"), which does not

contain individual Customer Information. In addition to the information that the Bank elicits from you, you are free to volunteer any other information that you feel that the Bank needs to know, but the security and confidentiality as per this Policy is guaranteed only to the information that the Bank directly asks from you. This Policy holds true for a non-customer who has provided information to the Bank, by any means, with the intentions of establishing a relationship, of whatsoever nature, with the Bank. By divulging any information to us you agree to the terms and conditions of this Policy.

Use of Customer Information / Statistical Information – We may use the Customer Information for, among other things, customer verification, provision of products and services, for personalization of products or services, marketing or promotion of our financial services or related products or that of our associates and affiliates; for creation of Statistical Information, statistical analysis or credit scoring, enforcement of your obligations, any other purpose that will help us in providing you with optimal and high quality services.

Security – We have taken reasonable measures to protect security and confidentiality of the Customer Information and its transmission through the World Wide Web. You are required to follow the Terms and Conditions while using this Website including the instructions stated therein in respect of security and confidentiality of your Log-in and Password.

The Bank will give access to Customer(s) Information to only authorized employees of the bank. Employees who violate this Privacy Policy shall be subject to disciplinary process as per the byelaws of the Bank. Any employee who withdraws from the employment of the Bank will have to undertake to abide by this Privacy Policy and keep all Customer Information secure and confidential.

Disclosure:

- We shall not be held liable for disclosure of the Customer Information or Statistical Information in accordance with this Privacy Commitment or in terms of any other agreements with you.
- We may disclose the Statistical Information to any person, without any limitation and you hereby give your irrevocable consent for the same.
- We may disclose Customer Information to any of our associates and affiliates, without any limitation and you hereby give your consent for the same.

- We may disclose the Customer Information, to third parties, without limitation, for the following reasons and you hereby give your irrevocable consent for the same:-
 - To comply with legal requirements, legal process, legal or regulatory directive/ instruction. Or
 - To enforce the Terms and Conditions of the products or services. Or
 - To protect or defend our rights, interests and property or that of our associates and affiliates, or that of our or our Affiliate's employees, consultants etc. or
 - For fraud prevention purposes. Or
 - As permitted or required by law.
- We may disclose the Customer Information to third parties for following, among other purposes, and will make reasonable efforts to bind them to obligation to keep the same secure and confidential and an obligation to use the information for the purpose for which the same is disclosed, and you hereby give your irrevocable consent for the same:-
 - For participation in any telecommunication or electronic clearing network.
 - For credit rating by a credit rating agency
 - For advertising.
 - For facilitating joint product promotion campaigns.
 - For the purposes of credit reporting, verification and risk management to with clearing house centers or credit information bureau.
 - For availing of the support services from third parties e.g. collecting subscription fees, and notifying or contacting you regarding any problem with, or the expiration of, any services availed by you. “

The same can be accessed at <https://www.kotak.com/en/privacy-policy.html>

(iv) The Charter is available on the Bank's website and also on request can be procured from any of our bank branches.

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

The bank is a member of BCSBI and is committed by the codes. The BCSBI Code of Commitments can be viewed at the following link:

<https://www.kotak.com/en/customer-service/important-customer-information/banking-codes-standards-board-of-india.html>

(vi) SPECIAL CUSTOMERS

There is a prioritized service rendered to senior citizens, physically challenged, women with children by effective lobby management and is done in all branches. 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 and this feedback can be shared with any of our branches or during Parichay – our branch level customer service committee meet.

(A) Customers in Rural and Semi urban Areas

The Bank ensures proper currency exchange facilities and also the quality of notes in circulation in rural areas. It also ensures that the branches are opened as per the schedule times and operating them for the full hours.

(B) 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 person(s) 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. The said process is also updated in the Important Customer Information on the bank's website. The link for the same is as below:

<https://www.kotak.com/en/customer-service/important-customer-information/deceased-depositors-policy.html>

and

<https://www.kotak.com/en/customer-service/important-customer-information/deceased-claim.html>

The bank is continuously communicating to its customer(s) for making nomination in their respective account(s) in terms of provisions of the Banking Regulation Act.

(viii) Exchange of Soiled/Slightly Mutilated Currency Notes at Private Sector Banks

All the 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 exchanges 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 Bailor and Bailee. Bank shall exercise due care and necessary precautions for the safety of lockers provided to the customers like ordinary prudence will do in his case. However, bank shall not be liable for any damage or loss to lockers or its contents, due to any reasons(s) whatsoever.

The major aspects governing the services:

- a) A locker may be hired by an individual (not minor), firm, limited Company, specified associations, societies, etc.
- b) Nomination facility is available to individual hirer of safe deposit Locker.
- c) Loss of key should be immediately informed to the branch. However, all the expenses incurred in repairing the lock and key shall be borne by the hirer(s).

- d) Lessee may use his/her own pad lock on the locker. Locker holders are however, advised to get an insurance cover for the jewellery, valuables etc. kept in the locker.
- e) Lockers are available in different sizes.
- f) Lockers are rented out for a minimum period of one year. Rent is payable in advance. In case of overdue rent, the bank will charge penalty as decided from time to time.
- g) The rent may be paid from the deposit account of the lessee through standing instruction.
- h) The Bank reserves its right to break open the locker if the rent is not paid despite notices sent by the bank as per the rules, and recover charges thereof.

The facility of safe deposit vault is available to customers having SA/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) Remittance Services

- a) Customers may remit funds from one center to another center by RTGS, NEFT/EFT and Demand Drafts by paying specified charges. It can be in the same city from one bank to another bank irrespective of location.
- 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. DD's would be valid as per the RBI's circular.
- c) The drafts can be revalidated by the payee(s) if they are identified as the holder in due course. The drafts can be revalidated only once within one year from the date of issue. After one year of the draft, they are to be cancelled at the issuing branch, and a fresh draft obtained after paying the requisite service charges.
- d) Bank will issue duplicate demand draft to the customer within a fortnight from the receipt of request. For delay in issuing duplicate draft beyond the above stipulated period, the bank will pay interest at the rate applicable for fixed

deposit of corresponding maturity in order to compensate the customer for such delay.

(xi) ATM / DEBIT CARD TRANSACTIONS:

Branches in 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 is being provided to the customers.

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

(xii) Net Banking

The features of Net Banking are as follows:

- Bank 24 X 7 – Anytime, Anywhere
- View account details for all your accounts
- Transfer funds online between your third party accounts with Kotak Mahindra Bank, or any other bank account via NEFT, RTGS or IMPS
- Book a Fixed / Recurring Deposit and do premature withdrawal online
- View and update your Profile details such as email ID, PAN Card , Aadhaar Number, FATCA Declaration, etc. online instantly
- View account balance, account activity and check cheque status
- Pay your Utility Bills, Credit Card, Recharge prepaid mobile / DTH using Kotak BillPay
- Recharge prepaid mobile phone and DTH accounts
- Book Air, Bus tickets and do Hotel bookings online
- Place requests for a cheque book, Payment Gateway registration and many more transaction services
- Re-generate Debit Card PIN, Activate/Deactivate Debit Card, Activate/Deactivate Debit Card for International Usage, Link Accounts
- Apply for New Debit Card, Upgrade Debit Card, Apply for Image Debit Card, Apply For Priority Pass, Apply for Card Protection Plan
- Download digitally signed statements through Statement tab
- View securities available for Demat Accounts
- Safe online shopping with Kotak Netc@rd at over 8500 websites
- Invest/Redeem in Mutual Funds online and view current Mutual Fund portfolio
- Apply for IPO/FPO/Rights Issue without any paperwork from the convenience of your home/office using ASBA facility

- View Kotak Life insurance policy, switch funds, pay premium online
- Apply online for new Kotak Life insurance policy

You can find more details on Mobile Banking under the following link:

<https://www.kotak.com/en/digital-banking/ways-to-bank/net-banking.html>

(xiii) Mobile Banking –

The features of Mobile Banking are as follows:

- Anytime, Anywhere Banking
- Experience online banking - without a PC or internet connection
- View details across Accounts, Term Deposits and Investments
- Send and receive money from your mobile instantly via Interbank Mobile Payment Service (IMPS)
- Pay utility bills
- Invest/Redeem in Mutual Funds - anytime, anywhere
- Secured platform - encrypted communication

You can find more details on Mobile Banking under the following link:

<https://www.kotak.com/en/digital-banking/ways-to-bank/mobile-banking.html>

The Bank has a monthly customer committee forum called Parichay which gets congregated every month to discuss complaints, suggestions and feedback about our products and services.

(xiv) WhatsApp Banking

Bank has introduced WhatsApp Banking to help you receive updates or avail services via the WhatsApp messaging platform

Few of the services available on WhatsApp Banking are –

- Account Balance
- Last 3 Transactions
- Statement Request
- New Cheque Book Request
- PAN Updation
- Aadhaar Number Updation, etc

You can find more details on Mobile Banking under the following link:

<https://www.kotak.com/en/digital-banking/ways-to-bank/whatsapp-banking.html>

(xv) SMS / E-MAIL ALERTS

Account Statement in PDF format will be sent by e-mail, if customer requests so (password encrypted document).

Bank will send e-mail giving the balance position at agreed periodicity viz., daily, weekly, fortnightly etc. to SA / CA Current account holders with high transactions depending upon the customer's request. We also send email statements to all customers who have their email ID's registered with the bank.

(xvi) NATIONAL AUTOMATED CLEARING HOUSE (NACH)

Bank will ensure that NACH 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 NACH debit payment will not be left to the mercy of the beneficiary.

(xvii) LOANS AND ADVANCES

Pricing and Non-pricing Terms and Conditions of Loans-

- a) 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 if somebody is interested in a Retail Loan; he can apply online subsequent to which the bank will contact him.
- b) Housing Loan Interest Certificate/Education Loan interest Certificates are required for Income Tax purpose by the borrowers every year.
- c) 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 sanctioning of loan application,
- 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) Bank will send SMS or e-mail alert informing the change in interest rate on loan availed due to change in base rate etc.

4. 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 etc. It is the responsibility of Branch Manager to provide services to the customers as per standards/norms. Any query / grievance can be addressed to the Branch Manager / Contact Centre. 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.

Branch Manager is responsible for the resolution of complaints / grievances in respect of customer's service by the branch. S/he would be responsible for ensuring closure of all complaints received at the branches. It is his / her foremost duty to see that the complaint should be resolved completely to the customer's satisfaction and if the customer is not satisfied, then s/he should be provided with alternate avenues to escalate the issue. If the branch manager feels that it is not possible at his / her level to solve the problem the matter would be escalated to appropriate higher authority as laid down in the internal guidelines. The bank has in place a system driven escalation process, if the complaint remain unresolved beyond the turn-around time at any particular stage.

Time norms for common transactions.

Sr. No.	Customer Request Received	TAT (Working days)
1	Account opening (CASA, TD) (to indicate the date of delivery of deliverables to customers)	7-10 working days
2	Account closure	3-5 working days
3	Issue of cheque book	3-5 working days
4	Physical copy of account statement at branch	15-30 min.
5	Request for passbook	3-5 working days
6	Duplicate passbook	3-5 working days
7	Updation of entries in passbook	15-30 min. (depending on the no. of entries)
8	Cash deposit	5-10 min. (depending on the amount)

9	Cash withdrawal	5-10 min. (depending on the amount)
10	TDS certificate	Quarterly activity
11	Duplicate TDS certificate	3-5 working days
12	Address confirmation	15-30 min.
13	Photo attestation	5-10 min.
14	Signature attestation	5-10 min.
15	Nomination updation	3-5 working days
16	Funds transfer	5-15 min. (depending on the no. of transactions)
17	NEFT / RTGS	15-30 min.
18	Stop Payment	5-10 min. (depending on the no. of transactions)
19	Regeneration of PIN	7-10 working days
20	Enabling net banking	24 hours
21	Hot listing of card	15-30 min.
22	Issuance of Demand Draft	10-15 min.
23	Cancellation of Demand Draft	10-15 min.
24	Revalidation of Demand Draft	10-15 min.
25	TD premature withdrawal	15-30 min.
26	TD closure	15-30 min.
27	Change of maturity instructions	2-3 working days
28	Tax collection at branches	15 min. at branches and 3 working days to get the receipts
29	Processing of retail forex transactions	FCY cash withdrawal and deposit 15-30 min. O/W remittance same day by EOD from Monday to Friday if the documents are received before 3.00 pm
31	Collection of outstation cheques	Refer our cheque collection policy for the same.
32	Clearing of cheques	As per the clearing cycle
33	Account Maintenance Request	3-5 working days
34	Sovereign Gold Bonds Servicing	3 working days (+ RBI's Response Time in case request

		is forwarded to RBI for completion)
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5. EXPECTATIONS FROM CUSTOMERS FOR QUALITATIVE AND EFFICIENT SERVICES.

- a. Check your statement of account or passbook regularly.
- b. Bring pass book while withdrawing cash from savings bank account through withdrawal slip. Get pass book updated from time to time.
- c. Ensure safe custody of cheque book and pass book. Pass book, Cheque book, ATM / Debit Card not to be kept together.
- d. Issue crossed/account payee cheques as far as possible.
- e. Ensure cheque is crossed and at the back of the cheque the account number and mobile number is mentioned before dropping in the cheque drop box.
- f. While tendering the cheques at the branch for collection / dropping the cheques in drop box, acknowledgement can be obtained from the officials.
- g. Check the details of the cheque namely, date, amount in words and figures, crossing, etc. before issuing it. As far as possible, issue cheques after rounding off the amount to nearest rupee.
- h. To prevent from any loss, cheque be issued without cutting/overwriting. No changes / corrections should be carried out on the cheques). For any change in the payee's name, courtesy amount (amount in figures) or legal amount (amount in words) etc. fresh cheque forms should be used by customers. This would help 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.
- i. Cheque(s) issued with cuttings is / are liable to be rejected if presented in clearing functioning under "Cheque Truncation System? (CTS), even though the cutting/s is / are authenticated.
- j. Send the cheques and other financial instruments by Registered post or by courier. Do not sign blank cheques. Also do not record your specimen signature either on pass book or on cheque book.
- k. Not to issue cheque without adequate balance; maintain minimum balance as specified by the bank.
- l. Use nomination facility.
- m. Note down account numbers, details of FDR, locker number, etc. separately.
- n. Inform change of address, telephone number etc. to the branch.

- o. Inform loss of demand draft, fixed deposit receipt, cheque leave(s)/book, key of locker, etc. immediately to the Branch.
- p. Pay interest, installments, locker rent and other dues on time.
- q. Not to introduce any person who is not personally known to you for the purpose of opening account.
- r. Ensure safe custody of the Delivery Book in the Demat Accounts and not to keep any blank signed slip in the Book.
- s. 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.
- t. Operate account regularly to maintain the status as operative / Active. Inform Bank if you intend not to operate the account for some time.
- u. Avail standing instructions facility for repeat transactions.
- v. Ensure safe custody of credit card, debit/ATM card. Wherever signature on the card is mandatory, it should not be left unsigned.
- w. Ensure confidentiality of password for internet / mobile banking and PIN for Credit / Debit Card.
- x. In case of loss of ATM/Debit card, notify your bank (Bank's contact centre) 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.
- y. Never leave credit card unattended. Do not bend credit card.
- z. Do not give account details, password for any other security information to anyone.

Memorize personal identification number (PIN) and change it on regular basis.

- aa. Not to respond to any unauthorized email/ email asking for password/ PIN.
- bb. Use SMS alert facility and notify any change in mobile number.
- cc. Update your correct mobile phone number and e-mail ID in Bank records.
- dd. Ensure the security of your mobile phone and email ID.
- ee. Keep your mobile phone and email ID active to avail electronic banking facility
- ff. Always keep track of the Alerts- Email/SMS that are sent by the bank as these will help you keep track the transactions in your account and that of funds held in the account to prevent any misuse.
- gg. Intimate the bank on non-receipt of the Alerts / Account Information on your Mobile Number and / or E-mail provided to us for the purpose of receipt of Alerts / Account Information.
- hh. If you suspect that the security on your Net Banking / Mobile Banking Password has been breached or the Debit Card is lost, please contact our Branch / 24 Hrs Customer Contact Center immediately.

- ii. Notify the Bank of any unauthorised electronic banking transaction at the earliest after the occurrence of such transaction. The longer the time taken to notify the Bank of any unauthorised electronic banking transaction, the higher will be the risk of loss.
- jj. 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.
- kk. Not to use cyber cafés / shared PCs to access any internet banking site.
- ll. Log off the PCs when not in use.
- mm. 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.
- nn. Change internet banking password regularly. Keep password a combination of alphabet, special character and number.
- oo. 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.
- pp. Always logout from mobile banking before closing the application on your mobile.
- qq. Do not store ID/PIN in the internet explorer browser.
- rr. Cooperate with the Bank/ police / any other investigating agency, for any investigation on any transaction on your account.
- ss. Bring any deficiency in services to the notice of the bank.
- tt. Furnish the nominations for deposit and pension account separately.
- uu. Correct PAN number / form 15G or 15H is to be furnished at the commencement of financial year enabling to deduct TDS correctly.
- vv. Account holder is to ensure that account is not used for money laundering or for any fraudulent transaction.
- ww. Customer obligation - Proper utilization of Bank Loan and Timely Repayment.

6. CUSTOMER EDUCATION

- a) BCSBI Codes are exhibited on our public domain website. Please find the following link for your reference:

<https://www.kotak.com/en/customer-service/important-customer-information/banking-codes-standards-board-of-india.html>

- b) Special efforts will be made to educate the customers in the use of technology in banking.
Short training programmes at the branch level will also be arranged for the customers.
- c) Bank will ensure full transparency to the customer in levying of various fees/ service charges and penalties.
- d) Bank already has established a proper Customer Grievance / Assistance Centre which works in an integrated manner across channels like – branches, contact centers, IVR, internet and mobile. The personnel in the Call centers who receive the grievances should be empowered to make decisions.

Use of various technology channels for customer education and gathering suggestion for improving service will be made. Bank will implement a relevant Customer Relationship Management system to capture and track customer issues and complaints.

7. GRIEVANCE REDRESSAL MECHANISM

We are committed to serve you to your satisfaction. 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 website www.kotak.com and submit it against acknowledgement to the branch or send it through email.

Online Grievance Redressal System - Bank has provided for online registration of grievance on its website i.e. www.kotak.com- Grievance Redressal. The Online Grievance System would provide access to the customer also for recording the complaint and receiving response from the bank.

In case of non redressal, you may refer to the Grievance Redressal Mechanism published on the Website:

http://www.kotak.com/bank/grievance/grievance_customer_care.htm

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

- a) Cash not dispensed
- b) Short dispensation of cash
- c) Account debited twice but cash dispensed once
- d) Non- hot listing the Debit 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 can be reported to 24*7 Customer Contact Centre on 1860 266 2666

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 15 Locations.

The link for the Scheme details is as follows:

<https://www.kotak.com/en/customer-service/important-customer-information/banking-ombudsman.html>

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

8. ACCOUNT OPENING FORM

The Account Opening Form for Individuals/Non- Individuals/Non – Resident etc. are available at each of our branches.

For Individual / Non – Residents, the account can be opened online.

9. DEPARTMENT OF CURRENCY MANAGEMENT

1. Objective

This provides information on various facilities provided by the Reserve Bank of India in the matter of exchange of notes and coins and the common standards of the services provided at RBI Issue Offices and commercial bank branches.

2. Services Available at RBI Issue Offices

The RBI Offices, where Issue Department is functioning, offer the facility to members of the public to exchange their notes including soiled and mutilated notes and coins including uncurrent or worn out coins. The Bank is committed to provide exchange facility free of cost at its counters during business hours.

3. Names of RBI Offices which provide exchange facilities

The facilities are provided at the counters of the Bank's Regional Offices located at Ahmedabad, Bangalore, Belapur (Navi Mumbai), Bhopal, Bhubaneswar, Chandigarh, Chennai, Guwahati, Hyderabad, Jaipur, Jammu, Kanpur, Kochi, Kolkata, Lucknow, Mumbai, Nagpur, New Delhi, Patna and Thiruvananthapuram.

4. Exchange of notes into coins with the help of coin dispensers

Members of the general public can also get their notes exchanged into coins using the coin dispensers installed in the banking halls of the Reserve Bank's Regional Offices.

5. Exchange of soiled and mutilated notes and coins at the Bank's public counters

Members of the general public can avail themselves of the following facilities at the counters of the Bank's Offices.

- a) Exchange soiled notes. A note which has become limp or which has developed minor cuts due to wear and tear or which is disfigured by oil, colour, ink, etc. will be treated as soiled note. To facilitate easy exchange, notes which have been divided vertically through or near the centre with numbers intact are also

treated as soiled notes. Notes on which political or religious slogans are written are not exchangeable under any circumstances.

- b) Exchange mutilated notes. A mutilated note is a note of which a portion is missing or a note which is composed of pieces, provided that the note presented is not less than half of the area of the note and that, if the note is composed of a note joined together, each piece is, in the opinion of the 'Prescribed Officer' [as defined in the RBI (Note Refund) Rules] identifiable as part of the same note. The RBI (Note Refund) Rules, 1975 (as amended up to 1980) are posted on the RBI Website <http://www.rbi.org.in> under the Head "Publications" and Sub-Head "Occasional Publications".
- c) Exchange of coins including uncurrent coins into notes or coins.

6. Exchange of mutilated/cut notes

Received through the Triple Lock Receptacle or by Post In order to provide note exchange facility to members of the public who cannot wait at the Bank's counters to tender their mutilated/cut notes, the Bank's Offices provide a facility of depositing mutilated/cut notes in a locked box called "Triple Lock Receptacle (TLR)". The TLR box is kept near a specified counter and notes can be dropped into the box in a closed cover which can be obtained from the enquiry counter. The tenderers are required to write the particulars of the notes tendered by them, their name, address and bank account number on the cover. Members of the public can also send mutilated notes by insured and registered post to RBI Offices. In their own interest, such covers should be sent through Registered and Insured post. The exchange value of notes which are found payable under the Note Refund Rules is credited to the bank account of the tenderer through Electronic Clearing Service/Electronic Fund Transfer (EFT) which is at present free of cost. In case the tenderer does not have bank account or the place where he resides does not have a clearing service/provision of EFT, the exchange value is remitted by means of bank draft/money order at the cost of the tenderer. The TLR facility is available only for mutilated/cut notes and not for soiled notes.

7. General Conditions of Service

- i. The exchange facility over the Bank's counters is available during the business hours of the respective Regional Office and is free of cost.
- ii. The serial numbers of counters where exchange facility is made available at each Office are displayed at the banking hall of each Office of the Bank.
- iii. Mutilated/cut notes in closed covers are received in Triple Lock Receptacle up to one hour after the close of normal business hours.

- iv. The mutilated/cut notes are exchanged by the Bank as of grace under the Reserve Bank of India (Note Refund) Rules. When the mutilated/cut note is not found payable under the Rules, the same is rejected and rejection advice issued to the tenderer. The rejected note is retained by the bank and destroyed after four months.
- v. Notes/coins which are found to have been forged/ counterfeited are impounded and no value thereof is paid. Such notes/coins are retained by the Bank after issue of advice to the tenderer.
- vi. The security features of the bank notes issued by RBI are furnished as information to members of the public in the Bank's website <http://www.rbi.org.in/currency/banknotes.html>
- vii. In case any member of the public faces any difficulty in getting the above exchange facilities at any RBI Offices or is asked for any bribe, he may record a complaint in the complaint book/register maintained at the enquiry counter of the Regional Office or bring it to the notice of the in-charge of the Issue Department of the respective RBI Office. The designation and addresses of the in-charges are furnished in the Annexure.
- viii. The staff and officers of the Reserve Bank will treat each member of the public with courtesy and consideration. The staff will be helpful and will attend promptly to the customer's enquiries and complaints.

8. Exchange of soiled and mutilated notes and coins at the counters of commercial Banks

- i. Offices of the Reserve Bank are located at selected centers. The Bank has, therefore, made arrangement for provision of the facility of exchange of soiled notes, exchange of notes to coins and coins to notes at the branches of scheduled commercial banks. While the facility for exchange of soiled notes is available at all branches of public sector banks and currency chest branches of private sector bank, the facility of exchange of mutilated / cut notes is available only at the currency chest branches of commercial banks. A list of the currency chest branches where the mutilated notes can be exchanged is available at the enquiry counter of the RBI Offices. Such currency chest branches also have instructions to display notice board regarding availability of mutilated notes exchange facility. In case any such branch refuses to provide the exchange facility, aggrieved members of the public can complain to the Chairman and Managing Director/CEO of the commercial bank concerned. In case the grievance is not redressed, the matter may be brought to the notice of the concerned Regional Office of Reserve Bank of India.

- ii. Branches of other banks i.e. Co-operative Banks and Regional Rural Banks are expected to exchange notes and coins at their convenience. They, however, do not have powers to exchange mutilated notes.

9. Suggestion/ Comment

In case any member of the public has any suggestion/comment to offer in regard to the Citizens' Charter, he may write to the Chief General Manager, Department of Currency Management, Reserve Bank of India, Central Office, Shahid Bhagat Singh Marg, Mumbai - 400 001.

ANNEXURE

Addresses of RBI Issue Offices and their Jurisdiction

Sr No.	Name and Address of RBI Office	Jurisdiction
1.	The General Manager Reserve Bank of India, Issue Department 2nd Floor, Near Gandhi Bridge Ahmedabad -380 014.	The State of Gujarat and Union Territories of Dadra and Nagar Haveli and Daman and Diu
2.	The General Manager Reserve Bank of India, Issue Department 10/3/8, Nrupathunga Road, Bangalore –560 001.	The State of Karnataka
3.	The Deputy General Manager Reserve Bank of India, Issue Department Pt. Jawahar Lal Nehru Marg, Post Box No. 16, Bhubaneswar –751 001	The State of Orissa.
4.	The Deputy General Manager Reserve Bank of India, Issue Department, Hoshangabad Road, Post Box No. 32, Bhopal -462 011.	The State of Madhya Pradesh
5.	The Deputy General Manager Reserve Bank of India, Issue Department Plot No. 3, Sector 10, H.H. Nirmala Devi Marg, CBD, Belapur, (Navi Mumbai) – 400 614.	The districts of Ahmednagar, Kolhapur, Nasik, Pune, Raigad, Ratnagiri, Sangli, Satara, Sindhudurg, Solapur, and Thane in the State of Maharashtra and the State of Goa.
6.	The General Manager Reserve Bank of India, Issue Department Central Vista,	The States of Haryana, Himachal Pradesh, Punjab and the Union territory of Chandigarh

	Opposite Telephone Bhavan, Sector 17, Chandigarh –160 017.	
7.	The General Manager Reserve Bank of India, Issue Department Fort Glacis No. 16, Rajaji Salai, Chennai –600 001.	State of Tamil Nadu and the Union Territory of Pondicherry.
8.	The General Manager Reserve Bank of India, Issue Department Station Road, Panbazar Post Box No. 120 Gawahati- 781001	The States of Assam, Arunachal Pradesh, Manipur, Meghalaya, Mizoram, Nagaland and Tripura
9.	The General Manager Issue Department Reserve Bank of India 6-1-56, Secretariat Road, Saifabad, Hyderabad – 500 004.	The State of Andhra Pradesh
10.	The Deputy General Manager Reserve Bank of India, Issue Department Rail Head Complex, Jammu – 180 012.	The State of Jammu and Kashmir
11.	The General Manager Issue Department Reserve Bank of India Rambaug Circle, Tonk Road, Post Box No.12, Jaipur –302 004.	The State of Rajasthan
12.	The General Manager Issue Department Reserve Bank of India M.G. Marg, Post Box No. 82/142 Kanpur –208001.	The districts of Agra, Aligarh, Allahabad, Auraiya, Bagpat, Banda, Bulandshahr, Chitrakoot, Etah, Etawah, Fatehgarh, Fatehpur, Firozabad, Noida, Ghaziabad, Hamirpur, Hathras, Orai, Jhansi, Kannauj, Kanpur, Kaushambi, Lalitpur, Mahoba,

		Mainpuri, Mathura, Meerut, Mirzapur, Muzaffarnagar, Ramabai Nagar, Robertsganj, Unnao, Manyavar Knshiram Nagar (Kasganj), Panchsheel Nagar (Shamli), Prabuddha Nagar (Hapur) of the State of Uttar Pradesh and all districts of the State of Uttarakhand
13.	The General Manager Issue Department Reserve Bank of India Post Bag No. 49 Kolkata –700 001.	The States of Sikkim, West Bengal and the Union Territory of the Andaman & Nicobar islands
14.	The Deputy General Manager Issue Department Reserve Bank of India 8-9,Vipin Khand Gomti Nagar Lucknow –226010.	The districts of Ambedkar Nagar, Azamgarh, Bahraich, Ballia, Balrampur, Barabanki, Bareilly, Basti, Bijnor, Budaun, Chandauli, Deoria, Faizabad, Ghazipur, Gonda, Gorakhpur, Hardoi, Jaunpur, J P Nagar, Lakhimpur Kheri, Kushinagar, Lucknow, Maharajganj, Mau, Moradabad, Pilibhit, Pratapgarh, RaeBareli, Rampur, Saharanpur, Sant Kabirnagar, Sant Ravidas Nagar, Shahjahanpur, Shravasti, Siddharthnagar (Navgarh), Sitapur, Sultanpur Varanasi, CSM Nagar, Bhimnagar of the State of Uttar Pradesh
15.	The General Manager Reserve Bank of India, Issue Department Main Building, Shahid Bhagat Singh Marg, Mumbai –400 001.	Greater Mumbai i.e. Mumbai is land and the suburban district (roughly south of a line connecting Dahisar and Mulund on the Western and Central Railways respectively)
16.	The General Manager Reserve Bank of India, Issue Department Main Office Building, Dr. Raghvendra Rao Road, Post Box No. 15, Civil Lines, Nagpur –440 001.	The State of Chattisgarh and the districts of Akola, Amaravati, Aurangabad, Beed, Bhandara, Buldhana, Chandrapur, Dhule, Gadchiroli, Hingoli, Jalgaon, Jalna, Latur, Nagpur, Nanded, Osmanabad, Parbhani, Wardha, Yavatmal in the State of Maharashtra.

17.	The General Manager Reserve Bank of India, Issue Department 6, Sansad Marg, New Delhi –110 001.	The State of Delhi
18..	The Deputy General Manager Reserve Bank of India, Issue Department, South Gandhi Maidan Post Box No. 162 Patna –800 001.	The State of Bihar and Jharkhand
19.	The Deputy General Manager Reserve Bank of India, Issue Department, Bakery Junction, Post Box No. –6507, Thiruvananthapuram– 695033.	The State of Kerala and the Union Territory of Lakshdweep
20.	The Manager Reserve Bank of India, Currency Chest Post Box No.3065 Ernakulam Kochi-682018	-Not applicable-