



**J&K**  
**Grameen Bank**  
Scheduled Bank Engendering Empowerment

Sponsors



J&K Bank

ग्रामीण बैंक گرامین بینک

# CITIZEN'S CHARTER

**Brief Profile of the Bank**

J&K Grameen Bank came into existence on 30<sup>th</sup> June, 2009, with the issuance of statutory notification by GOI, MOF, Department of Financial Services under sub section (i) of Section 23-A of the RRB Act 1976 giving effect to amalgamation of two Regional Rural Banks, viz Jammu Rural Bank and Kamraz Rural Bank both sponsored by J&K Bank, operating in erstwhile J&K State, into a single RRB under the name of "J&K GRAMEEN BANK" with its Head Office at Jammu.

The operational area of the bank covers eleven (11) Districts in the UT of J&K & two (2) districts in the UT of Ladakh which includes 212 branches in UT of J&K and 4 branches in UT of Ladakh. The focus of the bank is to make the banking services accessible to the general masses across both the UTs.

The bank was established primarily to strengthen availability of basic banking facilities in the remote rural areas, mobilize savings from rural masses that were not adequately served by Commercial Banks, provide credit facilities to carry out the economic activities under agriculture, cottage and small industries, retail trade, dairy and other allied activities etc. in the process pushing the growth of the rural economy, ultimately leading to prosperity and employment generation.

In order to become more customer friendly the Bank has come out with charter of its services for the benefit of our customers. This charter not only explains our commitment and responsibilities along with the redressal mechanism but also specifies the obligation on the part of customers for healthy practices in customer-banker relationships. The "**Citizens' Charter**" has been prepared to promote fair banking practices and to give information in respect of various activities relating to customer service.

**Philosophy of the LOGO of J&K Grameen Bank**

The tree is representative of typical rural ambience. A Large tree is considered as focal point of socio-economic development in a village under the shade of which all important decisions related to development of village are taken.

The tree also signifies a symbol identity of providing shade, shelter, nutrition etc. to all without any discrimination. It is an all en-compassing, benign and towering existence that the symbol portrays to depict.

**APPLICATION OF CHARTER**

This document 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. Loans and advances may have specific terms and conditions not mentioned in the Charter.

Copy of the Citizens' Charter shall be available on request to all our customers at our branches, regional offices and at our web site. We will ensure that all our staff members are aware of the commitments contained in this document.

Information given is subject to change/revision. The Bank will endeavor to update the information on the website when changes are made. We request all our customers to keep us informed of their experiences about the customer services rendered at our branches and feel free to comment on the Citizens Charter. Your feedback will help us evaluate, improve and widen our range of services.

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**KEY COMMENTS**

**OUR KEY COMMITMENTS TO CUSTOMERS:**

- I. We promise that we will act courteously, fairly and reasonably in all our dealings.
- II. We will make sure that our documents and procedures are clear and not misleading and given clear information about our products and services.
- III. When you have chosen an account or service we will give you clear information about how it works, the terms and conditions and the interest rates which apply to it.
- IV. We will help you use your account or service by sending you regular statements on demand / request (where appropriate) and we will keep you informed about changes to the interest rates, charges or terms and conditions.
- V. We will deal quickly and sympathetically with things that go wrong by correcting mistakes quickly, handling complaints quickly and reversing any bank charges applied in error.
- VI. We will treat all your personal information as private and confidential, and operate secure and reliable banking and payment systems.
- VII. We will publicize our Citizens' Charter, have copies available and make sure that our staff is trained to put it into practice.

**WE EXPECT OUR CUSTOMERS TO:**

- I. To help us meet the "Know Your Customer (KYC)" guidelines at the time of opening the account. 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.
- II. Take precautions that are indicated for protection of their accounts.
- III. Avail services like Debit Card, Mobile Banking, Electronic Fund Transfer like NEFT & RTGS, SMS Alert etc. offered by the branch.
- IV. Avail nomination facility for their accounts and safe deposit lockers.
- V. Not to introduce any person not known personally.
- VI. Pay service charges for non-maintenance of minimum balances, return of cheques, remittances, collections etc. The details of charges are available on the Bank's web site and also with our branches.
- VII. Provide valuable feedback on our services so as to enable us to correct our mistakes and improve our customer service.

**GENERAL TERMS AND CONDITIONS OF SERVICE FOR SAVINGS BANK ACCOUNT**

- I. Savings Bank Accounts (SB A/Cs) are designed to help customers inculcate the habit of savings. It helps the customers keep their surplus funds with the bank and earn interest while providing the flexibility for withdrawals.
- II. SB A/cs can be opened by an eligible individual in single name or jointly with others and by certain organizations/agencies approved by RBI.
- III. The prospective customer will need to comply with the “Know Your Customer (KYC)/AML” guidelines which are mandatory. The objective of KYC/AML guidelines is to prevent misuse of the banking system intentionally or unintentionally for criminal purposes/ money laundering and other fraudulent activities. The KYC/AML guidelines also help banks to understand their customers better.
- IV. The customer identification will be on the basis of documents provided by the customer as (a) Proof of Identity and (b) Proof of Address. The customer has to submit the prescribed application form along with Photographs in all cases. No separate proof of address is required for current address and Single OVD document for proof of identity and proof of address can suffice.

Officially Valid Documents - OVD (certified copy of OVD to be obtained)			
S.No.	OVDs	Proof of Identity	Proof of Address
1.	Passport	Yes	Yes
2.	Election ID / Voters' ID card	Yes	Yes
3.	Driving License (laminated/non -laminated)	Yes	Yes
4.	Job card issued by NREGA duly signed by an officer of the State	Yes	Yes
5.	Letter issued by National Population Register (NPR) containing details of name and address.	No	Yes
6.	Proof of Possession of Aadhaar (i) Aadhaar Letter/ Card*	Yes	Yes

*Note: Copy of Permanent Account Number (PAN) in the name of the Individual duly validated in PAN/TAN application of the bank or Form No. 60 is mandatory.*

*Note: In case of joint accounts, all applicants would be required to establish their identity and address independently.*

- V. **Basic Savings Bank Deposit Account:** - Branches may open accounts for those customers who do not want to maintain prescribed Average Monthly Balance. There is no relaxation w.r.t. KYC & AML guidelines.
- VI. The applicant(s) will need to come to the branch, in person, for opening the account and will sign at the relevant places in the presence of a Bank Official.
- VII. The Bank is required to obtain Permanent Account Number (PAN) of the customer or declaration in Form No. 60 or 61 as per the I.T. Act (vide Section 139A) from the person opening the account.
- VIII. Interest @2.90 % p.a. with quarterly rests is paid on SB A/Cs on the daily product basis. The interest rate and the method of application are subject to changes from time to

- time.
- IX. A passbook is issued in all Savings Bank Accounts. Passbooks are immediately updated across the counter on request. Cheque books are issued on request.
- X. Service charges are applicable for cheques returned unpaid.
- XI. Payment by withdrawal slip to third parties is not allowed.
- XII. Standing Instructions (S.I.) are accepted in SB A/Cs without Service charges.
- XIII. The average monthly balance (AMB) required to be maintained in a Savings Bank account is as under:

S.NO	Nature of Account	Charges
1	Small Account (Minimum AMB: NA)	NIL
2	MGNREGA Small Account. (Minimum AMB: NA)	NIL
3	Pension Account. (Minimum AMB: NA)	NIL
4	Basic Saving Bank Deposit Account (Minimum AMB: NA)	NIL
5	SB Account Government. (Minimum AMB: NA)	NIL
6	(i) SB A/C without cheque facility: Minimum AMB: ₹500- (ii) SB A/C with cheque facility: Minimum AMB: ₹1000-	₹5 plus GST per ₹100 of the shortfall or part thereof from Average Monthly Balance Requirement OR ₹50/- per month + GST, whichever is lower
7	Premium SB Account: Minimum AMB: ₹25,000-	₹5 plus GST per ₹100 of the shortfall or part thereof from Average Monthly Balance Requirement OR ₹500/- per month + GST, whichever is lower
8	Premium Plus SB Account: Minimum AMB: ₹50,000-	₹5 plus GST per ₹100 of the shortfall or part thereof from Average Monthly Balance Requirement OR ₹1000/- per month + GST, whichever is lower
9	Gold SB Account: Minimum AMB: ₹1,00,000-	₹5 plus GST per ₹100 of the shortfall or part thereof from Average Monthly Balance Requirement OR ₹1500/- per month + GST, whichever is lower

- XIV. No customer introduced operations (withdrawals/drawings/deposits) for the last 24 months render a Savings Bank Account as “inoperative”.
- XV. For details of service charges applicable to savings bank accounts, please ask your Business Unit. Service charges are also available on the Bank's web site.
- XVI. The service charges/minimum balance requirements are subject to change. For the latest rates please feel free to contact the branch where you maintain the account or call our toll free helpline number 1800-889-0457.

### **GENERAL TERMS AND CONDITIONS OF SERVICE FOR CURRENT ACCOUNT**

- I. Current Accounts (CD A/Cs) can be opened by individuals, partnership firms, private and public limited companies, HUFs/ specified associations, societies, trusts etc.
- II. Formalities/procedures relating to opening of Current Accounts for individuals are same as those mentioned for Savings Bank Accounts. For proprietorship firms, partnership firms, limited companies HUFs, trusts etc. the documentation formalities will be provided to you on request.
- III. No interest is payable on credit balances in Current Accounts.
- IV. The customers may receive the statements of account according to the frequency desired by them.
- V. Cheque books are issued to all Current Account holders and all withdrawals should be made only through cheques. A cheque should not be issued for an amount of less than Rs. 50/- .Cheque book charges and No. of cheques issued free of cost per year are as under:

<u>D1</u>	<u>Account Type</u>	<u>Free cheque leaves per year</u>
D1.1	General Savings Bank Account	20
D1.2	Premium SB Accounts	25
D1.3	Premium Plus SB Accounts	25
D1.4	Gold SB Accounts	50
D1.5	General Current Account	50
D1.6	Premium Current Account and Borrowal Accounts with limits below ₹10.00 lakhs	100
D1.7	Premium Plus Current Account, and Borrowal Accounts with limits of or above ₹10.00 lakhs & less than ₹20.00 lakhs	100
D1.8	Gold Current Accounts, Special CD Accounts of Educational Institutions/ Petrol Pumps and Borrowal Accounts with limits above ₹20.00 lakhs	200



<b>D2</b>	<b>Charges per cheque leaf beyond free limits as mentioned at D1</b>	₹4/- plus GST per cheque leaf for SB Accounts. ₹3/- plus GST per cheque leaf for Current Accounts, Cash Credit Accounts & SOD Accounts. Free for accounts of JKGB Staff / JKGB Staff Pensioners.
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- VI. A cheque which is presented more than 3 months after the date of issue will be treated as "stale" and shall not be paid. Such cheques shall be paid only after revalidation by the drawer.
- VII. Cheques should not be drawn without adequate balance or against un-cleared effects, in order not to attract the penal provisions of section 138 of the Negotiable Instruments Act.
- VIII. The cheque book should be kept safely to prevent any misuse and consequential loss to the depositor(s). The loss of any cheque or the cheque book should be promptly reported to the Bank.
- IX. Payment of a cheque can be stopped by the drawer, by giving notice in writing to the branch or through mobile banking mentioning full details of the cheque, before the cheque is presented for payment. The Bank will not pay this cheque after recording 'stop payment' in its books.
- X. Standing Instructions (S.I.) are accepted in Current Accounts.
- XI. As per RBI directive, the applicant for Current Account should declare in the account opening form or separately that he/they is/are not enjoying any credit facility with any Bank and if he/they does/do enjoy any credit facility, he/they should declare full particulars thereof indicating the name of the Bank/BU concerned.
- XII. The Average Monthly Balance (AMB) required to be maintained in a Current Account is as under:

S.No	Nature of Account	Charges
1	Current Account Government. (Minimum AMB: NA)	NIL
2	General CD A/C (Minimum AMB: ₹ 5,000/-)	₹300/- Plus GST per Month
3	Premium CD A/C (Minimum AMB: ₹ 50,000/-)	₹500/- Plus GST per Month

4	Premium Plus CD A/C (Minimum AMB: ₹ 1,00,000/-)	₹1000/- Plus GST per Month
5	Gold CD A/C (Minimum AMB: ₹ 2,50,000/-)	₹2000/- Plus GST per Month
6	Special CD A/C for Educational Institutions/ Petrol Pumps (Minimum AMB: ₹ 1,00,000/-)	₹1000/- Plus GST per Month

- XIII. Facilities like local clearing, immediate credit of outstation cheques etc. are as applicable to savings accounts.
- XIV. The service charges/AMB requirements are subject to change. For the latest rates please feel free to contact the branch where you maintain the account or call our helpline number.
- XV. Bank has implemented Positive Pay system (PPS) using two platforms namely branch & Mobile Banking Channel. The concept of Positive Pay involves a process of reconfirming key details of large value cheques. Under this process, the issuer of the cheque submits minimum details (like date, name of the beneficiary / payee, amount, etc.) of that cheque to the drawee bank, details of which are cross checked with the presented cheque by CTS.
- XVI. Customer needs to submit PPS form with fields like Cheque Number, Cheque Date, Name of Beneficiary, Cheque Amount etc shall be required. Branches shall encourage customers issuing high volume cheque (Rs. 5,00,000/- & above) to mandatorily submit PPS Form. Customers may submit consent form in any branch of the bank or through m-Bank application of the bank.

**GENERAL TERMS AND CONDITIONS OF TERM DEPOSITS ACCOUNT:**

- I. Term Deposit Accounts can be opened by individuals, partnership firms, private and public limited companies, HUFs/specified associations, societies, trusts etc.
- II. Formalities/procedures relating to identification and introduction for opening of Term Deposit Accounts in the name of individuals are same as those mentioned for Savings Bank Account. For term deposit accounts of limited companies, partnership firms, societies, trusts etc. the documentation formalities will be made available on request.
- III. The Bank is required to obtain Permanent Account Number (PAN) of the customer or declaration in Form No. 60 or 61 as per the I.T. Act (vide Section 139A) from the person opening the account.
- IV. Term Deposit Accounts can be opened for a minimum period of 7 days and maximum period of 10 years. The minimum/maximum periods are subject to change.
- V. The rates of interest vary depending on the period of deposit. The rates applicable as on date can be obtained from the branch and is also available at our web site. Interest is payable at quarterly intervals or at the time of maturity. Interest is also payable monthly at discounted rates.

- VI. The Bank issues receipt (Term Deposit Receipt - TDR) for amounts kept in each term deposit account.
- VII. Premature closure of Term Deposit is normally allowed, however the rate of interest payable will be the applicable rate for pre-matured closure as prescribed in Comprehensive Deposit Policy of the Bank. The Term Deposits can be rolled over to take benefit of any interest rate escalation without penalty provided the new deposit period chosen is more than the residual period of original deposit. The penal provisions for premature closure are subject to change from time to time and may also vary with deposit schemes.
- VIII. Loan facility is available against Term Deposits as per scheme guidelines except deposits under Tax Saver Deposit Scheme.
- IX. Depositors can give instructions at the time of opening the account for payment of maturity proceeds to their accounts or by Demand Draft/NEFT or for renewal of the deposit for the period of their choice. In the absence of any instructions from customer, the bank will renew the deposit on due date for the same period for which the matured deposit was placed.
- X. The maturity proceeds will be credited to the current/savings bank account of the depositor if exceeding Rs. 20,000/-. Interest on Term Deposits is subject to Tax deducted at source. Exemptions are allowed under certain conditions as specified under the Income tax Act 1961. The full particulars of tax provisions applicable will be provided on request.
- XI. Depositors may furnish Form 15G or Form 15H in triplicate to receive interest without tax deduction at source (TDS) if their income from all sources including interest is below the IT exemption limit and they have a valid PAN.
- XII. The Bank will issue TDS certificates for the tax deducted.
- XIII. In case of auto-renewal instructions, the account shall continue to be renewed on the basis of initial mandate by customer till the total tenure of all the successive renewals undertaken through auto-renewal is not more than 10 years. Subsequently, the account shall be transferred to overdue head as per the policy on overdue deposits unless fresh mandate is provided by the account holder/s.

**NOMINATION FACILITY:**

- I. Nomination facility is available for all deposit accounts, articles in safe custody and safe deposit lockers.
- II. 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.
- III. Nomination can be made, cancelled or varied by the account holder anytime during his/her life time. While making nomination, cancellation or variation, witness is required and the request should be signed by all account holders.
- IV. Nomination can be made in favour of a minor also. During the period the minor does not attain majority, the natural guardian will receive the amount on the minor's behalf.
- V. For the existing accounts where nomination is not made, the account holder/s can do so by filling up form available with the branches.
- VI. The right of nominee to receive payment from the Bank arises only after the death of the depositor in single account and death of all depositors in case of joint accounts.
- VII. Customers (new as well as existing) are advised to avail nomination facility, if they have not availed so far. In case the depositor(s) do(es) not wish to make nomination, the same should be recorded on the account opening form by the depositor(s) with their full signature.

**OTHER SCHEMES AND FACILITIES**

- (a) Various other deposit schemes to meet the requirements of individual depositors, like Smart Saver Deposit Scheme, Girls Pride Scheme, Flexi Recurring Scheme, etc. are also available with the Branches of the Bank. Detailed information on these schemes is available from our branches and on bank's website.
- (b) Deposit Schemes for Senior Citizens: The fixed deposits of senior citizens (60 years and over) attract additional interest of 0.50% for all maturity periods. These are subject to change. The additional interest of 0.50% shall not be payable in case of fixed deposits contracted under smart saver scheme and term deposits under non-withdrawal term deposit scheme.
- (c) Exchange of soiled/mutilated currency notes: All the branches of the Bank will exchange freely soiled/slightly mutilated currency notes and certain other types of mutilated currency notes of all denominations. The Bank 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.
- (d) Safe Deposit Lockers: This ancillary service available at select branches is by hiring a locker by an individual, firms, limited companies etc. for which rent is payable in advance. Nomination facility is available to the hirer. Terms and conditions and annual hire charges can be obtained from the branches. The hire charges are also available on clicking the link "Service Charges Schedule" on the home page of the Bank's website.
- (e) Instant Chip Based Rupay Debit card is issued to all savings bank and current account holders as per charges mentioned in Service Charges Schedule.
- (f) Mobile Banking (JKGB m-Bank): Mobile banking application is compatible on Android and IOS phones with Internet facility. The following services have been made available through Mobile Banking Application:
  - (a) Online registration using Debit card or through token from branch
  - (b) Fund transfer within Bank to other Accounts
  - (c) Interbank Fund Transfer using NEFT
  - (d) Funds Transfer using IMPS
  - (e) Balance Inquiry
  - (f) Mini Statement
  - (g) Cheque Stop
  - (h) Reset MPIN
  - (i) Re-KYC Confirmation

**SERVICE TO SPECIAL CUSTOMERS**

**A. Pensioners and Senior Citizens:-**

- I. There will be prioritized service for senior citizens, physically challenged persons by effective crowd / people management/ designated officials at branches/ ramps etc.
- II. The needs of the senior citizens and the physically challenged persons will also be an important input for Bank in deciding on the branch location and its access.

**EXPECTATIONS FROM CUSTOMERS FOR QUALITATIVE AND EFFICIENT SERVICES**

1. Check your statement of account or passbook regularly.
2. Bring pass book while withdrawing cash from savings bank account through withdrawal slip. Get pass book updated from time to time.
3. Ensure safe custody of cheque book and pass book. Pass book, Cheque book, ATM/Debit Card not to be kept together.
4. Preferably use personalized Cheque-books.
5. Issue crossed/account payee cheques as far as possible.
6. 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.
7. While tendering the cheques at the branch for collection / dropping the cheques in drop box, acknowledgement can be obtained from the branch officials on request.
8. 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.
9. Not to issue cheque without adequate balance; maintain minimum balance as specified by the bank.
10. Use nomination facility.
11. Note down account numbers, details of FDR, locker number, etc. separately.
12. Inform change of address, telephone/ mobile number etc. to the branch.
13. Inform loss of demand draft, fixed deposit receipt, cheque leave(s)/book, key of locker, etc. immediately to the Branch.
14. Pay interest, installments, locker rent and other dues on time.
15. Operate account regularly to maintain the status as operative/Active.
16. Avail standing instructions facility for repeat transactions.
17. Ensure safe custody of debit/ATM card. Wherever signature on the card is mandatory, it should not be left unsigned.
18. Ensure confidentiality of password/PIN for mobile banking and Debit Card.
19. In case of loss of ATM/Debit card, notify your branch or bank's call centre to take immediate steps to prevent the same from being misused.
20. Never leave ATM/Debit card unattended. Do not bend ATM/Debit card.
21. Do not give account details, OTP, PIN, password or any other security information to anyone. Memorize personal identification number (PIN) and change it on regular basis.
22. Memorize CVV and erase the same written at back of Debit Cards
23. Not to respond to any unauthorized email/ phone Call/ SMS/ online Link asking for password /PIN.
24. Avail SMS alert facility and notify any change in mobile number.
25. Change Mobile banking MPIN regularly.
26. Always logout from mobile banking application before closing the window.
27. Cooperate with the Bank/ police / any other investigating agency, for any investigation on any disputed transaction in your account.
28. Bring any deficiency in services to the notice of the bank.
29. Furnish the nominations for deposit accounts/ lockers.
30. Correct PAN number/form 15G or 15H is to be furnished at the commencement of financial year.
31. Account holder is to ensure that account is not used for money laundering or for any fraudulent transaction.
32. Customer obligation - Proper utilization of Bank Loan and Timely Repayment.

## **GRIEVANCE REDRESSAL MECHANISM**

- I. **Grievance Matrix:** The Bank has a three-tier escalation mechanism for customer grievances, as given below:

**If you have any grievances / complaints, please approach the  
BRANCH MANAGER**

**If your complaint is unresolved at the branch level, you may approach the  
REGIONAL MANAGER**

**If your complaint is unresolved at the Regional Office level, you may approach the  
CHIEF OF AUDITS, INSPECTION & VIGILANCE**

C/o Audit, Inspection & Vigilance Deptt, J&K Grameen Bank

HO Narwal, Jammu – 180006, Telephone: 9797200586

Email: [grievance.hoj@jkgb.in](mailto:grievance.hoj@jkgb.in)

**In case the complaint is not redressed within 30 days or if you are not satisfied with  
our grievance redressal, you may approach the  
RBI BANKING OMBUDSMAN**

Complaint lodging portal: <https://cms.rbi.org.in>

**A Centralized Receipt and Processing Centre (CRPC) has also been set  
up at RBI, Chandigarh for receipt and initial processing of physical  
complaints in any language.**

**Address:** "Centralised Receipt and Processing Centre, Reserve Bank of India, 4th Floor,  
Sector 17, Chandigarh – 160017, RBI Contact Centre - 14448

For help in ATM-cum-Debit card related operations, a customer may  
contact the nearest card issuing branch or e-mail at [helpdesk@jkgb.in](mailto:helpdesk@jkgb.in).