

Regional Consumer Banking Group - Retail

CUSTOMER SERVICE POLICY

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1	-	Grievance Policy	
2	-	Comprehensive Deposit Policy	
3	-	Cheque Collection Policy	
4	-	Customer Compensation Policy	
5	-	Policy on Customer Rights	
6	-	Fair Dealing Process	
7	-	Fair Practices Code for Lenders Citizen's Charter	
8	-	Code of Conduct for Direct Selling Agents	
9	-	Code for Collection of Dues and Repossession of Security	
10	-	RBI/2015-16/59 DBR No.Leg.BC.21/09.07.006/2015-16 Master Circular on Customer Service in Banks	
11	-	RBI/2017-18/89 DBR.No.Leg.BC.96/09.07.005/2017-18 Statement on Developmental and Regulatory Policies - October 4, 2017- Banking Facility for Senior Citizens and Differently Abled Persons	

Associated Applications

No.	Application Code	Application Name	
1	CRMIN	Microsoft Dynamics CRM	
2	Finacle	FINACLE	

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1 Introduction

Customer service has great significance in the banking industry. The banking system in India today has perhaps the largest outreach for delivery of financial services and also serves as an important service channel for meeting financial needs of individuals and entities.

Depositors' interest forms the focal point of the regulatory framework for banking in India. There is a widespread feeling that the banking system requires significant enhancement on customer service levels and there does exist a level of disenfranchisement of the depositor. There is therefore, a need to correct this trend and start a process of empowering the depositor.

Banking, by definition, means acceptance of deposits from the public for the purpose of lending and investment. Like depositors, the bank should ensure that interest of borrowing customers is also protected and dealt fairly.

Reserve Bank, as the regulator of the banking sector has been pro-actively engaged with banks in the review, examination and evaluation of customer service in banks. They issued Master Circular on Customer Service dated November 03, 2008. DBS Policy on Customer Service takes into account the RBI directives and guidelines contained in this circular.

This document outlines the Customer Service Policy applicable to all customer engagement channels in DBS Bank, India. The Policy has been approved by the IMC (India Management Committee) of DBS Bank, India.

The policy will be subject to review by the IMC once a year. Any minor modifications shall be approved by the IMC through e-mail circulation.

1. Policy for General Management of Branches

Customer' includes:

- a person or entity that maintains an account and/or has a business relationship with the bank;
- one on whose behalf the account is maintained (i.e. the beneficial owner);
- beneficiaries of transactions conducted by professional intermediaries, such as Stock Brokers, Chartered Accountants, Solicitors etc. as permitted under the law,
- any person or entity connected with a financial transaction which can pose significant reputational or other risks to the bank, say, a wire transfer or issue of a high value demand draft as a single transaction.

The Banks' operating systems is to be oriented towards providing consistent and quality customer service and should periodically be assessed to study its impact on customer service. The IMC will be the approving body for the Customer Service policy for general management of all DBS India branches which shall include the following aspects.

These need to be adopted for every new branch roll-out.

- (a) Providing infrastructure facilities for bestowing particular attention to providing adequate space, proper furniture, drinking water facilities, with specific emphasis on pensioners, senior citizens, disabled persons, etc.
- (b) Providing entirely separate enquiry counters at large branches in addition to a regular reception counter.
- (c) Displaying indicator boards at all the counters in English, Hindi as well as in the relevant regional language. Business posters at semi-urban and rural branches of banks should also be displayed in the relevant regional languages.
- (d) Posting roving officials to ensure employees' response to customers and for helping out customers in putting in their transactions.
- (e) Providing customers with booklets consisting of all details of service and facilities available at the bank in Hindi, English and the concerned regional languages, if required by customers.
- (f) Use of Hindi and regional languages in transacting business by banks with customers, including communications to customers.
- (g) Reviewing and improving upon the existing security system in branches in line with DBS Group Standards so as to instill confidence amongst the employees and the public.
- (h) Wearing on person DBS Identity Card displaying photo and name thereon by the employees.

- (i) Periodic change of desk and entrustment of elementary supervisory jobs.
- (j) Training of staff in line with customer service orientation. Training in Technical areas of banking to the staff at delivery points. Adopting innovative ways of training / delivery ranging from job cards to roving faculty to video conferencing.
- (k) Visit by senior officials from controlling offices and Head Office to branches at periodical intervals for on the spot study of the quality of service rendered by the branches.
- (l) Rewarding the best branches from customer service point of view by annual awards/running shield.
- (m) Customer service audit, customer surveys.
- (n) Holding customer relation programs and periodical meetings to interact with different cross sections of customers for identifying action points to upgrade the customer service with customers.
- (o) Clearly establishing a New Product and Services Approval Process which should require approval by the IMC on issues which compromise the rights of the Common Person.
- (p) Appointing Quality Assurance Officers who will ensure that the intent of policy is translated into the content and its eventual translation into proper procedures.

2 Customer Service: Institutional Framework

Commitment to hassle-free service to the customer at large and the Common Person in particular under the oversight of the Board (IMC) should be the responsibility of the Board.

2.1 Customer Service Committee of the Board

The Bank shall constitute a Customer Service Committee of the Board and include experts and representatives of customers as invitees to enable the bank to formulate policies and assess the compliance thereof internally with a view to strengthening the corporate governance structure in the banking system and also to bring about ongoing improvements in the quality of customer service provided by the banks. The Terms of the Reference of the Customer Service Committee will be approved by IMC.

2.1.1 Role of the Customer Service Committee

Customer Service Committee of the Board, illustratively, could address the following: -

- formulation of a Comprehensive Deposit Policy
- issues such as the treatment of death of a depositor for operations of his account
- product approval process with a view to suitability and appropriateness
- annual survey of depositor satisfaction
- tri-ennial audit of such services.
- Review of customer complaints of depositors as well as borrowing customers raised to Banking Ombudsman and satisfaction of these complaints.

Besides, the Committee could also examine any other issues having a bearing on the quality of customer service rendered.

2.1.2 Monitoring the implementation of awards under the Banking Ombudsman Scheme

The Committee should also play a more pro-active role with regard to complaints / grievances resolved by Banking Ombudsmen of the various States. The Bank will ensure that the Awards of the Banking Ombudsmen are implemented expeditiously and with active involvement of Top Management. Further, with a view to enhancing the effectiveness of the Customer Service Committee, the banks will also :

- (a) place all the awards given by the Banking Ombudsman before the Customer Service Committee to enable them to address issues of systemic deficiencies existing in banks, if any, brought out by the awards; and
- (b) place all the awards remaining unimplemented for more than three months with the reasons thereof before the Customer Service Committee to enable the Customer Service Committee to report to the Board such delays in implementation without valid reasons and for initiating necessary remedial action.

2.1.3 Board Meeting to Review and Deliberate on Customer Service

Customer service / customer care aspects in the bank will be reviewed and a detailed memorandum in this regard is to be submitted to the IMC, once every six months and initiate prompt corrective action wherever service quality / skill gaps have been noticed.

2.2 Standing Committee on Customer Service

Bank will convert the existing Ad hoc Committees into a Standing Committee on Customer Service. The Ad hoc Committees when converted as a permanent Standing Committee cutting across various departments can serve as the micro level executive committee driving the implementation process and providing relevant feedback while the Customer Service Committee of the Board would oversee and review / modify the initiatives. Thus the two Committees would be mutually reinforcing with one feeding into the other. The Terms of the Reference of the Standing Committee will be approved by IMC. With the conversion of the Ad hoc Committees into Standing Committees on Customer Service, the Standing Committee will act as the bridge between the various departments of the bank and the Board / Customer Service Committees of the Board.

2.3 Branch Level Customer Service Committees

The Branch Level Customer Service Committee is to be formed to meet at least once a month to study complaints/ suggestions, cases of delay; difficulties faced / reported by customers / members of the Committee and evolve ways and means of improving customer service. The Branch Level Service Committees should include at least one customer, preferably a senior citizen. The Terms of the Reference of the Branch Level Service Committees will be approved by the Customer Service Committee.

As and when new branches are open for operation, the Branch Level Customer Service Committees need to be formed to ensure active participation by the customers from the respective locations. Recorded minutes of these monthly meetings will be maintained with the Branch Manager / Customer Service Managers, and a copy forwarded to Head – Customer Experience (CBG, India) & Head – Customer Experience (IBG, India)

The feedback / suggestions received from the customers will be discussed in the quarterly standing committee held every quarter.

2.4 Nodal department/ official for customer service:

The Bank will have a nodal department / official for customer service in the Corporate Office with whom customers with grievances can approach in the first instance and with whom the Banking Ombudsman and RBI can liaise. The Bank will appoint the official in charge of this function at the Corporate Office in Mumbai and inform all concerned.

3 IMC approved policies on Customer Service

The Bank is required to have a board approved policy for the following:

1. Comprehensive Deposit Policy
2. Cheque Collection Policy
<https://www.dbs.com/in/iwov-resources/pdf/related-links/cheque-collection-policy.pdf>
3. Customer Compensation Policy
<https://www.dbs.com/in/iwov-resources/pdf/related-links/compensation-policy.pdf>
4. Customer Grievance Redressal Policy:
https://www.dbs.com/in/treasures/common/Redressal-of-complaints-and-grievances.page?pid=in_tre_home_foot_GrievanceRedressal_01092014

The above policies will be placed on the Bank's website. Copies of the above policies will be available to customers at request. A notice to that effect will be placed at all branches. A copy of the service guide encompassing the salient

features of the above policies will be given to all customers. The Bank has in place a Service Guide and policies encompassing the points mentioned above which have been put up on the Bank's website.

Branches need to ensure all possible efforts are made for disseminating the policies by displaying them on the notice board as well. The customers duly informed of the changes in the policies formulated by them from time to time.

4 Financial Inclusion

4.1 Basic Savings Bank Deposit Account (BSBDA)

The Bank will offer all its customers 'Basic Savings Bank Deposit Account' in line with the guidelines laid down from time to time.

The 'Basic Savings Bank Deposit Account' should be considered a normal banking service available to all. The FAQ's will be available with the staff at the branches to enable them to address any queries.

4.2 IT-enabled Financial Inclusion

Wherever possible, the Bank will endeavor to increase the banking outreach to the remote corners of the country with affordable infrastructure and low operational costs with the use of appropriate technology. The Bank would ensure that the solutions developed are:

- highly secure,
- amenable to audit and
- follow widely accepted open standards to allow inter-operability among the different systems adopted by different banks.

4.3 Printed material in trilingual form

The Bank will ensure that banking facilities percolate to the vast sections of the population and should make available all printed material used by retail customers including account opening forms, pay-in-slips, passbooks etc. in trilingual form i.e. English, Hindi and the concerned Regional Language.

4.4 Rights of Transgender Persons – Changes in bank forms/ applications etc

Bank will not distinguish services on basis of caste, gender etc., 'third gender' in all forms/applications etc. prescribed by the Reserve Bank or the banks themselves, wherein any gender classification is envisaged.

5 Opening / Operation of Deposit Accounts

The Bank has a Service Guide and varied policies encompassing the opening and operation of deposit accounts which has been put up on the Bank's website <https://www.dbs.com/in/treasures/common/services.page>

Opening of Current Accounts –

- (i) Keeping in view the importance of credit discipline for reduction in NPA level of banks, the bank, at the time of opening current accounts, insist on a declaration stating that the account holder is not enjoying any credit facility with any other bank. The Bank ensures that specific no objection certificate is obtained from lending bank(s), before opening current account.
- (ii) If no reply is received from existing lending banks, after waiting period of a fortnight the account is opened.
- (iii) In case of prospective customer is a corporate, enjoying credit facilities from more than one bank, than no-objection certificate is sought from lead bank or concerned banks in case of multiple banking arrangement.
- (iv) The communication to all the banks with respect to current account opening, is done through Nodal office – account opening, of the bank as directed by IBA circular C & I –II/2017-18/2909 dated June 07, 2017

6 Levy of Service Charges

The service charges will be approved by IMC/New proposed committee. The charges will be reasonable and not out of line with the average cost of providing these services.

The Bank has displayed the charge schedule on the website and the same is updated from time to time for easy access and retrieval by the customers. A copy of the charges will be made available to customers at the branches on request.

Treasures Savings account charges

<https://www.dbs.com/in/iwov-resources/pdf/related-links/tariff-schedule-treasures.pdf>

Mutual Funds Charges

<https://www.dbs.com/in/iwov-resources/pdf/related-links/dbs-mutualfundtariff.pdf>

Personal Banking Charges

<https://www.dbs.com/in/iwov-resources/pdf/related-links/tariff-schedule.pdf>

Home Loan

<https://www.dbs.com/in/iwov-resources/pdf/loans/schedule-of-charges.pdf>

Current Account and Trade services.

<https://www.dbs.com/in/iwov-resources/pdf/related-links/current-account-tariff-sheet.pdf>

7 Service at the counters

7.1 Banking hours / working days of bank branches

The bank will observe public holiday on second and fourth Saturdays from September 01, 2015; and will observe full working days on Saturdays other than second and fourth Saturdays (referred to as working Saturdays)

Banks will function for public transactions at least for 4 hours on week days and 2 hours on Saturdays in the larger interest of public and trading community. Extension counters, Satellite Offices, one-man offices or other special class of branches may remain open for such shorter hours as may be considered necessary.

The working hours of the branches are:

Monday to Friday – 10.00 am to 4.00 pm

Working Saturday – 10.00 to 4.00 pm

7.2 Changes in banking hours

The bank may fix, after due notice to its customers, whatever business hours are convenient to it i.e., to work in double shifts, to observe weekly holiday on a day other than Sunday or to function on Sundays in addition to the normal working days, subject to observing normal working hours for public transactions referred RBI Customer Service Circular.

Actual hours of operations will vary from branch to branch and will depend upon the customer convenience in each location. Customers will be given at least one month's notice prior to change in branch timings.

In order to safeguard banks' own interest, a bank closing any of its offices on a day other than a public holiday, will have to give due and sufficient notice to all the parties concerned who are or are likely to be affected by such closure.

The banks' branches in rural areas can fix the business hours (i.e. number of hours, as well as timings) and the weekly holidays to suit local requirements. This may, however, be done subject to the guidelines given in the RBI Customer Service circular.

7.3 Commencement / Extension of working hours

Commencement of employees' working hours 15 minutes before commencement of business hours will be made operative by banks at branches in metropolitan and urban centres. The banks will take into consideration the recommendation taking into account the provisions of the local Shops and Establishments Act.

The branch managers and other supervising officials should, however, ensure that the members of the staff are available at their respective counters right from the commencement of banking hours and throughout the prescribed business hours so that there may not be any grounds for customers to make complaints.

Bank will ensure that no counter remains unattended during the business hours and uninterrupted service is rendered to the customers. Further, the banks should allocate the work in such a way that no Teller counter is closed during the banking hours at their branches.

All the customers entering the banking hall before the close of business hours should be attended to.

7.4 Priority service Counters/Preference to Senior Citizens, Differently abled persons

Our branches ensure that tent cards are prominently displayed at our counters which will be providing Priority Service to Senior Citizens and Differently-abled Customers.

8 Guidance to customers and Disclosure of Information

8.1 Assistance/guidance to customers:

All branches, except very small branches should have “Enquiry” or “May I Help You” counters either exclusively or combined with other duties, located near the entry point of the banking hall. Customer Service Managers to ensure that the “May I Help You” and no counter remains unattended during the business hours and uninterrupted service is rendered to the customers. Additionally, no Teller counter is closed during the banking hours at their branches.

8.2 Display of time norms:

Time norms for specialized business transactions should be displayed predominantly in the banking hall. Customer Service Managers (CSM's) /Branch Operations Managers will ensure that all the customers entering the banking hall before the close of business hours should be attended to.

8.3 Display of information by banks – Comprehensive Notice Board

A format has been devised by Reserve Bank for display of information relating to interest rates and service charges etc. which would enable the customer to obtain the desired information at a quick glance. The Bank ensures the requisite data is updated and displayed on a timely basis in the given format.

8.3.1 Notice Boards

The Comprehensive notice board in at the branches will be as per the instructions and format mentioned in the Annex II of the RBI circular on Customer service.

8.3.2 Booklets/Brochures

The detailed information as indicated in Para (E) of Annex II (RBI Circular - Customer Service Circular) may be made available in various booklets / brochures as decided by the bank. These booklets / brochures may be kept in a separate file / folder in the form of ‘replaceable pages’ so as to facilitate copying and updation. In this connection, banks may also adhere to the following broad guidelines:

The file / folder may be kept at the customer lobby in the branch or at the ‘May I Help You’ counter or at a place that is frequented by most of the customers. The language requirements (i.e. bilingual in Hindi speaking states and trilingual in other states) may be taken into account. While printing the booklets it may be ensured that the font size is minimum Arial 10 so that the customers are able to easily read the same. Copies of booklets may be made available to the customers on request.

8.3.3 Website

The detailed information as indicated in Para (E) of Annex II (RBI Circular - Customer Service Circular) will be made available on the bank's web-site (Home page).

8.4 Display of information relating to Interest Rates and Service Charges – Rates at a quick glance

The bank will ensure that the interest rates and the service charges are displayed in line with the RBI circular on Customer Service. This would include display of Base Rate & MCLR for various maturities and other service charges for corporate customers.

8.5 Display of information by banks-

The bank will adhere to the recommendations of Working Group on Pricing of Credit.

(a) Website:

1. The interest rate range of contracted loans for the past quarter for different categories of advances granted to individual borrowers along with mean interest rates for such loans.
2. The total fees and charges applicable on various types of loans to individual borrower should be disclosed at the time of processing of loan.
3. The Annual Percentage Rate (APR) or such similar other arrangement of representing the total cost of credit on a loan to an individual borrower on their websites so as to allow customers to compare the costs associated with borrowing across products and/or lenders.

(b) Key Statement/Fact Sheet:

Banks will provide a clear, concise, one-page key fact statement/fact sheet, as per prescribed format in Annex IX (RBI circular on Customer Service), to all individual borrowers at every stage of the loan processing as well as in case of any change in any terms and conditions. The same may also be included as a summary box to be displayed in the credit agreement.

8.6 Disclosure of Information by banks in the public domain

The bank will ensure that the following are made available for public viewings through websites of banks are listed below:

I. Guidelines

- Citizen's Charter
- Deposit Policy
- Deceased Depositors Policy along with Nomination Rules
- Cheque Collection Policy
- Fair Practice Code for Lenders
- Code for Collection of Dues and Repossession of Security
- Complaint Redressal mechanism
- Code of Conduct for Direct Selling Agents
- Code for Collection of Dues and Repossession of Security

II. Complaints

- Grievance Redressal Mechanism
- Information relating to Banking Ombudsmen

III. Opening of Accounts

- Account Opening Forms
- Terms and Conditions
- Service Charges for various types of services
- Interest rates on Deposits
- Minimum balances – along with corresponding facilities offered.

IV. Loans and Advances

- Application forms relating to loans and advances
- Copy of blank agreement to be executed by the borrower
- Terms and Conditions
- Processing fee and other charges
- Interest rates on Loans and Advances

V. Branches

- Details of branches along with addresses and telephone numbers (with search engine for queries relating to branch location)
- Details of ATMs along with addresses

8.7 Display of Timelines for Credit Decisions

Bank will clearly delineate the procedure for disposal of loan proposals, with appropriate timelines, and institute a suitable monitoring mechanism for reviewing applications pending beyond the specified period. There should not, however, be any compromise on due diligence requirements. Banks may also make suitable disclosures on the timelines for conveying credit decisions through their websites, notice-boards, product literature, etc

9 Operation of Accounts by Old & Incapacitated Persons

Bank will formulate procedures to enable old and incapacitated persons to operate the account.

10 Providing bank facilities to persons with disabilities

Bank will formulate procedures to enable visually impaired persons to operate the account to cover:

- 10.1 Guidelines framed by IBA based on the judgment of Chief Commissioner for Persons with Disabilities
- 10.2 Need for Bank Branches / ATMs to be made accessible to persons with disabilities
- 10.3 Providing banking facilities to Visually Impaired Persons
 - 10.3.1 Talking ATMs with Braille keypads to facilitate use by persons with visual impairment

Magnifying glasses shall be provided in all bank branches for the use of persons with low vision, wherever they require for carrying out banking transactions with ease. The branches will display at a prominent place notice about the availability of magnifying glasses and other facilities available for persons with disabilities.

11 Guidelines for the purpose of opening/ operating bank accounts of Persons with Autism, Cerebral Palsy, Mental Retardation, Mental Illness and Mental Disabilities

The following guidelines would be applicable for the purpose of opening / operating bank accounts of the above persons:

1. The Mental Health Act, 1987 provides a law relating to the treatment and care of mentally ill persons and to make better provision with respect to their property and affairs. According to the said Act, "mentally ill person" means a person who is in need of treatment by reason of any mental disorder other than mental retardation. Sections 53 and 54 of this Act provide for the appointment of guardians for mentally ill persons and in certain cases, managers in respect of their property. The prescribed appointing authorities are the district courts and collectors of districts under the Mental Health Act, 1987.
2. The National Trust for Welfare of Persons with Autism, Cerebral Palsy, Mental Retardation and Multiple Disabilities Act, 1999 provides a law relating to certain specified disabilities. Clause (j) of Section 2 of that Act defines a "person with disability" to mean a person suffering from any of the conditions relating to autism, cerebral palsy, mental retardation or a combination of any two or more of such conditions and includes a person suffering from severe

multiple disabilities. This Act empowers a Local Level Committee to appoint a guardian, to a person with disabilities, who shall have the care of the person and property of the disabled person.

3. Banks are advised to take note of the legal position stated above and may rely on and be guided by the orders/certificates issued by the competent authority, under the respective Acts, appointing guardians/managers for the purposes of opening/operating bank accounts. In case of doubt, care may be taken to obtain proper legal advice. Bank will ensure that the branches give proper guidance to their customers so that the guardians/managers of the disabled persons do not face any difficulties in this regard.

12 Remittance

The branch operations policy covers the following:

- 12.1 Remittance of Funds for Value ` 50,000/- and above
- 12.2 Demand Drafts
 - 12.2.1 Issue of Demand Drafts
 - 12.2.2 Encashment of drafts
 - 12.2.3 Issue of Duplicate Demand Draft
- 12.3 Remittance through electronic mode
 - 12.3.1 Providing Positive Confirmation to the Originator
 - 12.3.2 Payment of penal interest for delayed credit /refunds of NEFT transactions
 - 12.3.3 National / Regional Electronic Clearing Service (NECS / RECS) – Extension of service to remaining branches
 - 12.3.4. National Electronic Funds Transfer (NEFT) – Requirement of Indian Financial System Code (IFSC) in transactions
 - 12.3.5 National Electronic Funds Transfer (NEFT) System - Rationalisation of customer charges
 - 12.3.6 NEFT - Customer Service and Charges - Adherence to Procedural Guidelines and Circulars
- 12.4 Mobile banking transaction limits
- 12.5 Domestic Money Transfer – relaxations

13 Cheque Drop Box Facility

Both the drop box facility and the facility for acknowledgement of the cheques at regular collection counters is available to the customers and no branch shall refuse to give an acknowledgement if the customer tenders the cheques at the counters. "Customers can also tender the cheques at the counter and obtain acknowledgment on the pay-in-slips". The above message is to be displayed in English, Hindi and the concerned regional language of the State.

14 Collection of instruments

The Cheque Collection Policies so formulated will include:

- Immediate Credit for Local / Outstation cheques
- Time frame for Collection of Local / Outstation Instruments
- Interest payment for delayed collection

14.1.1 Broad Principles

The Cheque Collection Policy will be comprehensive and transparent covering all aspects, is available on the website covering the technological capabilities, systems and processes adopted for clearing arrangements and other internal arrangements for collection through correspondents.

The policy should include instructions on the following:

- 14.1.2 Delay in Cheque Clearing - Case No. 82 of 2006 before National Consumer Disputes Redressal Commission.
- 14.1.3 Collection of Account Payee Cheque - Prohibition on Crediting Proceeds to Third Party Account.

- 14.1.4 Payment of Cheques/Drafts/Pay Orders/Banker's Cheques.
- 14.2 Cheques / Instruments lost in transit / in clearing process / at paying bank's branch
- 14.3 Bills for collection
 - 14.3.1 Payment of interest for Delays in collection of bills
 - 14.3.2 Delay in Re-presentation of Technical Return Cheques and Levy of Charges for such Returns:

15 Dishonour of Cheques

The Bank will formulate procedures for dealing with dishonoured cheques, which will include procedure for returning dishonoured cheques, information on dishonoured cheques and dealing with incidence of frequent dishonour of cheques of value ` 1 crore and above. Officers and staff of the bank are advised to adhere to the procedures & guidelines and ensure strict compliance for effective communication and delivery of dishonoured cheques to the payee.

Information on dishonoured cheques: Data in respect of each dishonoured cheque for amount of 1 crore and above will be made part of bank's MIS on constituents and concerned branches should report such data to their respective controlling office / Head Office. Data in respect of cheques drawn in favour of stock exchanges and dishonoured should be consolidated separately by banks irrespective of the value of such cheques as a part of their MIS relating to broker entities, and be reported to their respective Head Offices / Central Offices.

For the purpose of adducing evidence to prove the fact of dishonour of cheque on behalf of a complainant (i.e., payee / holder of a dishonoured cheque) in any proceeding relating to dishonoured cheque before a court, consumer forum or any other competent authority, banks should extend full co-operation, and should furnish him/her documentary proof of fact of dishonour of cheques. Consolidated data for matters referred above should be placed before their Audit/ Management Committee, every quarter.

16 Dealing with Complaints and Improving Customer Relations

16.1 Complaints/suggestions box

Complaints/suggestions box: Bank will ensure that the complaints/suggestions box is available at all branches. Each branch, will ensure that a notice is displayed requesting customers to meet the branch manager regarding their grievances, if the grievances have not been addressed. All new branches open for operation, will adhere to the process.

16.2 Complaint Book /Register

Complaint book with perforated copies will be available at the branches, to instantly provide an acknowledgement to the customers and an intimation to the Controlling Office. All complaints received at the branches will be entered in CRM/QMS and the customer will be provided the CRM/QMS reference number. All complaints received at the branches should be entered in CRM/QMS. The complaints registers from (CRM/QMS) will be scrutinised by the concerned Regional Manager during his periodical visit to the branches and his observations/comments recorded in the visit reports.

16.3 Complaint Form

The grievance policy displayed on the banks home page informs the customers on the channels to lodge a complaint and includes the name of the Nodal Officer for complaint redressal. Additionally, the policy mentions the escalation levels available to the customers for their complaints.

16.4 Analysis and Disclosure of complaints - Disclosure of complaints / unimplemented awards of Banking Ombudsman along with Financial Results

The Bank shall place a statement of complaints before its Customer Service Committees along with an analysis of the complaints received.

Bank will place a statement of complaints before their Boards / Customer Service Committees along with an analysis of the complaints received. The complaints should be analyzed (i) to identify customer service areas in which the complaints are frequently received; (ii) to identify frequent sources of complaint; (iii) to identify systemic deficiencies; and (iv) for initiating appropriate action to make the grievance redressal mechanism more effective.

The bank will ensure that the necessary information related to customer complaints and awards passed by the Banking Ombudsman unimplemented awards is disclosed along with their financial results.

The detailed statement of complaints and its analysis will be available on our web-site for information of the general public. The complaints pertaining to ATM cards will also be included in this disclosure.

16.5 Grievance Redressal Mechanism

As required, the Bank ensures that the complaint registers are kept at prominent place in their branches which would make it possible for the customers to enter their complaints and have a system of acknowledging the complaints, where the complaints are received through letters / forms. The Bank ensures it gives wide publicity to the grievance redressal machinery by placing them on the website. The grievance policy fixes a time frame for resolving the complaints received at different levels. The above procedures will be included in Customer Grievance Redressal Policy, which will be approved by IMC.

16.5.1 Display of Names of Nodal Officers: Contact details including name, complete address, telephone / fax number, email address, etc., of the Principal Nodal Officer needs to be prominently displayed in the portal of the bank preferably on the first page of the web-site so that the aggrieved customer can approach the bank with a sense of satisfaction that she / he has been attended at a senior level.

16.5.2 Escalation levels: Customer can escalate the issues to the next higher level, as displayed in the escalation matrix available in our Grievance Policy displayed at the branches/Bank's website ,if a customer is not satisfied with the resolution provided by /through branch / relationship managers or various channels.

17 Erroneous Debits arising on fraudulent or other transactions

- (a) Vigilance by banks: The bank shall adhere to the guidelines and procedures for opening and operating deposit accounts to safeguard against unscrupulous persons opening accounts mainly to use them as conduit for fraudulently encashing payment instruments
- (b) Compensating the customer: The Bank is to have a compensation policy in place which will be put on its website

18 Extension of Safe Deposit Locker / Safe Custody Article Facility

Currently, DBS does not offer locker facility at any of its branches. It will review the same in case these services are introduced in the future.

19 Nomination Facility

The bank will adhere to The Banking Regulation Act, 1949 which was amended by Banking Laws (Amendment) Act, 1983 by introducing new Sections 45ZA to 45ZF, which provide, inter alia, for the following matters:

- (a) To enable a banking company to make payment to the nominee of a deceased depositor, the amount standing to the credit of the depositor.
- (b) To enable a banking company to return the articles left by a deceased person in its safe custody to his nominee, after making an inventory of the articles in the manner directed by the Reserve Bank.
- (c) To enable a banking company to release the contents of a safety locker to the nominee of the hirer of such locker, in the event of the death of the hirer, after making an inventory of the contents of the safety locker in the manner directed by the Reserve Bank

Nomination Facility

- Nomination facility is available for bank deposits, savings account and sole proprietorship accounts. Applicants can make nomination by filling up the Form prescribed under the Banking Companies (Nomination) Rules 1985. Customers placing a fixed deposit on internet banking can add a Nominee
- There can be only one Nominee for a deposit account whether held singly or jointly and such a nominee must only be an individual.
- A person legally empowered to operate a minor's account can file a nomination on behalf of the minor.
- Customers can change the nomination details during the subsistence of the account relationship by filling up the Form prescribed under the Banking Companies (Nomination) Rules 1985
- For more details customers can contact their relationship managers or call our contact centre or visit our branch.

Please note that the nominee is a mere custodian of the account, and has no right over the money unless they inherit it, or it is specified in the will. The nominee's role is to direct the court in terms of handling the account in the event of the account holder's demise.

20 Settlement of claims in respect of deceased depositors – Simplification of procedure

The Bank will adhere to the provisions of Sections 45 ZA to 45 ZF of the Banking Regulation Act, 1949 and the Banking Companies (Nomination) Rules, 1985 with respect to the below:

- Accounts with survivor/nominee clause
- Accounts without the survivor / nominee clause
- Premature Termination of term deposit accounts
- Treatment of flows in the name of the deceased depositor
- Interest payable on the deposit account of deceased depositor
- Time limit for settlement of claims
- Availability of claim forms.
- / Return of safe custody articles to Survivor(s) / Nominee(s) / Legal heir(s)

The Bank will adhere to the procedures for accepting nominations and settlement of claims in respect of deceased depositors. The procedures will be in line with Model Operational Procedures for Settlement of Claims of the deceased constituents.

21 Access to the safe deposit lockers / Return of safe custody articles to Survivor(s) / Nominee(s) / Legal heir(s)

Currently DBS does not offer safe deposit facility to its customer.

22 Settlement of claims in respect of missing persons

The settlement of claims in respect of missing persons would be governed by the provisions of Section 107 / 108 of the Indian Evidence Act, 1872. Bank will formulate a policy which would enable them to settle the claims of a missing person after considering the legal opinion and taking into account the facts and circumstances of each case.

23 Release of other assets of the deceased borrowers to their legal heirs

The Bank will adhere to the procedure for release of other assets of the deceased borrowers to their legal heirs.

24 Unclaimed Deposits / Inoperative Accounts in banks

The bank will accordingly adhere to the process to cover the guidelines mentioned in the RBI circular – customer Service.

25 Customer Confidentiality Obligations

Wherever banks desire to collect any information about the customer for a purpose other than KYC requirements, it will

not form part of the account opening form. Such information may be collected separately, purely on a voluntary basis, after explaining the objectives to the customer and taking his express approval for the specific uses to which such information could be put.

The bankers' obligation to maintain secrecy arises out of the contractual relationship between the banker and customer, and as such no information should be divulged to third parties except under circumstances which are well defined. The following exceptions to the said rule are normally accepted:

- (a) Where disclosure is under compulsion of law
- (b) Where there is duty to the public to disclose
- (c) Where interest of bank requires disclosure and
- (d) Where the disclosure is made with the express or implied consent of the customer.

25.1 Collecting Information from customers for cross-selling purpose

The Bank is aware, that the information provided by the customer for KYC compliance while opening an account is confidential and divulging any details thereof for cross selling or any other purpose would be in breach of customer confidentiality obligations. Banks should treat the information collected from the customer for the purpose of opening of account as confidential and not divulge any details thereof for cross selling or any other purposes. The Bank will ensure that information sought from the customer is relevant to the perceived risk, is not intrusive, and is in conformity with the guidelines issued in this regard.

Wherever we decide to collect any information about the customer for a purpose other than KYC requirements, it will not form part of the account opening form. Such information may be collected separately, purely on a voluntary basis, after explaining the objectives to the customer and taking his express approval for the specific uses to which such information could be put.

26 Transfer of account from one branch to another

The Bank will allow customers to transfer their accounts from one branch to another and will ensure that it is carried within the given timelines as communicated to the customer. This will be a part of the bank's operations process.

27 Switching banks by customers

The bank will ensure that customer service in the branches is superior, in case the depositors are dissatisfied with customer service, they can switch banks and we would not thwart depositors from such switches.

28 Co-ordination with officers of Central Board of Direct Taxes

There is a need for greater co-ordination between the income-tax department and the banking system. Banks will extend necessary help/co-ordination to tax officials whenever required. Further, banks will have to view with serious concern cases where their staff connive/assist in any manner with offences punishable under the Income Tax Act. In such cases in addition to the normal criminal action, these cases (if any) will be taken up by the disciplinary committee.

29 Declaration of Holiday under the Negotiable Instruments Act, 1881

The bank will declare holidays, in terms of Section 25 of the Negotiable Instruments Act, 1881, the expression "public holiday" includes Sunday and any other day declared by the Central Government by notification in the Official Gazette to be a public holiday. However, this power has been delegated by the Central Government to State Governments vide the Government of India, Ministry of Home Affairs' Notification No. 20-25-56-Pub-I dated 8 June, 1957. While delegating the power to declare public holidays within concerned States under Section 25 of the Negotiable Instruments Act, 1881, the Central Government has stipulated that the delegation is subject to the condition that the Central Government may itself exercise the said function, should it deem fit to do so. This implies that when Central Government itself has notified

a day as "public holiday" under Section 25 of the Negotiable Instruments Act, 1881, there is no need for banks to wait for the State Government notification.

30 Miscellaneous

30.1 Sunday banking

(a) Sunday banking: In predominantly residential areas the Bank may keep the branches open for business on Sundays by suitably adjusting the holidays. The Bank will ensure that rural branches are open on weekly market day.

30.2 Accepting standing instructions of customers

(b) Standing instructions will be accepted on all current and savings bank accounts, including payments on account of taxes, rents, bills, school / college fees, licenses, etc.

30.3 Clean Overdrafts for small amounts

(c) Clean overdrafts for small amounts may be permitted at the discretion of branch manager (subject to policy to be framed) to customers whose dealings have been satisfactory.

30.4 Rounding off of transactions

(a) All transactions, including payment of interest on deposits/charging of interest on advances, should be rounded off to the nearest rupee i.e., fractions of 50 paise and above shall be rounded off to the next higher rupee and fraction of less than 50 paise shall be ignored. Issue prices of cash certificates should also be rounded off in the same manner. However, banks should ensure that cheques/drafts issued by clients containing fractions of a rupee are not rejected or dishonored by them.

30.5 Doorstep Banking

DBS shall offer Door Step banking for certain customer segments including Senior Citizens of more than 70 years of age and differently abled or infirm persons (having medically certified chronic illness or disability) including those who are visually impaired. Various modes of requesting the service shall include via e-mail, fax, telephonic instructions initiated by Self or through Relationship Managers. Appropriate mitigating controls as per the Bank's standard shall be implemented (including Call back confirmations, Manual authentication, e-mail requests are from registered ID, encryption as applicable from time to time).

Types of Service to include and not limited to:

- Financial transactions (Cash pick up / Delivery, Cheque pick up, cheque book delivery, Demand Draft delivery, Manually Enabled Fund Transfer (MEFT) advice, KYC documents collection (for senior citizens only) etc.
- Non-Financial Transactions: Statements, Wealth statements, Mortgage provisional interest certificates, Form 15G/H etc.

31 Various Working Groups / Committees on Customer Service in Banks - Implementation of the Recommendations

In order to keep a watch on the progress achieved by the bank in the implementation of the recommendations of various working groups/Committees on customer service, the banks may examine the recommendations which have relevance in the present day banking and continue to implement them. These may be submitted periodically to the Customer Service Committee of the Board, a progress report on the steps/ measures taken in that regard.

32 Code of Bank's Commitment to Customers

The Bank follows various provisions of the code of Bank's Commitment to Customers, implementation of which is monitored by the Banking Codes and Standards Board of India (BCSBI). The formulated Code of Bank's Commitment to Customers has been put on the bank's website.

<https://www.dbs.com/in/iwov-resources/pdf/related-links/codeofbanks-aug091.pdf>