



CITIZEN'S CHARTER

A Charter for Customer Services

By Baroda U.P. Bank

**Planning Department, Head Office,
Gorakhpur**

1. **MISSION**

Mission is to transform into a Bank with sound financials committed to overall economic development of rural areas with care, competence and compassion towards its customers.

2. **CORE VALUES**

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

3. **APPLICATION OF CHARTER**

Disclaimer:

It is not a legal document creating rights and obligations. The Citizen's Charter does not by itself create new legal rights, but it surely helps in enforcing existing rights.

This Charter applies to **all products and services** listed below whether provided by branches, agents acting on behalf of the banks, across the counter, by post, through interactive electronic devices and through technology (alternate delivery channels).

KYC Compliance

In order to comply with regulatory/ statutory requirements, while opening the account we adhere to the Know Your Customer (KYC) Norms, Anti Money Laundering (AML) guidelines, satisfy ourselves about the identity, including verification of address of a person/s, seeking to open an account, to assist in protecting the prospective customer/s, members of the public and ourselves against fraud and other misuses of the banking system. We will also satisfy ourselves about the sources of income of the existing/prospective customer. Customers shall also provide the desired documents as per the requirements of the bank for updation and verification as per the periodicity of submission.

Products:

- a. All deposit accounts e.g. saving accounts, current accounts, term deposits, recurring deposits etc.
- 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 (Bank Guarantee).
- d. Third party products.
- e. Card products including Credit Card, Debit Card.

Services:

- a. Remittance facility to the customers by transfer through RTGS/NEFT/IMPS Issuance of Demand Drafts, etc.
- b. Collection of cheques.
- c. Safe deposit locker facility.
- d. Settlement of claim cases in deceased accounts.
- e. Internet Banking Services (view rights)
- f. Mobile Banking

4. Our Commitment

- (i) To act fairly and reasonably in all dealings with the customers in matters of-
 - a. Providing minimum banking facility of receipt and payment of cash/ cheques at the banks' counters. Basic banking services are provided in the no-frill accounts.
 - b. Meet the commitments and standards in the Charter for the products and services offered and in the procedure and practices followed.
 - c. Ensuring that products and services meet relevant laws and regulations in letter and spirit.
 - d. Ensuring dealings with the customers rest on ethical principles of integrity and transparency.
 - e. Operating a secure and reliable banking and payment system.
 - f. To deal quickly and sympathetically with customer grievances arising due to errors, delays in handling of customer related issues or on account of problems arising due to technological failure.