

Citizens Charter

Commissioned by : Customer Service Department

Approved by : Board of Directors

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Contents

➤ Preface.....	3
➤ Application of Charter	3
➤ Applicability of the Charter	3
➤ To Publicise the Charter	3
➤ Our Commitments	4
➤ Common Practices Followed By Our Branches	4
➤ Customer Education.....	5
➤ Fair Banking Practices	5
➤ Regulatory / Statutory Compliance	7
➤ Common Areas of Customer-Banker Relationship	7
❖ Savings Account	7
❖ Current Account.....	10
❖ 3-in-1 Account and Mutual fund	10
❖ Fixed Deposits Account.....	11
❖ Payments	13
❖ Remittance Services.....	16
❖ Online / Mobile Banking	17
❖ SMS / E-MAIL Alerts	17
❖ Exchange of Soiled/Slightly Mutilated Currency Notes	18
❖ Insurance.	18
❖ Debit Cards	18
❖ Deceased Claim Settlement	19
❖ Safe Deposit Vaults (Lockers).....	19
❖ Article in Safe Deposit.....	20
❖ Providing banking facilities to visually challenged / differently abled Customers	20
❖ Loans.....	23
❖ Fair practices code for lenders	25
❖ Dues Collection and Securities Repossession Policy	27
❖ Standards for Services.....	27
❖ Time Norms for Business Transactions.....	28
❖ Customer Grievance Redressal Policy	29

➤ Preface

- ✓ Jana Small Finance Bank (JSFB) strongly believes that a satisfied customer is the most important factor for growth of its business. As a small finance bank we have adopted the code of Fair Banking Practices in India. The code reflects commitment of the Bank to provide Banking services to individual banking customers.
- ✓ This document called the Citizens Charter of Jana Small Finance Bank provides key information on various facilities/ services provided to customers in JSFB branches and ensures high standards of accountability, responsibility and transparency in Banks dealings with customers. The Charter also provides comprehensive information on Bank's transactions relating to Savings, Current and Time / Recurring deposit accounts, remittances and grievance redressal etc. It also specifies the obligations on the part of the customers for healthy banker-customer relationship.

➤ Application of Charter

- ✓ Information given in this booklet is as of September 2024, which is subject to change / revision. Bank will update the information on website, when changes are made. However please contact nearest Branch for latest changes

Disclaimer

- ✓ This booklet should not be considered as 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. The charter has been prepared to promote fair banking practices and to give information in respect of various activities relating to customer service.
- ✓ It is for promoting better understanding between Customer and Banker. Only key information on various services / facilities is given in this booklet. Each service has its own detailed terms and conditions. For further details / information, visit our website <https://www.janabank.com/>.

➤ Applicability of the Charter

- ✓ 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).
- ✓ All our products and services offerings can be viewed on our website www.janabank.com

➤ To Publicise the Charter

- ✓ Copies of Citizens Charter will be available on request to all our customers at our branches
- ✓ Display the Charter on Bank's website.
- ✓ All staff members will be made aware of the commitments contained in these documents through notification for implementation.

- ✓ Ensuring training to the staff to put the provisions of Charter into practice.

➤ **Our Commitments**

- ✓ To act fairly and reasonably in all dealings with customers in respect of the following:
- ✓ Operating a secure and reliable banking service and payment system
- ✓ Ensuring that products and services offered are in adherence to relevant laws and regulations.
- ✓ Providing minimum banking facilities such as receipt on payment/deposit of cash/cheques at the Bank's counters and opening Basic Savings Bank deposit accounts for the purpose of financial inclusion
- ✓ Ensuring that dealings with the customers rest on ethical principles of integrity and transparency.
- ✓ Ensuring that customers are treated fairly at all times.
- ✓ Dealing quickly and empathetically with customer grievances arising due to errors, delays in handling of customer related issues or on account of problems arising due to technological failures
- ✓ Ensuring that customers are informed of the avenues to escalate their complaints/grievances within the Bank and their rights to alternative remedy, if they are not fully satisfied with the response of the Bank to their complaints.
- ✓ Meeting the commitments and standards laid out in the Charter for products and services offered.

➤ **Common Practices Followed By Our Branches**

- ✓ Render courteous services.
- ✓ Provide separate 'Enquiry' or 'May I Help You' counter at all branches.
- ✓ Provide details of various products & services of the Bank.
- ✓ Display business hours.
- ✓ Display Time - Norms for various Banking Transactions.
- ✓ Display interest rates for various deposit schemes from time to time.
- ✓ Notify change in interest rates on advances.
- ✓ Issue of Demand Drafts etc.
- ✓ Offer nomination facility to all deposit accounts (i.e. Account opened in individual capacity) and all safe deposit locker hirers (i.e. individual hirers).
- ✓ Provide complaint / suggestion box in the branch premises.

- ✓ Display address of Regional Office and Head Office as well as Principal Nodal Officer / Nodal Officer dealing with customer Grievances / Complaints.
- ✓ Attend to all customers present in the banking hall at the close of business hours.

➤ Customer Education

- ✓ Customer Awareness will be executed to educate the customers in the use of technology in banking, recent cyber frauds and safeguarding measures. To execute the same, regular communications are sent using various channels available to the bank like Emailers, SMS, and Website
- ✓ Bank will ensure complete transparency, while levying of various fees / service charges and penalties.
- ✓ Bank has established a suitable Customer Grievance Mechanism, which works in an integrated manner across channels such as Branches, Contact Centers, Emails, Letters, The Bank's Website and Social Networking Sites to capture and track customer issues and complaints.

➤ Fair Banking Practices

Customer Obligations for Qualitative and Efficient Services

- ✓ Bank suggests that customers take the following precautions in order to safeguard their interest as well as that of the Bank
- ✓ Change of Address, Telephone Number, Mobile Number and Email Ids etc. should be communicated promptly to the Bank through available channels.
- ✓ Customers should operate their accounts regularly to maintain its status as operative/active
- ✓ Follow Know Your Customer (KYC) guidelines at the time of opening the account and get it updated time to time as per RBI/ IBA/ Govt/ Statutory Bodies guidelines.
- ✓ Take precautions that are indicated for protection of accounts
- ✓ Not to introduce any person unknown personally, for the purpose of opening account.
- ✓ Avail services like Automated Teller Machine (ATM), Online banking, Electronic Clearing System (CTS/NACH), Electronic Fund Transfer (EFT) etc. offered by the bank
- ✓ Safe custody of passbook and ATM debit card, should be ensured, these should not be kept together. Wherever signature on the card is mandatory, it should not be left unsigned.
- ✓ Get passbook updated from time to time
- ✓ Statements of account should be checked regularly and in case of any discrepancy, the same should be highlighted to the Bank
- ✓ Ensure safe custody of cheque book and account statements
- ✓ Cheques should not be issued without ensuring adequate balance at the time of issuance. Maintain the Average Monthly Balance (AMB)/Total Relationship Value (TRV)/Average Quarterly Balance (AQB) as specified by the Bank
- ✓ Issue crossed/account payee cheques as far as possible

- ✓ Not to sign blank cheque(s) and also do not record your specimen signature either on passbook or on cheque book
- ✓ 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 of the amount to nearest rupee
- ✓ On the reverse of the cheque, account and contact numbers should be mentioned, before dropping it in a cheque drop box for collection.
- ✓ Pay service charges for non-maintenance of minimum balances, return of cheques, remittances, collections etc. The details of charges are available on the Banks web site and also with our branches.
- ✓ Pay interest, installments, locker rent and other dues on time
- ✓ Customers to check their CIBIL report frequently and proactively report any unauthorized loan or card in their name to the financial institution and law enforcement agencies.
- ✓ Correct PAN number/ Form 15G or 15H, is to be furnished at the commencement of each financial year to the Bank to deduct TDS correctly.
- ✓ The Nomination facility should be used.
- ✓ Customers should avail standing instructions facility for transactions which are recurring in nature.
- ✓ Customer to never share passwords for Internet Banking and Mobile Banking, PIN for Debit
- ✓ Card/UPI or Account details with anyone including family and friends.
- ✓ Safe keep account/locker numbers, Debit Cards, details of Fixed Deposit, Account Statements, PINs, etc., separately
- ✓ Loss of demand draft, term deposit receipt, cheque leave(s)/book, keys of locker, etc. should be immediately notified to the Bank.
- ✓ In case of loss of ATM Debit card, the Bank (Bank's call center) should be notified to take immediate steps to prevent the same from being misused. Customer shall be liable for any misuse until the time the Bank has been notified.
- ✓ Do not fall prey to fictitious offers / lottery winnings / gifts/parcels/remittance of cheap funds in foreign currency from abroad by so-called foreign entities/ individuals or to Indian residents acting as representatives of such entities/individuals/stock trading tips
- ✓ Report any unauthorized electronic banking transaction through various modes available on PWS (Public Website / Branch / Contact Center etc.) at the earliest
- ✓ Customers should report complaints relating to deficiency of customer service within a reasonable time as the Bank is committed to preserving relevant records only for the prescribed periods.
- ✓ Customers should not respond to any phone calls or emails asking for password/ PIN.
- ✓ Confidentiality of password for internet banking and mobile banking and PIN for Debit Card should be ensured at all times. Passwords and PINs must not be recorded on any paper or accessible electronic devices to prevent frauds.
- ✓ Account details, passwords, net secure code or any other security information should never be shared with anyone. Personal identification number (PIN) should be memorized and changed on regular basis.

- ✓ Always use Bank's official website for any online transaction or contact bank's official helpline numbers directly.
- ✓ Bring any deficiency in services to the notice of the branch. Provide valuable feedback on our services so as to enable us to improve our customer service

➤ **Regulatory / Statutory Compliance**

- ✓ In order to comply with regulatory/ statutory requirements, while opening an account, the Bank will adhere to the Know Your Customer (KYC) Norms and Anti Money Laundering (AML) norms as laid down by the regulator.
- ✓ The Bank shall ensure that it is satisfied about the identity of the person seeking to open an account and conduct verification of the address of the applicant, thereby protecting prospective customer/s, members of the public, against fraud and other misuse of the banking system.
- ✓ The Bank will also ask both existing and prospective customers to furnish documents to verify the source of income.
- ✓ Customers must also provide relevant documents and information to the Bank for updating customer information periodically.

➤ **Common Areas of Customer-Banker Relationship**

❖ **Savings Account**

- ✓ Jana Small Finance Bank offers you a wide range of savings accounts to choose from. Our offerings not only help you meet your banking needs with ease, but also bring you very attractive interest rates on your savings account balance. Jana Small Finance Bank truly values your hard-earned money, and hence invites you to maximise your earnings by choosing a savings account variant that best suits your needs.
- ✓ Savings Bank Accounts (SB A/cs) are designed to help customers to inculcate the habit of savings. It helps the customers to keep their surplus funds with the bank and earn interest while providing the flexibility for withdrawals
- ✓ The interest is paid / credited to savings account customers on quarterly / Monthly frequency, basis the applicable Savings Account product variant.
- ✓ 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
- ✓ While opening this account, Bank will satisfy 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.
- ✓ The Bank requires relevant documents for identification of the person(s) opening the account. The necessary documents will be advised at the time of account opening.
- ✓ The Bank is required to obtain one recent photograph(s) of the person(s) opening the account.

- ✓ 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 39A) from the person opening the account.
- ✓ A passbook is issued in all Savings Bank Accounts. Passbooks are immediately updated across the counter on request.
- ✓ Service charges are applicable for cheques returned unpaid
- ✓ No minimum balance required to be maintained in a Basic Savings Bank account (BSBD)
- ✓ The Bank will provide to the prospective customer(s), details of the documents required for identification of the person(s) opening the account. The list of documents is available on the application form which is available at our branches and also on the website www.janabank.com
- ✓ In case of joint accounts, applicants who are not closely related to each other would be required to establish their identity and address independently.
- ✓ No frills Account/ BSBDA:- Branches may open accounts for those customers who are not in a position to submit the above mentioned documents provided they intend to maintain balance not exceeding rupees fifty thousand (Rs. 50,000/-) in all their accounts taken together and the total credit summations in all the accounts taken together is not expected to exceed rupees one lakh (Rs. 1,00,000/-) in a year, subject to:-
- ✓ Introduction from another account holder who has been subjected to full KYC procedure. The introducer's account with the bank should be at least six months old and should show satisfactory transactions.

OR

- ✓ Any other evidence as to the identity and address of the customer to the satisfaction of the bank.
- ✓ 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. The introducer may be required to come to the Bank in person if it is so warranted.
- ✓ Service charges for non-maintenance of the above mentioned minimum monthly balance (MMB) in account will be recovered based on the average minimum balance maintained during each month.
- ✓ For details of procedure and service charges applicable to SB, please contact the branch.
- ✓ Service charges are also available on the Banks web site.
- ✓ The service charges/ minimum average balance requirements are subject to change. The information is also available through helpline numbers of the Bank.
- ✓ The account holder is required to maintain certain minimum balance in account, as specified by the Bank from time to time, depending on scheme & location. Non- compliance of this would attract service charges. (This provision shall not be applicable for BSBDA account o0ther no frills account offered to public as per Govt policy). For Savings Bank Account, the Bank may also place restrictions on number of transactions, cash withdrawals, etc., for given period. Similarly, the Bank may specify charges for issue of cheque books, additional statements of accounts, duplicate pass book etc. All such details, regarding terms and conditions for operation of the accounts and schedule of charges for various services provided will be communicated to the prospective depositor while opening the account. Details will also be available on the bank's website : www.janabank.com

- ✓ Non-financial transactions are Balance Enquiry, Mini Statement & PIN Change.
- ✓ Only Regular Savings account will be offered for minors.
- ✓ While anybody / all can open BSBDA, a person with BSBDA will not be eligible for opening any other savings account with Jana Small Finance Bank. If a customer has any other existing savings account, he / she will be required to close it within 30 days from the date of opening a BSBDA.
- ✓ Small Savings account is valid for a period of 12 months initially which may be extended by another 12 months if the person provides proof for having applied for an officially valid identity proof. Operation in Small Savings account will be frozen and subsequently closed, in case of violation of transaction limits or failure of submitting (a) evidence of having applied for any of the officially valid identity proof within first 12 months of account opening or (b) officially valid identity proof within 24 months.
- ✓ Charges are exclusive of the Goods and Service Tax (GST). The GST rate is subject to change from time to time.
- ✓ The above charges are subject to revision with a prior intimation of 30 days to all account holders. Closure of account due to revision of charges will not be subject to account closure charges.
- ✓ Alerts mandated by RBI will be charged max INR 50 + GST for SMS sent (INR 0.25 per SMS)
- ✓ In the event of a default in maintenance of Average Monthly Balance as per the agreed terms and conditions of the Account for the month (referred as 'Default Month'), the Bank will notify the customer on the default and that the Average Monthly Balance for the account has to be met in the subsequent month (referred to as 'Notice Month'). The Bank may choose to notify customer by SMS / Whatsapp / email / letter in the first month (Default month) of non-maintenance of balance in the account. It shall be the responsibility of the customer to register a valid email ID, mobile number and address and updated with the Bank at all times on any changes, failing which, customer may not receive the notification/s. In case the minimum Average monthly balance is not restored in the subsequent month(Notice Month) from the month of notice of shortfall, non- maintenance charges would be charged monthly from the subsequent month(Notice month) of notice, until the AMB/AQB is maintained. The Non-Maintenance Charge (NMC) will be based on the shortfall observed in the AMB/AQB, as specified in the slabs in accordance with the percentage of AMB/AQB maintained, as mentioned in the Schedule of Charges.
- ✓ Doorstep Banking services are offered to Senior Citizen customers and differently abled persons free of charge.
- ✓ Debit Card AMC [Annual Maintenance Charges] will be levied within 60 days of debit card issuance to the customer's account.
- ✓ In case of closure of account before the debit card fees being debited (for joining/issuance/AMC/re-issuance/personalization) 50% of the respective charge will be levied on the account.
- ✓ The service charges/ minimum balance requirements are subject to change. For latest rates, please contact the branch where you maintain the account / call our helpline numbers / displayed in bank website www.janabank.com

❖ Current Account

- ✓ Jana Small Finance Bank brings you an array of Current Accounts to meet your business needs. Thoughtful features such as Cash Management Service and Doorstep Banking provides you the convenience to bank from your workplace and focus on your business.
- ✓ Current Accounts (C/As) can be opened by individuals, sole proprietors, partnership firms, private and public limited companies, HUFs/ specified associations, societies, trusts etc.
- ✓ Formalities/ procedures relating to introduction and opening of Current Accounts for individuals are same as those mentioned for Savings Bank Accounts. For partnership firms, limited companies HUFs, trusts etc. the documentation formalities will be provided to you on request.
- ✓ No interest is payable on credit balances in Current Accounts.
- ✓ In addition to the KYC of the account opening Organization / Legal entity, bank shall also ensure KYC of Beneficial Owner / UBO / Authorised Signatories of the Organization/ opening entity as defined by regulator from time to time.
- ✓ Minimum balance as stipulated from time to time will be required to be maintained and non-maintenance of the stipulated minimum balance shall attract penalty on a Quarterly / Monthly intervals.
- ✓ Service charges are levied for Cheque books issued, Return of Cheques both inward and outward, etc. For opening special types of current accounts like for Executors, Administrators, Trustees, Liquidators etc., the Branch Manager may be contacted who will help in opening these type of accounts.
- ✓ Standing Instructions (S.I.) are accepted in Current Accounts.
- ✓ 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/branch concerned and NOC is required from Bank where such facilities are being enjoyed.
- ✓ The service charges/ minimum balance requirements are subject to change.

❖ 3-in-1 Account and Mutual fund

- ✓ JSFB has partnered with Axis Securities to offer 3 in 1 a/c which is a combination Demat, Trading & Banking a/c
- ✓ For Mutual Fund Distribution, Bank has partnered with Axis Mutual Funds, ICICI Prudential Life Mutual Funds & SBI Mutual Funds

❖ Fixed Deposits Account

- ✓ Jana Small Finance Bank ensures that your earnings grow effortlessly with a variety of fixed deposit offered like Cumulative, Non-Cumulative, Bulk, Tax Saver, Third Party, Sweep deposits and Recurring deposits including Non-Residents. Multiple interest payout options, along with attractive interest rates make our deposits the best investment for your hard-earned money. We also offer higher interest rates for senior citizens. Invest now and give a boost to your earnings
- ✓ FIXED Deposit Accounts can be opened by individuals, non-individuals e.g. partnership firms, private and public limited companies, HUFs/specified associations, societies, trusts etc. subject to conditions.
- ✓ Formalities/ procedures relating to identification and introduction for opening of Fixed Deposit Accounts in the name of individuals are same as those mentioned for Savings Bank Account. For fixed deposit accounts of non-individuals e.g. limited companies, partnership firms, societies, trusts etc. the documentation formalities will be made available on request contact branch or refer to our website www.janabank.com
- ✓ 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 website.
- ✓ The Bank issues receipt (Fixed Deposit Receipt - FDR) for amounts kept in each fixed deposit account.
- ✓ Premature closure of Fixed Deposit is normally allowed for callable fixed deposits. The rate of interest payable will be the applicable rate (at the time of opening the fixed deposit account) for the period for which the deposit has run less penalty of max 1%. The penal provisions for premature closure are subject to change from time to time and may also vary with deposit schemes.
- ✓ Interest on Fixed Deposits is subject to income tax. 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. Depositors may furnish Form 15G/ H in duplicate every year in the beginning of the financial year to receive interest without tax deduction at source (TDS).
- ✓ Form 15H is not acceptable when total interest payable by the Branch to a customer exceeds Rs.50, 000/- . Likewise Form no 15G is not acceptable when total interest payable by the Branch to a customer exceeds Rs.40, 000/-.
- ✓ The Bank will issue TDS certificates for the tax deducted.
- ✓ Premature withdrawals are allowed, unless specified otherwise, at the rate of interest applicable for the period for which the deposit has run or the contracted rate whichever is lower, subject to penalty, if any prescribed by the Bank. No interest will be paid on premature withdrawals of deposit which has remained with the Bank for less than 7 days in case of domestic / NRO deposits and 1 year in case of Non-Resident External (NRE) Rupee / Foreign Currency deposit. Partial Premature withdrawal will be available for specific products and will be updated on bank website from time to time.
- ✓ For "FD Plus" product (a) Auto Renewal facility is not available, (b) Pre-mature withdrawal of the deposit is not allowed before the expiry of the term, except in case of death of the depositor(s) or on order from statutory and / or regulatory authority.
- ✓

- ✓ The Term Deposit account holders at the time of placing their deposits can give instructions with regard to closure of deposit account or renewal of deposit for further period as on the date of maturity. However, this shall not be applicable to Tax Gain Deposit, FD Plus and Recurring Deposit.
- ✓ Interest shall be paid on Term Deposits as fixed from time to time with the prior approval of the Bank's Board of Directors / Asset Liability Management Committee (ALCO) subject to extant RBI guidelines/directives from time to time.
- ✓ The interest is computed based on the actual number of days in a year i.e. 365 days for a non- leap year and 366 days for a leap year. The tenor of Deposit is calculated in number of days.
- ✓ For all Non-Cumulative Fixed Deposits, interest is calculated on Simple interest basis. Interest payouts are as per financial year: Monthly Interest payouts will be on 1st of every month, Quarterly Interest payouts will be on the 1st of every quarter, Half-yearly payouts will be on 1st October & 1st April and Annual interest payouts will be on 1st April irrespective of the date of booking
- ✓ When a Term Deposit is renewed on maturity, interest rate on renewed deposit for the period specified by the depositor as applicable on the date of maturity would be applied. If request for renewal is received after the date of maturity, such overdue deposits will be renewed with effect from the date of maturity at interest rate applicable as on the due date, provided such request is received within 14 days from the date of maturity.
- ✓ In respect of overdue deposits renewed after 14 days from the date of maturity, the interest for the overdue period will be paid at the savings bank rate till the date of the request for renewal. The interest rate as applicable on the date of the request for renewal shall be applied in respect of renewal of such term deposits.
- ✓ If a Term Deposit matures and the proceeds remain unpaid, the amount left unclaimed would attract Savings Bank Rate of Interest
- ✓ The Bank has statutory obligation to deduct tax at source (TDS) if the total interest paid / Payable on all Term Deposits and Recurring Deposits held by a person exceeds the amount specified under the Income Tax Act. The Bank will issue a Tax Deduction Certificate-TDS (Form 16A as per IT acts) for the amount of tax deducted. The depositor, if entitled to exemption from TDS / lower rate of TDS can submit declaration in Form 15H / Form 15G / Tax Exemption Certificates at the beginning of every financial year along with the Permanent Account Number (PAN) issued by the Income Tax Department
- ✓ Revised interest rates are applicable only to renewals and fresh fixed deposits while existing deposits continue to get interest at the contracted rate.
- ✓ The Bank on request from the depositor, will allow withdrawal of term/fixed deposit before completion of the tenor of the deposit (premature withdrawal) agreed upon at the time of placing the deposit. This will not be applicable for Non-callable Deposit / FD Plus product basis regulatory guidelines issued from time to time
- ✓ The Bank shall declare their policy for penal interest rates for premature withdrawal of term deposit.
- ✓ While opening this account, we will satisfy ourselves about the identity, including verification of address, of a person(s) seeking to open an account, to assist in protecting the prospective customer(s), members of the public and ourselves against fraud and other misuses of the banking system.
- ✓ The Bank requires relevant documents for identification of the person(s) opening the account. The necessary documents will be advised at the time of account opening.

- ✓ The Bank will provide to the prospective customer(s), details of the documents required for identification of the person(s) opening the account.
- ✓ Generally, loans/overdrafts against callable fixed deposits are allowed. Such loans are sanctioned by charging interest at rates as per the relevant regulatory guidelines or as prescribed by the Bank.
- ✓ As a measure of good customer service, the Bank may intimate the depositor in advance regarding date of maturity.
- ✓ If a Term Deposit matures and proceeds are unpaid, the amount left unclaimed with the bank shall attract rate of interest as applicable to savings account or the contracted rate of interest on the matured TD, whichever is lower.
- ✓ For resident individuals, interest on bank deposits is exempt from income tax up to a limit specified by Income Tax authorities from time to time.
- ✓ Under section 194A of the Income Tax Act, TDS would be applicable on interest on fixed deposit.
- ✓ In case of non-residents, rates as per DTAA would apply, if the customer provides Tax Residency Certificate, Form 10F and customer declaration. In case of non-submission of the mentioned documents, TDS (plus applicable surcharge and cess) would apply.
- ✓ The depositor may furnish declaration in Form No.15H/Form No. 15G preferably at the commencement of the financial year for receiving interest on deposits without deduction of tax.
- ✓ The Bank will issue TDS certificate for the tax deducted. Accountholders are required to furnish their PAN to the Bank, failing which the interest on the Term Deposit would be liable for TDS at higher rates, in accordance with the requirements of the Indian Income Tax Act, 1961.

❖ Payments

- ✓ Payment services by Jana Small Finance Bank make transferring funds, paying utility bills, trading, recharging and shopping online exceptionally convenient. Our services also ensure that your transactions are secure because we truly value your hard-earned money.
- ✓ Payment gateway & POS:
 - Jana Bank offers Payment Gateway Services through our leading partners like Razorpay, Cashfree, PayU
 - These are customized solutions built for every customer like Schools, Universities, Utility companies etc., and can be paid through any mode (credit card / debit card /digital wallets / UPI).
 - Jana Bank offers competitive rates for every structured deal.
 - The advantage of this are as follows:
 - Customized solution for MIS reconciliation
 - Instant success message
 - Brand visibility
 - Secured transactions

✓ POS solutions:

- Jana Bank offers POS services through our leading partners like Razorpay, Paytm, Bijlipay
- Usage, benefits and advantages
 - MPOS, SMART POS, and ANDROID POS: We offer all the POS solutions with competitive pricing structure.
 - QR code for all your fees collections
- Advantages for QR code collection
 - Easy tracking of funds
 - Maintaining individuality on collection model
 - Fund wise tracking and anytime payment through personalized QR codes

✓ POS QR for Loan Repayments-

- Jana Bank uses the Unified Payment Interface (UPI) for its payment service on Jana's website. The solution enables you to credit your loan account held with Jana Bank through your UPI-linked application. It ensures a fast and swift transfer of money with direct credit to your loan account.
- Service Benefits-

Features	Benefits
Convenient Facility	<ul style="list-style-type: none"> • Transfer money easily using any UPI linked PSP app • Repay your loan instantly and digitally
Easy QR code generation	<ul style="list-style-type: none"> • The payer need to just enter his loan account number in the Jana Bank's website which will fetch all the details automatically with a final QR code unique to your Loan account held with Jana Bank
Flexible Payment Options	<ul style="list-style-type: none"> • No lower limit for transfer • 24X7 facility for send or receive fund

- Eligibility Criteria
 - Must be a smartphone user
 - Must hold a Loan account with Jana Small Finance Bank

- How to Use
 - Follow the steps given below to download and use the service:
 1. Click on <https://janabank.sarvatra.in/public/account#step-1>
 2. Enter your Loan account no. with Jana Bank
 3. Read the terms & conditions and click on agree to proceed
 4. Click on proceed for the details of your loan
 5. Verify your loan details and proceed to generate QR code
 6. Download/Take a print out of the QR code
 7. Verify the QR code with the “J” logo in the QR code and your name
 8. Scan the QR with any UPI applications available on your handheld devices
 9. Verify it with your loan account number and name
 10. Make your payment with UPI PIN

✓ Soundbox

- JSFB providing soundboxes with QR code for making the payment smooth and easier for all the current account holders
- Advantages of Soundbox
 - Multiple languages
 - Real time settlement
 - Easy to use
 - Unbeatable price

✓ AEPS Services-

- Jana Bank provides Aadhaar Enabled Payment Services (AEPS) to its customers. With this facility, a customer can scan his/her biometric in a handheld device and take benefit of the following:
 - Balance Enquiry
 - Mini Statement
 - Cash Withdrawal
 - Fund Transfer
 - Cash Deposit

❖ Remittance Services

- ✓ Customers may remit funds using RTGS, NEFT/EFT and Demand Drafts by paying specified charges.
- ✓ 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 Rs50, 000/- and above will be made through banking channels and not in cash. Before taking delivery of the drafts, customer has 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.
- ✓ 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
- ✓ JSFB has partnered with IndusInd Bank to offer Cross-border remittances to customers
- ✓ Customer Declaration as per Bank Format to be obtained

Sr No	Purpose Code	Documentation required
1	S1301- For Maintenance of close Relative (Family Maintenance)	<ul style="list-style-type: none"> • Outward Remittance form • PAN card self-attested of the remitter • Address proof self-attested of the remitter • Source of funds declaration • Debit instruction to be given on Letter head to debit the IndusInd account along with the Charges. (to be provided by JSFB Authorised signatories) • Beneficiary account details. (Beneficiary Name, Beneficiary address, Account Number, Bank Name, Swift code, Bank address, Routing No/Sort code/IBAN/BSB/Transit No). • Beneficiary passport copy- Can be self-attested by the remitter to justify the relation.
2	S1302- For Gift	<ul style="list-style-type: none"> • Outward Remittance form • PAN card self-attested of the remitter • Address proof self-attested of the remitter • Source of funds declaration • Beneficiary account details. (Beneficiary Name, Beneficiary address, Account Number, Bank Name, Swift code, Bank address, Routing No/Sort code/IBAN/BSB/Transit No).
3	S0305- For University Fee Payment(Education Purpose)	<ul style="list-style-type: none"> • Outward remittance application form • PAN card self-attested of Remitter • Address proof self-attested of Remitter. • Beneficiary details. (Beneficiary Name, Beneficiary address, Account Number, Bank Name, Swift code, Bank address). • Source of funds declaration • Invitation /Offer letter received from university. - Self attested • Student ID/Passport copy – self attested.
4	S0014- Repatriation of Non-resident Deposit (NRE)	<ul style="list-style-type: none"> • Outward remittance application form • PAN card self-attested of Remitter • Address proof self-attested of Remitter. • Beneficiary details. (Beneficiary Name, Beneficiary address, Account Number, Bank Name, Swift code, Bank address). • Source of funds declaration

❖ Online / Mobile Banking

✓ Jana Online Registration & Activation Process-

- Now you can register and activate your Mobile Banking or Internet Banking without visiting the branch through Green PIN (set PIN). This option is available in Mobile Banking or Internet Banking.

✓ Steps to Generate Green PIN through Mobile and Internet banking-

- Login to Jana Bank Mobile banking application or Internet Banking portal
- Click Navigation menu -> Services -> Debit Card Management -> Reset/Generate ATM PIN
- Select the Card No. for which the PIN has to be set
- Enter New PIN, Confirm New PIN and click on Submit
- Enter the OTP shared to registered mobile number

✓ Features of MB/IB/CIB-

- IMPS (Immediate Payment System) Fund Transfer facility (24/7 x 365)
 - Fund Transfer facility –Within Jana accounts and to other Bank Accounts
 - Online Bill payments/Mobile -DTH recharge/Online Shopping etc.
 - Accounts summary, statements/mini statements
 - Tax payment facility – Direct Tax, Indirect Tax & GST
 - Online FD/RD opening
 - Online closure for FDs opened through Net Banking
 - Online password reset, set favorite activities, Transaction limit enquiry
 - Block Debit card online, Personalize transaction limit
- ✓ Bulk fund transfer file upload and Bulk beneficiary creation facility for Corporate customers

❖ SMS / E-MAIL Alerts

- ✓ Mandatory alerts will be provided irrespective of amount of transaction and alerts for credit/debit transaction
- ✓ Additional SMS charges will be applicable, if customers have opted for it.

❖ Exchange of Soiled/Slightly Mutilated Currency Notes

- ✓ All branches of the bank will exchange freely soiled and slightly mutilated / cut notes of all denominations. If no essential feature of the note is missing.
- ✓ 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. 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.

❖ Insurance

- ✓ Jana Small Finance Bank is registered as corporate agent with IRDAI bearing CA license No CA0606.
- ✓ The Bank has partnered with 3 life Insurers for distribution of life insurance products
 - ICICI Prudential Life
 - Bajaj Allianz Life
 - Kotak Life
- ✓ Partnered for distribution of Non-Life Insurance products as below
 - ICICI Lombard
 - Bajaj Allianz General
 - SBI General Insurance
- ✓ The Bank offers wide range of Life & Non-Life Insurance products including term, traditional & endowment plans, Motor Insurance, Health Insurance, Fire Insurance, Travel Insurance, Marine Insurance, Liability & Other commercial Insurance products etc.

❖ Debit Cards

- ✓ Jana Bank has collaborated with RUPAY cards for its Debit card and it provides all three variants:
 - RUPAY Select Debit Card
 - RUPAY Platinum Debit Card
 - RUPAY Classic Debit Card
- ✓ Jana Bank offers debit cards for domestic as well as international transactions. The card comes to you with features of Global acceptance, Online Shopping, Utility bill payments and Cash withdrawal from ATMs in India and many ATMs across the world.
- ✓ For domestic as well as International transactions, as per RBI mandate, Jana Bank offers Debit card to the customers in EMV CHIP and PIN enabled platform. This card can be used for cash withdrawals from ATMs displaying the RUPAY/DINERS/DISCOVER logo across the World. The customers can also use this card for making purchases from all merchant outlets globally, accepting RUPAY/ DINERS/ DISCOVER debit cards.

✓ Security Instructions - ATM cum Debit Card:

- Sign on the reverse of your Debit Card as soon as you receive it.
- If opted for conventional PIN Mailer, the customer has to go in person to collect his/her PIN mailer from the branch. Kindly read carefully the instructions on the PIN mailer. Please change your PIN to a new four digit number of your choice, memorize it and destroy the PIN mailer.
- If opted for the Green PIN (self-creation of PIN), the customer can visit any JSFB ATM counter to generate the ATM PIN.
- Do not keep both the ATM card and PIN recorded in any form together.
- Do not write down PIN Number anywhere on the ATM card.
- Always inculcate a habit of changing the Debit Card PIN on a periodical basis.
- Please inform immediately the branch if the card is lost / stolen.
- Collect cash immediately on disbursement by the ATM.
- Please refrain from taking help from any strangers in the ATM room.
- If anything found suspicious in the ATM Room, please inform the Bank in the contact number displayed in the ATM Room.

❖ Deceased Claim Settlement

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 a succession certificate of deceased customers for deposit accounts, lockers and articles kept in safe custody within prescribed limits. The Bank will, however, adopt such safeguards in considering the settlement of claims as appropriate, including accepting an indemnity bond. Nomination facility is available to facilitate speedy settlement of balances in the accounts of deceased customers. Customers are also made aware of the availability of the facility offered in terms of provisions of the Banking Regulation Act. The Bank has also laid down a Policy for Settlement of Claims in respect of Deceased Depositors, for further details / information, visit our website <https://www.janabank.com/>.

❖ Safe Deposit Vaults (Lockers)

- ✓ The facility of safe deposit lockers is an additional service offered by the bank. There will be a complete 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. Bank shall exercise due care and necessary precautions for the safety of lockers provided to the customers. However, bank shall not be liable for any damage or loss to lockers or its contents, due to any reasons(s) whatsoever.
- ✓ Lockers can be rented only to individuals either singly or jointly.
- ✓ Lockers cannot be rented in the name(s) of minors either singly or jointly.

- ✓ Cost of stamp duty for the agreement is to be borne by the hirer(s).
- ✓ Nomination facility is available to individual hirer of safe deposit locker.
- ✓ Loss of key should be immediately informed to the branch. However all the expenses incurred in repairing / changing the lock and key shall be borne by the hirer(s).
- ✓ Lessee may use his/her own pad lock on the locker (If the same facility is available in the locker cabinet). Locker holders are however, advised to get an insurance cover for the jewelry, valuable articles etc. kept in the locker.
- ✓ Lockers are available in different sizes.
- ✓ 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.
- ✓ The rent may be paid from the deposit account of the lessee through system.
- ✓ Where the locker rent is in arrears, operation on the said locker should not be allowed until the dues are paid.
- ✓ 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 SB/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.

❖ Article in Safe Deposit

- ✓ Articles like shares, securities, etc. can be kept in safe custody with the bank on prescribed charges, wherever such facility is offered. Large/small boxes must be locked by the customer(s) and particulars must be written/ painted thereon. Relationship of banker and customer shall be that of bailer and bailee.

❖ Providing banking facilities to visually challenged / differently abled Customers

- ✓ The Bank shall allow a person to open any accounts provided the applicant shall be accompanied along with a witness, who is known to the Bank. The Bank shall not discriminate while opening accounts for illiterate / blind and follow the guidelines of RBI from time to time.
- ✓ The Bank official shall be present in case of persons with disabilities/illiterate persons/visually impaired person visits the branch for withdrawals/ repayment of term deposit and the account holder is required to affix his/ her thumb impression/mark.
- ✓ The Bank shall open bank account for persons with disabilities and unable to write but capable of affixing thumb impression. The Bank shall allow the account holder/ any other person to operate the account.
- ✓ The Bank shall ensure that there is no discrimination in offering any facility to a blind/ visually impaired person and shall allow all banking facilities such as cheque book facility including third party cheques, ATM facility, Net banking facility, retail loans, etc. to be offered to such customers

- ✓ The Bank shall allow opening of accounts of persons with Autism, Cerebral Palsy, Mental Retardation, Mental Illness and Mental Disabilities after appointing guardian/managers and shall also take note of the legal position and orders/certificates issued by the competent authority, under the acts applicable to such account holders. The bank shall allow operations of Old, sick and incapacitated persons in reference to (RBI Master Circular on customer service dated July 01, 2015)
- ✓ Making physical access to Branches and ATMs convenient for special customers. Bank will ensure that customers can obtain information easily about branches / ATMs which are equipped with ramps. The Bank staff shall be sensitized to offer assistance to customers over the step, wherever stepped access cannot be avoided.
- ✓ In order to make usage of ATM services friendly for visually challenged customers. Bank will ensure that our ATMs are Braille enabled and talking ATMs.
- ✓ To provide Account Opening and Banking facilities easy and convenient for senior citizens, differently abled and illiterate persons. Bank will make its best efforts to ensure that cheque book facility, ATM facility, Net banking facility, locker facility, retail loans etc. are invariably offered to the visually challenged without any discrimination.
- ✓ Bank recognizes the need to provide special services at the branch to the differently abled customers and will endeavor to:
 - Accord due priority to these customers at branches
 - Offering staff assistance to visually impaired and physically challenged customers in navigating the branch.
 - Provide services through a Single Window mechanism.
 - Provide seating arrangements in the banking hall.
 - Permit withdrawal of funds, up to limits set by them or by persons authorized by them on production of the authorization letter and passbook.
 - Provide 'Doorstep' banking (pick up of cash / instruments for credit to the account or delivery of cash / demand drafts against issue of cheque / requisition in writing) in special circumstances like ill health, differently abled etc.
 - Guide relatives / parents of differently abled on how to appoint a legal guardian, under the National Trust Act, 1999, for disabled persons with autism, cerebral palsy, mental retardation, and multiple disabilities who can then open and operate accounts for such persons.
- ✓ The Bank shall endeavor to sensitize the staff to assist differently abled customers in carrying out their banking transactions.
- ✓ To understand needs of special customers. Bank will make efforts to arrange regular meetings, so that the customers may voice their concerns and benefit from collective experience.
- ✓ Always verify the credentials of representatives of legitimate organizations (law enforcement, financial institutions, government agencies or companies) from their official channels and never transfer money or share confidential personal or financial information without adequate due diligence.

- ✓ Never transfer money or share personal/financial information or click on unsolicited links or download unverified applications by falling prey to any investment or Ponzi schemes offering unrealistically high returns or task-based jobs, fake communications from law enforcement agencies alleging your involvement in some illegal activities or payment of over-due taxes/fees.
- ✓ Confidential banking credentials (viz. account details, card details, passwords and PINs) must not be recorded on any paper or accessible electronic devices and should be changed on regular basis.
- ✓ In case of loss of ATM card, the Bank (Bank's call centre) should be notified to take immediate steps to prevent the same from being misused. Customer shall be liable for any misuse until the time the Bank has been notified.
- ✓ Customers should not respond to any unverified phone calls or emails asking for personal (Aadhaar card, PAN, name, DOB, address, mobile number, email address etc.) or financial information (viz. account details, card details, passwords and PINs)
- ✓ Customers should not click on unsolicited links and/or install unverified apps/APK file for KYC PAN updation/E-challan payment/utility payment etc. which could compromise their device and confidential personal or financial information.
- ✓ Ensure correct mobile number is updated in Bank's records, register for SMS alerts and proactively report any unauthorized transaction observed.
- ✓ Be careful while accessing internet banking from public places and install anti-virus software on their device.
- ✓ Register for 2FA (2 factor Authentication) and activate only services needed along with setting-up usage limits, wherever available
- ✓ Customer to keep their device safe and avoid downloading any unknown/unverified screen sharing /remote desktop app on the instructions of unverified 3rd party.
- ✓ If anything sounds too good to be true, take a pause and think before you respond or react.
- ✓ Do not transfer money or share confidential information under threat or pressure.
- ✓ Use known and trusted websites or portals and only shop using a secure network.
- ✓ In case of a person claiming to be transgender and needs to open account or to do any banking transaction, the person will be recognized as "Third Gender" and the details shall be accepted in the AOFs/ or other applicable forms as such. All transgender customers shall be treated equally to other male/ female customers without any discrimination.

❖ Loans

- ✓ Jana Small Finance Bank values your dreams, and business ambitions. To help you fulfil them, we bring you a variety of loans at attractive interest rates, and also make it easy for you to avail them. You can choose the one that best fits your need, and suits your convenience.

- Group Loan
- Individual Loan
- Gold Loan
- Agri Group Loan
- Housing Loan
- Medium Small Enterprise Loan
- Two Wheeler Loan
- Supply chain Finance

✓ Group Loan:

Offering loans to joint liability groups, aiming women empowerment, by providing them with the financial means to start small businesses, improve their livelihoods, and enhance their families' economic status. These loans help promote financial inclusion by reaching low income/unbanked individuals and providing them with access to credit.

✓ Agri based loan:

Agri loans are specifically designed to support agricultural & allied activities, which may include Growing crops/vegetables, Dairy farming, livestock, silk worm rearing. These loan targets individuals or a group of individuals, often farmers or agricultural workers, who share a common agri-related goal, belong to rural & semi-urban areas.

✓ Individual Loan:

Individual loans is usually offered to existing customers, helping you achieve your financial goals with ease and flexibility. Whether you need funds for your Business, Home improvements, Agriculture purpose or Debt consolidation we offer a range of loan options tailored to your needs.

Key Features:

- Competitive Interest Rates
- Convenient Repayment Plans
- Tailored Solutions to select loan that best fits for you
- Hassle free process and quick release of funds

✓ Housing Loan:

Affordable & Micro Housing loans targets customers who may not meet the prime credit criteria with the traditional banking institutions and prime housing finance entities. The product is specifically designed to make the process of buying a house simpler and affordable for lower and middle-income groups of people.

Jana SFB provides a range of home loan options tailored to meet various housing finance and mortgage needs. Customers can avail loans for purposes such as purchasing resale flats, new homes, and residential plots with construction, self-construction, or refinancing existing loans from other banks or

housing finance companies. Additionally, Jana SFB offers Loan against Property (LAP) and financing for purchasing commercial properties or shops, ensuring custom solutions for both personal and commercial

-property requirements with attractive interest rates and added banking services like insurance and savings accounts, Jana SFB ensures a comprehensive and customer-centric home loan experience for all its customers.

✓ Two Wheeler Loan:

Jana SFB provides a personal mobility solution to its customers in the form of Two-wheeler finance. Customers can avail loans for purchasing a new or a used two-wheeler for personal use. This offering covers both IC engine vehicles and electric vehicles. The bank also extend financing service for funding of mid-premium and premium two-wheelers. The journey is end to end digital, enabled with features like eKYC and esign to provide a hassle-free experience.

With attractive interest rates, flexible loan tenure options and added banking services like insurance and savings accounts, Jana SFB ensures a comprehensive and customer-centric two-wheeler experience for all its customers.

✓ Micro And Small Enterprise:

MSE (Micro and Small Enterprises) loans are financial products designed specifically for businesses in the MSE sector. These loans help entrepreneurs access the necessary capital to start, grow, or expand their businesses. Here's a more detailed look at MSE loans:

○ Types of MSE Loans at JSFB:

- **Term Loans:** Fixed amount borrowed for a specific period, typically used for purchasing equipment or property.
- **Overdraft Facilities:** Allows businesses to withdraw more money than they have in their account, up to a set limit.
- **Bank Guarantee:** A bank guarantee is a promise made by a bank to cover a loss if a borrower defaults on a loan or fails to fulfill a contractual obligation. Essentially, it acts as a safety net for the party receiving the guarantee, ensuring they will receive compensation if the other party does not meet their commitments.

○ There are different types of bank guarantees, including:

- **Financial Guarantee:** Ensures the payment of a financial obligation, such as a loan.
- **Performance Guarantee:** Ensures the completion of a contract or project according to agreed terms.
- **Bid Bond Guarantee:** Assures that a bidder will honor their bid and sign the contract if selected.

✓ Supply Chain Finance (SCF):

Supply Chain Finance (SCF) refers to a suite of financial solutions designed to optimize cash flow and liquidity within supply chains. By facilitating seamless transactions between buyers and suppliers, SCF enhances the efficiency of capital allocation, reduces financing costs, and strengthens supplier relationships. This financial approach can be a game-changer for companies looking to enhance their operational resilience and competitive advantage.

- Dealer Finance
- Vendor Finance

- Sales Invoice Discount
- Purchase Invoice Discount
- Factoring
- Reverse Factoring

- ✓ We offer savings & current account to our loan customers & encourage to voluntarily opt for these accounts. As a special offer we are providing AMB/AQB/TRV waiver to these loan customers. In case of accounts sourced under promotional offering and enjoying conditional NMC waiver, the terms and conditions of such promotional offering shall prevail.

❖ Fair practices code for lenders

- ✓ As directed by the Reserve Bank of India, from time to time through its circulars, the Bank has adopted this Fair Practice Code for Lenders as approved by the Board of Directors. The salient features of the same are
 - Applications for Loan
 - Bank shall provide comprehensive information including information about fees / charges payable for processing the loan application, the amount of fees refundable if loan amount is not sanctioned / disbursed, pre-payment options and charges, if any, penalty for delayed / repayments if any, conversion charges for switching loan from fixed to floating rates or vice versa, existence of any interest reset clause and any other matter which affects the interest of the borrower irrespective of the amount of loan sought by them. Such information shall also be displayed in all its offices and on the website of the Bank for all categories of loan products.
 - The bank shall inform 'all-in-cost' to the customer to enable him/ her to compare the rates charges with other sources of finance. It shall also be ensured that such charges / fees are non-discriminatory.
 - Processing
 - The Bank shall provide acknowledgement for receipt of all loan applications.
 - The Bank shall verify the loan application within a reasonable period and if additional details/ documents are required; these will be sought from the applicant.
 - For all categories of loans and irrespective of any threshold limits, the Bank shall process the application without delay on its part. In case the application is turned down, the Bank shall convey in writing to the applicant the reasons for rejection within one month.
 - Loan Appraisal and Terms and Conditions
 - The bank shall convey to the borrower/guarantor the credit limit along with the terms and conditions thereof and obtain the borrower's/guarantor's acceptance of these terms and conditions given with his/ her full knowledge on record.
 - There shall be a standard form of the loan agreement for all loans in a language understood by the borrower.
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- The sanction letter / loan agreement will clearly state that the credit facilities will be extended solely at the discretion of the Bank and that drawings under the following circumstances will be solely at the discretion of the Bank
 - No drawings will be allowed in case of non-compliance of the terms and conditions by the borrower.
 - Meeting further requirements of the borrower on account of growth in business will be subject to proper review of the credit limits.
- Disbursement of loans including changes in Terms and Conditions
- The Bank would ensure timely disbursement of loans sanctioned in conformity of terms and conditions governing such sanction.
 - Any changes in the terms and conditions of the sanction such as interest and service charges shall be notified to the borrower before effecting the changes.
 - Bank will provide a loan card to the Microfinance borrower which will cover the following aspects:
 - Information which adequately identifies the borrower;
 - Simplified factsheet on pricing;
 - All other terms and conditions attached to the loan;
 - Bank shall provide acknowledgements for all repayments including instalments received and the final discharge.
 - Details of the grievance redressal system, including the name and contact number of the nodal officer of the Bank.
 - All entries in the loan card should be in a language understood by the borrower.
 - All non-credit products shall be issued with full consent of the borrowers and fee structure shall be communicated in the loan card itself.
- Post Disbursement Supervision
- Before taking a decision to recall / accelerate payment or performance under the agreement or seeking additional securities, the Bank shall give notice to borrowers, as specified in the loan agreement or a reasonable period, if no such condition exists in the loan agreement.
 - The Bank shall release all securities on receiving payment of loan. However, the Bank may decide to exercise the right to set off any legitimate right or lien for any other claim against borrower. If such right of set off is to be exercised, borrowers shall be given notice about the same with full particulars about the remaining claims and the documents under which the Bank is entitled to retain the securities till the relevant claim is settled/ paid.
- General Principles
- The Bank shall not interfere in the affairs of the borrowers, except where provided for in the terms and conditions of the loan sanction documents
 - In case any information not disclosed earlier by the borrower has come to the notice of the Bank, the Bank will have the right to obtain the necessary information from the borrower and initiate action to protect its interest.
 - While the Bank may participate in credit-linked schemes framed for weaker sections of the society, the Bank shall not discriminate on grounds of sex, caste and religion in the matter of lending.

- In the matter of recovery of loans, the Bank shall not resort to undue harassment such as persistently bothering the borrowers at odd hours, use of muscle power etc.
- Loan Grievance Redressal
 - Though the sanction of the loans will be at the sole discretion of the Bank, borrowers will have an opportunity to appeal against the decision. For this purpose, the applicant/ borrower may contact the relevant grievance redressal as defined in the grievance redressal policy of the Bank (part of the customer service policy of the Bank)

❖ Dues Collection and Securities Repossession Policy

- ✓ The Dues Collection Policy of the Bank is built on fairness, dignity and persuasion to deal with customers.
- ✓ The repayment schedule for any loan sanctioned by the bank shall be fixed taking into account paying capacity and cash flow pattern of the borrower. The concerned employees of the Bank shall explain to the customer upfront the method of calculation of interest and how the weekly or monthly payments through any other mode of repayment shall be appropriated against interest and principal due from the customers. The Bank shall expect the customers to adhere to the repayment schedule agreed to and to approach the bank for assistance and guidance in case of genuine difficulty in meeting repayment obligations.
- ✓ The Bank shall respect privacy of the borrowers.
- ✓ The Bank shall ensure that all written and verbal communication with the customers are in simple business language and polite.
- ✓ All assistance shall be given to resolve disputes or differences regarding dues in a mutually acceptable and in an orderly manner.
- ✓ Inappropriate occasions such as bereavement in the family or such other calamitous occasions shall be avoided for making calls/visits to collect dues.
- ✓ Valuation and sale of property repossessed by the Bank shall be carried out as per law and in a fair and transparent manner.
- ✓ The Bank shall resort to repossession of security only for the purpose of realization of its dues and not with intention of depriving the borrower of the property.

❖ Standards for Services

- ✓ Ultimate delivery channel is branch office. It is the responsibility of branch manager to provide services to the customers as per standards/norms. Any query/grievance be addressed to the branch manager/call center.
- ✓ Customers can obtain the details of the products/services from the branch or download from banks website.
- ✓ Bank reserves right to change/amend the terms and conditions of any scheme/services at any time.
- ✓ Indicative time norms for various transactions subject to submission of required documents by the customers are given below

❖ Time Norms for Business Transactions

Serial No.	Business Transactions	Time Norms
1	Encashment of Cheques	5-8 Minutes
2	Receipt of Cash	5-10 Minutes
	[Depending on Denomination of Notes]	
3	Issuance of Demand Draft/ Pay Order	15 minutes
4	Issuance of Term Deposits advise	Soft copy -2 working days via email post creation of FD
5	Cancellation of Demand Draft/Pay Order	5-10 Minutes
6	Repayment of Term Deposits	5-10 Minutes
7	Account Opening	Digital- Same Day (for cases logged in by 4 pm on weekdays and 1 pm on Saturday) Paper Based- 1 to 2 days
8	Updating of Passbook (For a few entries) – (passbook printing is available only at select hub locations)	5-7 Minutes
9	Statement of Accounts	10-15 minutes

✓ A standard TAT of 10 working days would be applicable for any deliverables related requests

❖ Customer Grievance Redressal Policy

- ✓ Being a service organization, providing quality customer service and ensuring customer satisfaction are the prime concerns of the bank. The Bank believes that providing prompt and efficient service is essential not only to attract new customers, but also to retain existing ones. This policy document aims at minimizing instances of customer complaints and grievances through proper service delivery and review mechanism and to ensure prompt redressal of any customer complaints and grievances that may arise despite this. The Bank's grievance redressal policy shall adhere to the following principles:
 - Customers shall be treated fairly at all times
 - Complaints raised by customers shall be dealt with courtesy and on time
 - Customers shall be 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.
 - The Bank employees shall work in good faith and without prejudice to the interest of the customer
- ✓ All customers are entitled to register a complaint if dissatisfied with the services provided by the Bank. This can be done through a variety of options
- ✓ In person at a branch
 - In writing, which can either be handed over to an officer of the Bank or dropped in the complaint/ suggestion box
 - In the physical/ digital complaint book
 - Orally to an officer of the Bank
- ✓ Remotely
 - In writing, by post
 - By calling the Customer Contact Centre on Bank's Toll free number 1800-2080. The timings of the contact center shall be published on the commencement of the business by the Bank.
 - Submit online by selecting option 'Complaints and Grievance Redressal ' on home page of Bank's website www.janabank.com
 - Send message through Internet Banking post logging into their internet banking account.
 - E-mail at <customercare@janabank.com>
 - Through the mobile banking app
 - There shall be no charge to a complainant to lodge a complaint. The Grievance Redressal policy will be made available on website

✓ Mandatory display requirements

- A complaint register shall be available with the Branch Manager / Branch Head and this information will be published on the notice board.
- Complaints/ suggestions received by the Bank from the customers shall be duly recorded for monitoring of redressal/ implementation thereof.
- The name and contact particulars of the Nodal Officer of the Bank shall remain displayed in the branch premises and also on Bank's website to facilitate the customers to raise their grievances/suggestions regarding customer services rendered by the Bank.
- The Banking Ombudsman Scheme, 2006 containing provisions of the Scheme as well as contact details of all the Banking Ombudsman Offices shall be made available to customers at all branches, and displayed on the bank's website.
- Copies of the Code of Bank's Commitment to Customers/ Fair Practice Code shall be made available to customers at all branches.

✓ Resolution of Grievances:

- The Bank shall also appoint Regional Nodal Officers, as mandated by the RBI under the Banking Ombudsman Scheme, 2006. Details of Regional Nodal Officers are available on the Bank's website and are also prominently displayed in the branches
- Resolution of complaints shall be, wherever applicable, in accordance with Bank's Compensation Policy, as published on the website.
- Resolution timelines: The bank shall strive to resolve all customer grievances at the earliest, with the timelines indicated below being the maximum time for resolution.
- General complaints: 3 to 14 working days.
- Fraud cases, legal cases and cases which need retrieval of documents and records > 3 months old: 30 working days.
- Cases involving third party / other Banks: 30 working days
- Data Privacy cases: 30 working days
- Chargeback related cases: as per RBI norms.
- For all the complaints received through regulator, timelines as mandated by respective regulator will be adhered to.
- In case a complaint requires additional time for resolution, the Bank will proactively inform the customer about the reason for the delay and specify the additional time required for resolution.
- The Bank will acknowledge the receipt of the complaint and will ensure that a resolution is provided within prescribed TAT depending on the category of complaint, not exceeding a period of 30 days across all levels.
- The final communication sent to the customer regarding redressal of the complaint shall mention about the option to the customer to approach the concerned Banking Ombudsman in case he/she is not satisfied with the redressal of the complaint. The final communication shall also contain the details of the concerned Banking Ombudsman.
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- In the unlikely event of a customer not receiving a response within one month from the date of lodgment of the initial complaint, he/she may approach the Banking Ombudsman. The details of the Banking Ombudsman are available on the Bank's website as well as on the website of RBI.
- All the services and commitments shall be honored without the citizen having to pay any bribe.

✓ Branch level Customer Service Committees

- The Committee provides a monthly forum for direct interaction with a cross section of branch customers and they are encouraged to share their views on branch service. It shall meet 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 meetings of this committee shall invariably include a senior citizen customer.
- This shall be constituted by the branch manager, and communicated to the respective regional head, who in turn has to communicate the same to the HO of the bank to examine them and provide relevant feedback to the Customer Service Committee of the Board for necessary policy / procedural action

✓ Customer Experience:

- Every complaint received shall be logged into a software driven application- CRMNext and the system shall acknowledge and generate a reference number.
- The acknowledgment and reference number shall be sent to the customer by SMS.
- The complaint shall be resolved for the best satisfaction of the customer as early as possible but in no case later than the TAT stipulated in this policy.
- Responsibility towards redressal of complaint rest with operational staff from branch up to corporate office depending upon the gravity of the complaint.
- On resolution of complaint, a communication will be sent to the customer to this effect.

✓ Sensitizing operating staff on handling complaints:

- The Bank shall impart training on an ongoing basis to all employees on handling complaints/ redressal of grievances/ customer counseling.
- The Principal Nodal Officer of the Bank shall ensure that internal machinery for handling complaints/ grievances operates smoothly and efficiently at all levels.
- The Bank shall strive to resolve the complaints at the various touch points itself, within the stipulated timelines. In addition, a complaint escalation mechanism shall be instituted that includes a Principal Nodal Officer in-charge of resolving any escalations. Customers can reach the nodal officer through any of the following channels:

Write to: Ms. Shirley George

Email at: nodal.officer@janabank.com

Call: 080-68131421.

Nodal Office Timings: 9am to 6pm (Mon to Fri).