

THE KARIMNAGAR DISTRICT CO-OPERATIVE CENTRAL BANK LTD. (KDCCB)

CITIZEN CHARTER

1) Purpose

KDCCB's Citizen Charter states the service standards, timelines, customer rights, and grievance redressal that customers can expect from the Bank. It is guided by RBI's customer protection principles including the Charter of Customer Rights.

2) Our Service Promise

We will provide:

- Fair treatment to all customers without discrimination.
- Transparency in charges, interest rates, product features, and terms & conditions.
- Suitability: products offered will be appropriate to customer need and profile.
- Privacy & confidentiality of customer information (subject to law / regulatory requirements).
- Quick grievance redressal with escalation up to RBI Ombudsman where applicable.

3) Customer Rights (as adopted by KDCCB)

As per RBI's Charter of Customer Rights, every KDCCB customer has:

- Right to Fair Treatment
- Right to Transparency, Fair & Honest Dealing
- Right to Suitability
- Right to Privacy
- Right to Grievance Redress & Compensation

4) Access Channels & Working Hours

KDCCB services are available through:

- Branch banking counters (during notified business hours)
- ATM / RuPay Debit Card
- Mobile banking
- UPI / digital payments
- Customer support / complaint channels (*Branch-wise timings and holidays will be displayed at the branch notice board.*)

5) Service Standards & Timelines (Customer-facing)

A. Accounts & Customer Onboarding

- Acknowledgement of account opening request: Same day
- Account opening (where KYC & documents are complete): Within 1–3 working days
- Updating of customer details / corrections (with documents): Within 3 working days
- Issue of passbook: Same day / next working day
- Cheque book issue (where applicable): Within 3–7 working days
- *(KYC/AML requirements shall be followed as per RBI directions applicable to RCBs.)*

B. Deposits (SB/CA/TD/RD)

- Issue of deposit receipt / acknowledgement: Same day
- Premature closure / renewal (after due verification): Same day / next working day
- Interest payment / maturity proceeds: On due date or next working day

C. Loans & Advances (Retail/Agri/MSME)

- Receipt acknowledgement of complete loan application: Same day/Next working day
- Communication of sanction / rejection (with reasons wherever required): As per product TAT communicated at branch
- Disbursement after compliance (documentation, insurance, security creation): Within 1–7 working days
- Issue of account statement / interest certificate: Within 3 working days

D. Remittances & Collections

- NEFT/RTGS outward (within cut-off time): Same day as per payment system rules
- Cheque collection (local/outstation): As per clearing cycle / timelines displayed in branch

E. Debit Card (RuPay) – Key Customer Commitments (RBI 28.11.2025)

KDCCB will ensure the following, as applicable:

- Debit cards will be issued only to Savings/Current accounts (not to loan/cash credit accounts), except permitted linkages like overdraft with PMJDY etc.
- Customer will receive transaction record immediately (receipt/SMS/e-mail/statement).
- If a card is blocked/deactivated/suspended by the bank, intimation will be sent immediately as per SOP.
- For co-branded/outsourced arrangements, the card-issuer remains responsible for service delivery and customer protection.
- Cardholder data will not be shared with partners unless essential, and explicit consent will be taken where required; data ownership remains with the card-issuer.

6) Transparency: Charges, Interest Rates, and Important Disclosures

KDCCB will:

- Display service charges, deposit and loan interest rates, and key terms at branches and website.
- Provide schedule of charges and product brochures on request.
- Provide clear communication before changes in major charges/terms wherever applicable.

7) Special Customer Care

We will provide respectful and supportive service to:

- Senior citizens, persons with disability, and ill customers (priority handling as feasible)
- Customers in rural/remote areas (assistance in forms, digital enablement, grievance support)

8) Customer Responsibilities (to help faster service)

Customers are requested to:

- Maintain updated KYC and contact details (mobile/e-mail/address)
- Protect PIN/OTP/password; never share OTP/CVV/PIN
- Report lost card / suspicious transactions immediately
- Read and understand product terms & charges before acceptance

9) Grievance Redressal Mechanism (KDCCB)

KDCCB follows RBI's requirement to have a suitable mechanism for receiving and resolving complaints fairly and expeditiously.

Level 1: Branch (First Contact)

Contact: Branch Manager / Customer Service Desk (May I help U)

Modes: Complaint register, written complaint, email, phone

Acknowledgement: within 48 hours (where complaint is not resolved on the spot)

Target resolution: within 7–15 days depending on complaint type

Level 2: Nodal Officer (Head Office)

If not resolved at branch, customer may escalate to:

Nodal Officer (Customer Service/Grievance Redressal)

Name: Assistant Grievance Redressal officer

Phone: 72079 99851

Level 3: Principal Nodal Officer (If applicable)

Principal Nodal Officer

Name: Grievance Redressal Officer

Email/Phone: 77027 00502

Level 4: RBI Ombudsman– Internal Escalation

1. Assistant internal Ombudsman Officer.

Cell ; 77027 00508

2. Principal Ombudsman Officer

Cell; 77027 00505

Level 5: RBI Ombudsman (RB-IOS, 2021) – External Escalation

If the complaint is not resolved satisfactorily by KDCCB within the applicable time, customers can approach the RBI Ombudsman under the Reserve Bank – Integrated Ombudsman Scheme, 2021, as applicable to covered Regulated Entities.

How to file: Online / email / post as per RB-IOS process (details will be displayed at branches and on website).

For debit-card related complaints, RBI's 28.11.2025 RCB Debit Card Directions also provide for escalation to Ombudsman after the bank's response.

10) Compensation / Customer Protection (General)

Where KDCCB is responsible for deficiency in service (delay/error/unauthorised debit as per applicable rules), the Bank will examine compensation as per its Board-approved compensation policy and applicable RBI instructions, and communicate the decision transparently.

11) Display & Availability

This Citizen Charter will be:

Displayed at every branch (notice board)

Available on KDCCB website

Provided to customers on request

12) Review & Updates

This Citizen Charter will be reviewed at least annually (or earlier if RBI directions change) and placed before the appropriate Board/Committee for approval.

Annexure A: Branch Display Template (Ready-to-paste)

KDCCB – CUSTOMER GRIEVANCE CONTACTS (To be displayed at Branch)

Branch Manager: Name/Phone _____

Nodal Officer (HO): Name/Email/Phone _____

Principal Nodal Officer (HO): Name/Email/Phone _____

RBI Ombudsman (RB-IOs, 2021): Filing process displayed / website link QR
