

KA CHARTER NA KA BYNTA KI PAIDBAH

KA CHARTER NA KA BYNTA KI CUSTOMER SERVICE

KA JINGLAMPHRANG

Ka jinglah jong ka bank bank ban kiew bad ban wanrah bun ngut ki briew kiba snohkti bad ka bank ka shong eh ha ka jinghun jong ki briew ha kaba iadei bad ka bank. Ka Axis Bank ka ngeit skhem ba ka jingkieu jong ka bank ka shong ha ka jinghun jong ki briew.

Ka kot lyngkdop kaba kyrteng "Ka Charter jong ki Paidbah jong ka Axis Bank" ka kren shaphang ki jingkular jong ka bank na ka bynta u customer uba hun. Ka batai bniah ia ki jingkular bad ki kamram jong ka bank, bad ruh ki kamram jong ki customer khnang ban don ka jingiadei kaba biang hapdeng ka bank bad u customer.

Ia kane ka charter (jingthoh) la pyinkhreh khnang ban kyntiew ia ka rukom trei bad ki jingleh kibym long leh shilliang, bad ban ai ki jingtip shaphang ki kam shakri kiba bun jait ba ka bank ka leh na ka bynta ki customer. Kane kam dei ka kot ba la pynmih da ka sorkar, bad kam don jingthmu ban shna aiñ ne pynmih kino kino ki hok ne ki kamram kiba thymmai la ia ka Bank ne ia ki paidbah, lait noh tang kito kiba la don lypa kiba dei katkum ki contract ne ki aiñ ba la pynmih da ka sorkar na ka bynta kano kano ka business.

Phi lah ban ioh ia kum kane ka kot ka Charter jong ki Paidbah lada phi pan na ka bank jong ngi ha kano kano ka branch ruh, bad ruh na ka website jong ngi.

Note

- La pynthymmai ia ki jingpyntip ba la thoh ka kane ka kot Charter ha ka 25 tarik u Nailur, 2014, bad ka lah ruh ban kylla.
- Shaphang ki kam shakri ba laiphew jait ba ka bank ka leh, la batai tang khyndiat ha kane ka kot. La thoh bniah shaphang kawei pa kawei ka kam shakri bad ki Terms and Conditions jong ki baroh ha ka website jong ngi, www.axisbank.com

1. Ka Jingthmu

- Ban long ka bank kaba kloi ban ai jingiärap da kaba suk ha ka liang ka kam pisa pilaiñ, ban kiew ha ka liang ka jingpynpoi tiar lyngba ka jingtip bha ia ki jingdonkam u customer, lyngba ki nongtrei kiba biang bad lyngba ka jingpyndonkam bha ia ka teknoloji.
- Ban kyntiew ia ki kam bad ki jingleh kibym long bymhok da kaba ym buhrieh bad pyni lut ia baroh ki kam shakri ba ki ai khnang ban pynlong ia ki kam bank jong phi kaba sngewtynnad.

2. Ka Thong

- Ban pynsuk ia ki kam bank jong phi
- Ban lah ban pynkmen ia ki customer da ka rukom trei jong ngi
- Ban ai ki jingiärap kiba biang na ka bynta ki kam shakri jong ka bank (kum ki loan, ki insurance, ki transaction, bad kiwei kiwei), bad ban shakri ia baroh ki paidbah kiba na kano kano ka kynhun ruh
- Ban pynpaw shai ia ki kam ba trei, bad ban pyni ki akor kiba don burom ia baroh ki customer

3. Kane ka Charter ka Dei na ka bynta Kaei

Kane ka Charter ka dei na ka bynta baroh ki kam shakri ba la ai da ka bank, la ka dei ba la ai da ki tnad (branch), ne ki agent kiba ieng na ka bynta ka bank, bad ba lah ban ioh ia kine ha ka bank hi, ne da kaba shu phah (post), ne da ka phone, ne lyngba ki teknnoloji.

Phi lah ban peit ia baroh ki kam shakri ba ngi ai, ha ka website jong ngi www.axisbank.com.

4. Regulatory / Statutory Compliance Ki Aiñ ba Dei ban Kohnguh

- Khnang ba ngin lah ban bud ia ki aiñ ka sorkar, ha ka por ba plie account, ka Bank kan donkam ban bud ia ka rukom jong ka KYC (Know Your Customer) bad ka AML (Anti Money Laundering) katkum ba la buh da ka sorkar.
- Ka bank kan pynthikna ba ka la hun ia ki jingtip shaphang u briew uba kwah ban plie account ha ka bank bad ban pynthikna ruh ia ka jaka sah, khnang ban iada ia ki customer bad ki paidbah, na ka jingthok bad ka jingpyndonkam bakla ia ki kam ka bank.
- Ka bank kan pan ruh na ki customer ia ki kot ki sla ban pynshisha ba naei ka wan ka tulop jong phi
- Ki customer ki dei ruh ban ai ia ki kot ki sla kiba donkam sha ka Bank khnang ban pynthymmai ia ki jingtip shaphang jong ki na ka por sha ka por.

5. Ki Jingkular jong Ngì

- A.** To act fairly and reasonably in all dealings with customers in respect of the following:
Ban ym leh shiliang ne leh buit tuh bad ki customer, bad ban kit khia bha ia ki kam ram kum kine harum:
- Ban pynbiang kum ia ka sla receipt haba siew ne thep pisa da ka kot pisa ne da ka cheque ha ka Bank, bad ban plie ia ka basic savings bank deposit account na ka bynta ka financial inclusion (kaba plie lad ia baroh ban ioh shim ia ki lad shakri jong ka bank)
 - Ban bat ia ki jingkular bad ki rukom leh ba la thoh ha ka Charter na ka bynta ki shakri ba la tyrwa
 - Ban pynthikna ba ki jingshakri ba ngi tyrwa ki long katkum ki aiñ ki hukum.
 - Ban pynthikna ba ngi burom bad pyni akor ba bha ia ki briew bad ban ym leh buit tuh ia ki
 - Ban buh ia ka rukom siew bad ki kam bank ba leh online kaba lah ban shaniah
 - Ban kloï ban iarap ia ki briew kiba la duh nong namar ki jingbakla, ne ka jingslem ban pyndep ia ki kam jong ki customer namar ka jingthut ha ka teknnoloji
 - Ban pynthikna ba kan ym don kano kano ka jingleh shiliang ia ki briew.
 - Ban pynthikna ba la pyntip sha ki briew shaphang kumno ban pynsgew ia ki jingmudui jong ki ha ka Bank bad shaphang ki hok jong ki ban leh da kumwei lada kim da hun ia ka jubab jong ka bank ia ki jingmudui ki jong ki
 - Ban pynthikna ba ka Bank ka shim khia ia baroh ki jingmudui jong ki briew

B. Ban buh ha ka website jong ka Bank

- i. Ka Banking Ombudsman Scheme: Ka ophis jong ka RBI (Reserve Bank of India) bad ka BO (Banking Ombudsman) ki pyrshang ban pyntip sha ki paidbah shaphang ka BO Scheme. La batai shaphang kane ka Scheme ha ka website jong ka Bank bad ka don ruh ha ki bank jong kano kano ka tnad ruh.
- ii. La pynshong nongrim ia ka aiñ jong ka Customer Service kaba jong ka Bank katkum ka aiñ jong ka IBA bad ka jingialam jong ka RBI kaba don ha ka Master Circular halor ka Customer Service

C. Ban ym pynpaw paidbah ne pynmih shabar ia ki jingtip ba shimet jong ki briew:

- i. Ka bank kan ym iathuh ha kiwei ia ki jingtip shaphang ka account jong u customer khlem ka jingmynjur jong u trai. Hynrei ki don ki khep ha kaba hap ban pyllait ia ki jingtip, katkum ba la thoh ha ka Paragraph No. 25 jong ka RBI Master circular halor ka customer service, kaba la thoh myn 1.7.2014. Kita ki khep ki long kumne harum:
 - a) lada ka pan ka aiñ ba donkam
 - b) lada dei ba donkam na ka bynta u paidbah
 - c) lada donkam na ka bynta ki ka jong ka bank
 - d) lada ioh jingbit na u trai

Shuh shuh, ka bank ka lah ruh ban pyndonkam ia ki jingtip jong u customer na ka bynta ka jingpynshisha jong u customer, na ka bynta ki lad shakri ia u customer, ban pynwandur ia ki lad shakri katkum ki jingdonkam ba shimet jong u customer, ban kyntiew ia ki kam shakri jong ngi, ban shna ia ka Statistical Information, statistical analysis, ne ka credit scoring, ban pyntreikam ia ki kamram jong u customer, ne ha kino kino ki bynta kaban iarap ia ka Bank ban ai ia ka jingshakri kaba bha tam bad kaba hun sha ki customer.

D. Ban ym pynpaw paidbah ne pynmih shabar ia ki jingtip ba shimet jong ki briew:

- a) Haba pan, ai ha u customer ia ka kot Charter.
- b) Buh ha ka website jong ka Bank
- c) Pynthikna ban hikai ia ki nongtri kumno ban pyndonkam ia Charter

E. Ban ai ki jingshakri sha ki customer kiba katkum ki aiñ ba la buh da ka BCSBI ha ka Code jong ka Bank's Commitments sha ki Customer:

Ka Banking Code bad ki Standard Board jong ka India (BCSBI) ka dei ka kynhun ba la pynmih da ka Reserve Bank jong ka India, da ka jingthmu ban buh ki aiñ kiba tang khyndiat ba dei ban bud ha ki bank baroh. Kum ka kynhun jong ka BCSBI, ka Bank ka la pynmih ruh ia ki katto katne ki Code bad ka la seng ruh ia shibun ki sienjam ban pyntreikam ia ki jingkular halor ki jingshakri ia ki customer kumba la thoh ha kata ka Code.

Phi lah ban shem ia kita ki Code ha ka website jong ka Bank (<http://www.axisbank.com/codecommitment-customers.aspx>)

F. Ki Customer kiba Kyrpang

Ka Bank ka kular ban leh kine harum haba iadei bad ki customer kiba kyrpang

i. Kiba la Shongthait (Pensioners) bad kiwei de ki Rangbah kiba la noh ka Rta:

- Ha baroh ki Tnad, yn shakri shuwa nyngkong ia kito kiba la tymmen
- Ka bank kan ai ha kiba la shongthait ia ka pension slip kaba don ia ki jingthoh kiba bniah shaphang ka
- Ha ki khep kiba kyrpang, ka Bank ka lah ban siew ia ka pension ha iing jong phi hi
- Ka Bank kan pdiang ia ka Life Certificate na kiba la shongthait ha kano kano ka tnad Bank.
- Ha ki khep bakyrpang, kum haba pang, ba don jingduna ha ki dkhot met, bad kiwei de, ka Bank kan pyrshang ban pyndep ia ki kam bank ha iing jong phi hi (kum ha kaban shim ia ka pisa/ ban thep pisa ha ka account jong phi lyngba ki card ne ki cheque ne ban wanrah hi da ka pisa/ ban don ha jingthoh ia ki jingkwah jong phi, bad kiwei de)

ii. Ki Kynhun SHG (Self Help Group):

Ka Bank ka lah ban ai loan ia ki SHG bad ki dkhot jong ka, hynrei ka shong ha ki jingmyntoi jong ka kam, ka jinglah jong ki ban trei bha, bad kiwei de ki aiñ ba la buh na ka bynta ki SHG ba la thoh ha ka aiñ jong ka Bank extant credit

G. Ki Customer kiba ha ki jaka Nongkyndong bad ha ki Semi-Urban Area

Ka Bank kan pynthikna ba kan don ka jingkylliang pisa (currency) bad ruh ba ka jingbha (quality) jong ka pisa ba ai sha ki customer ka dei ban long kaba bha, khamtam ha ki jaka nongkyndong. Ka Bank kan pynthikna ruh ba ki Branch (Tnad) baroh ki dei ban treikam bad plie ia ki paidbah ha baroh ki por treikam jong baroh ki sni ba long trei.

H. Ban pynbiang ki facility na ka bynta kiba matlah ne don jingduna ha ki dkhot met

i. Ban pynbiang bad pynsuk ka lynti iaid, bad ki jaka rung bad mih ha baroh ki Branch and ki ATM

Ka Bank kan pyrshang ban pynkylla ia ki Branch bad ki ATM kiba kongsan, ha katba long, ban pynsuk ia ka leit ka wan bad ka rung ka mih jong ki customer kiba don jingduna ha ki dkhot met. Kan pynthikna ba ki customer ki lah ban ioh jingtip da kaba suk shaphang ki branch bad ki ATM kiba don ki lynti kiba suk ia ki ban iaid. Ki nongtrei jong ka Bank ruh kin long kiba kloi ban iarap, ha kat ki jaka kibym lait ia ki ban leit kum haba don ki mawkyndon kibym lah kiar.

ii. Ban pynlong ia ka ATM kaba suk ia kibym lah ban iohi ruh ban pyndonkam:

Khngang ban pynthikna ba ki ATM ki long kiba suk ban pyndonkam ia kibym lah ban iohi, ka Bank kan buh ia ki Braille ha ki ATM bad ia ka sur ruh.

iii. Ban pynbiang ki facility na ka bynta ban plie Account bad kiwei kiwei de:

Ka Bank kan pyrshang ban leh katba la lah ban pynsuk ia ki kam bank jong kiba la tymmen, kiba don jingduna ha ki dkhot met, bad kibym nang bym stad. Ka Bank kan pynthikna ba kito kibym lah ban iohi ki lah ban leh ia baroh ki kam bank kum ban ioh ia ka cheque book, ATM, ban leh Net banking, ban buh locker, ban shim loan, ban ioh credit card, bad kiwei kiwei de, khlem kano kano ka jingshah kren bein.

Ban Ai ki Jingshakri kiba Kyrpang ha ka Branch:

Ka Bank ka sngewthuh ba kiba don jingduna ha ki dkhot met ki donkam ia ki jingshakri bakyrpang ha ki tnad, bad namar kata kan pyrshang ban:

Shakri nyngkong shuwa ia ki ha ki branch baroh

Ai jingiarap ia kito kibym lah ban iohi bad ia kito kiba don jingduna ha ki dkhot met ha kaban lap ia ki jaka kiba dei hapoh ka branch

Iarap lyngba ka Single Window mechanism

Ai jaka shong ha ka banking hall

Shah ban sei pisa haduh u pud ba la buh da ki ne da mano mano ba la ai bor ha ki haba pyni ia ka passbook bad ka shithi kaba ai bor ia ki

Pyndep ia ki kam bank ha iing jong phi hi (kum ha kaban shim ia ka pisa/ ban thep pisa ha ka account jong phi lyngba ki card ne ki cheque ne ban wanrah hi da ka pisa/ ban don ha jingthoh ia ki jingkwah jong phi, bad kiwei de) ha ki khap kiba kyrpang kum ba pang ne ba don jingduna ha ki dkhot met, bad kiwei de

Hikai ia ki ba-ha-iing ne ki kmie ki kpa jong kito kiba don jingduna ha ki dkhot met shaphang kumno ban thung ia iwei i briew ban long i nongpeit iba la ithuh da ka sorkar (legal guardian) na ka bynta kito kiba pang autism, cerebral palsy, ba don jingduna ha khlieh, bad ba don kiwei de ruh ki jingduna, khnang ba kin lah ban plie account bad pyniaid ia ka na ka bynta kita kiba pang. Kane ka long katkum ka National Trust Act, 1999

Ka Jingphikir jong ki Nongtrei

Ka Bank kan pyrshang ban hikai ia la ki nongtrei ban peit thuh bha bad ban long kiba kloi ban iarap ia kito kiba don jingduna ha ki dkhot met, da kaba iarap ban pyndep ia ki kam jong ki.

iv. Understanding needs of special customers:

Ka Bank kan pyrshang ban buh ki jingialang na ka por sha ka por khnang ba ki customer ki lah ban pynsngew ia ki jingeh bad ki jingmyntoi jong ki

Ka Jingsiew ia ka Pisa ba dang sah ha ka Account jong ki Customer kiba la Khlad sha kiwei pat kiba dei ioh ia ka Pisa

Ka Bank kan bud ia ki rukom leh kiba suk na ka bynta ban pyndep ia ki kam bank jong kiba la khlad, khlem da donkam ban pyni ia ki jingpynshisha ne ka succession certificate ha ka jingiaidei bad iba la khlad na ka bynta ban ioh kynti ia ka account, ka locker bad ki tiar ki tar ba la buh bha. Hynrei ha kaba iadei bad ka jingkam ia kita kiei kiei jong kiba la khlad, ban iada ialade, ka Bank kan hap ban buh kawei ka contract (indemnity bond) bad kita ki briew kiba shimti. Lah ruh ban buh nominee na ka bynta ban kham pynstet ka kam ha kaban shimti noh ia ka pisa na ki account jong ki customer kiba la khlad. Ka Bank ka ju pyntip ruh na ka por sha ka por ia ki customer shaphang kane ka lad ba ka tyrwa ha kaba iadei bad ki lad jingiarap jong ka Banking Regulation Act. Ka Bank ka la buh ruh ki aiñ na ka bynta ka Settlement of Claims ha kaba iadei bad lada Jah Briew.

Ban Kylliang ki Kot Pisa kiba Jaboh ne Jot malu mala

Baroh ki tnad jong ka Bank kin pdiang ia ka jingkylliang ia ki pisa kiba jaboh ne ba la kad ne jot malu mala jong kino kino ki kot pisa. Ym donkam siew ban kylliang ia ka pisa, bad kane ka lad ka dei na ka bynta ki customer bad ki paidbah ruh kumjuh.

Ka Reserve Bank jong ka India ka la shah ia ki Bank ban kylliang ia ki pisa kiba la jot ne jaboh, hynrei yn peit bniah bha ia ki pisa shuwa ban pdiang, khnang bakan ym don kano kano ka jingshah thok ha ka pisa kai. Ka jingioh kylliang jong kine ki pisa kan long katkum ba la buh da ka RBI (Note Refund) Rules.

Ki Safe Deposit Vault (Ki Locker)

Ka facility ban buh ia ka safe deposit locker ka dei ka ancillary service ba la tyrwa da ka Bank. Kane ka lad ban ioh locker ka shong ha ka rai jong ka bank kaba long katkum ka jinglah ban pyndonkam, bad kiwei kiwei de. Ka Bank kan phikir bha bad leh kat kaba donkam ban sumar bad buh bha ia ka locker jong ki customer. Hynrei ka Bank kan ym bah khlieh lada jia eiei ia ka locker ne ia kiei kiei kiba don hapoh jong ka, la ka dei na kano kano ka daw ruh.

Ki mat kiba batai shaphang ka locker:

Mano mano ruh lah ban bat ia ka locker (lait noh kiba 18 snem shapoh), ka kompani, ki kynhun, bad kiwei kiwei de
Lah ban buh nominee tang ia kito kiba bat shimet ia ka locker
Dei ban pyntip wut wut sha ka bank lada jah u shabi, bad u trai jong ka locker u dei ban siew ia ka jinglut ban shna biang ia u shabi bad ka locker
Ki trai ki lah ruh ban pyndonkam da u tala (padlock) jong la jong ha u locker
La kyntu ban shna insurance na ka bynta ki kiar bad kiwei kiwei ki tiar kiba kordor ba buh ha la locker
Lah ban ioh ia ki locker ha ki size bapher bapher
Da duna eh ruh, dei ban wai shisnem ia ki locker. Lah ruh ban siew lypa na ka bynta ki locker. Yn shah daiñ kuna lada slem ban siew ia ki locker
Lah ruh ban siew ia ka bai locker da kaba shu ot na ka account la ka dei na ka saving ne ka current account, bad kaba da don da ka jingthoh ba la ai ha ka bank (standing instruction)
Katkum ki aiñ, ka Bank kan pyntip sha u trai ka locker lada u khlem pat plie ia ka locker la palat shi snem. Ka Bank kan leh ia kane wat lada u trai u siew pyndep barobor ha ka por kaba biang. Hynrei wat hadien kata ruh lada u trai um leh eiei ne plie ne pyndonkam ia ka locker, ka Bank ka lah ban pynpait ia ka locker.

Ki Tiar ba la Buh bha ha ka Bank

Lah ban buh bha ia ki tiar kum ki shares, ki securities, bad kiwei kiwei de, bad ka Bank, bad ka don ruh ka bai buh.

Lah ban buh ia kita ki tiar ha ki jingsop ba la sop bad teh bha ne ha ki synduk ba lah ban khang tala. Dei ban khang tala ia ki synduk da ki trai, bad dei ruh ban buh jingthoh hangto. Dei ban sop bha ia ka tala da ka jaiñ ba eh bad hadien pat sa seal ha ka da ka seal jong ki customer. Ka jingiadei hapdeng ka bank bad u trai kan long kum u bailer bad u bailee

Ka Remittance Service

Ki cusromer ki lah ban phah pisa na kawei ka center sha kawei pat lyngba ka RTGS, ka NEFT/EFT bad lyngba ki Demand Draft, bad dei ruh ban siew ïa ka bai phah.

Ki customer ki lah ruh ban phah pisa ne ïoh pisa na shabar ka ri kaba katkum ki aiñ jong ka RBI, ka FEMMA bad kiwei kiwei de ki aiñ

ïa ki Demand Draft kiba 50,000/- T. ne tam, ka bank kan shu phah ïa ka pisa sha ka account jong ki customer lyngba ka debit ne ka cheque ne kiwei ki rukom, katkum ba ong ki nongphah, hynrei ym lyngba ka pisa kot (cash)

Ka jingsiew jong ki demand draft kiba 20,000/- bad shaneng kin long tang lyngba ka bank Shuwa ban ïoh ïa ka draft, ki customer ki dei ban pynshisha ba ka rukom ba ki pyndonkam (ki instrument) ka dei ban biang lut nadong shadong haduh ka saiñ (sign) jong ki ophisar bad hap ruh ban pyndap ïa ka specimen saiñ nombar ha ka jaka kaba suda ba la buh.

Ka bank kan ai ïa ka demand draft kaba duplicate sha ki customer hapoh ar taiew naduh ka por ba la ïoh ïa ka jingkyrpad

Ka por ba kut ka Cheque, ka Demand Draft ne ka Pay Order bad ka Banker's Cheque ka dei 3 bnai naduh ka por ba la thoh ïa ka por ha ki

Ki ATM ne ki Debit Card

Ka Axis Bank kan pyrshang ban pyntreikam ïa ka ATM baroh 24 kynta ha ka shi sngi, 7 sngi ha ka taiew. Ki customer kin lah ban sei pisa ha baroh ki jaka, bad ha ki katto katne ki jaka ba la jied khnang, kin don de shuh shuh kiwei de ki kam bank.

I. Mobile Banking Ka Mobile banking

Ka Mobile Banking ka ai lad ïa phi ban leh ki kam banking kaba lah ban shaniah ha kano kano ka jaka bad ha kano kano ka por ruh, da kaba pyntreikam ïa ki kam kum kaban transfer pisa sha ka Axis Bank ne sha kiwei kiwei ki bank account, ban siew ki bill, bad ban recharge na ka bynta ki prepaid. Ki customer ki lah ruh ban peit ïa ki jingtip shaphang ka bank jong ki (kum ki Account, ka Credit Card, ki Fixed Deposit, ki Mutual Fund, bad ka Demat) bad ruh ban request service lyngba ka phone.

Ka Axis Bank ka pynthikna ba ki app ha ka mobile ki long kiba lah ban shaniah, bad namar kata ngi peit bad pynthymmai ïa ka man la ka por.

Ka Internet Banking

Ka Bank ka pynbiang ruh ïa ki customer ïa ka internet banking kaba ailad ban tip shaphang ka bank statement, ban phah pisa, ban siew ki bill, ban recharge, ka jingsiew kaba ïaid hi man la u bnai ne taiew, ban shna bad buh fixed deposit, ban leh service request, bad kiwei kiwei de. Baroh ki kam transaction ki long lyngba ka two-factor authentication concept khnang ban pynskhem bad ïada shuh shuh. Ka Bank ka ai ruh ki jingbatai shaphang kumno ban pyndonkam ïa ka internet banking ha ka rukom kaba shngain khnang ban kiar na ka jingthok ne ka jingpyndonkam bakla.

Ka Bank ka pynthikna ba ka internet banking system bad ka teknoloji ki long kiba lah ban shaniah, bad namar kata ngi peit bad pynthymmai ïa ka man la ka por.

Ki SMS / E-Mail Alert

Ka Bank ka phah SMS (message) ne Email sha baroh ki customer na ka bynta ki jingpyntip shaphang baroh ki kam financial transaction. Yn phah message ruh na ka bynta ki non-financial transaction. Ka Bank ka phah ruh ki khubor lyngba SMS na ka bynta baroh ki transaction kiba iadei bad ki Credit ne Debit card.

Ki Loan (Ram) bad ki Advanves

- Baroh ki terms bad condition jong ki loan (ram), ki dor bad kiwei kiwei de kin long thik katkum ki jingbatai ba la buh da ki nongpyniaid (regulator). Yn pynthikna ba ki customer ki sngewthuh bha ia ki aiñ jong ki bank shaphang ka dor, bad ba hap ban bud thik ia ki jingbthah jong ki regulator shaphang ki jing-oh-dor bad ki jing-bym-oh-dor (pricing and non pricing) jong baroh ki loan
- Yn pynshai ha u nong shim ram shaphang ki kot ki sla kiba bun jait kiba donkam na ka bynta ban shim loan. Na ka bynta ki Home Loan, katkum ka jingbatai jong u pledar (lawyer) lah ban donkam shuh shuh kiwei de ki kot ki sla
- Na ka bynta ki retail loan, yn hap ban siew ia ka penal interest tang lada slem ban siew ia ki installment ha ka por ba la buh. Ia ki jingbatai saphang ka penal charge ka don ha ka kot ka loan agreement bad ruh ha ka website jong ka Bank
- Namar ba donkam ia ki Housing Loan Interest Certificate na ka bynta ka Income Tax, te ka Bank kan ai ia kum kita ki certificate ha u bnai iaiong/Jymmang bad ha u bnai Risaw/Naiwieng sha baroh ki customer kiba shim home loan
- Lada donkam, ka bank kan ai ia ka loan statement na ka bynta ka loan account jong phi, bad kan phah ia ka ha ka email ID jong phi kaba don bad ka bank, ne da ka kot hi lada phi wan shim, khlem donkam ban siew, bad tang shisien shi snem (financial year). Ha kata phin ioh ia ki jingtip ba bniah shaphang ka pisa ba la ioh na ka bank, ki demand bad ki repayment ryngkat bad ka sut (interest) bad ki jingbatai jong ki bai-ei bai-ei. Hap ban siew lada kwah biang ia ka loan statement hadien ba la ioh shisien.
- Ka Bank ka la buh ia ki aiñ jong ka Lender's Liability. Katkum ka jingbthah jong ka lender's liability bad ka Code jong ka Bank's Commitment na ka bynta ki Home Loan, yn pynphai ia ki kot ki patta sha u trai hapoh ka 15 sngi hadien ba la khang ne pyndep ia ka loan. Lada ka Bank ka slem ban pynphai ne ka la pynjah ia ki kot ki sla, te katkum ka Compensation Policy jong ka Bank, ka Bank ka dei ban siew ia u customer.

Ki Credit Card

- Ha ka por ba apply ia ka credit card, ka Bank kan batai ia ki customer shaphang ki terms bad condition ia ki sut bad ki charges, ki jingsiew, ka bill bad ka jingsiew pyndep jong ka credit card, bad ban ai ruh ha ki customer ia kawei ka kot kaba rit kaba kyrteng ka Most Important Terms & Conditions (MITC)
- Ia ka bai sut bad ka bai siew slem la thoh ha ka schedule of charges. Ia ka rukom kein ia ka sut haba ym siew ne slem ban siew ia ka credit card la thoh shai ha ka kot MITC
- Ka Bank kan pynthikna ba man la u bnai kan phah ia ka statement ha ka email ID ba don bad ka bank, kaba thoh lut ia baroh ka jingsei pisa (transaction) na ka credit card. Lada ki customer kiba khlem jied ia ka e-statement (kaba shu poi ha phone), ka Bank kan sa shu phah hi da ka kot sha iing jong ki, ha ka jaka sah ba ki ai ha ka Bank. Kata ka statement ka batai ia ka billing cycle, ka pisa ba hap ban siew, ka pisa kaba donkam ban siew noh shuwa khyndiat, bad ka tarik ba dei ban siew

- Ka Bank kan pynkiew ïa ka limit jong ka credit card tang lada u trai hi u mynjur ban pynkiew lyngba ka card holder. Shu buh lada ban pynduna noh ïa ka limit ha ka card, ka Bank kan pyntip wut wut sha u trai, lyngba ka SMS ne ka e-mail ne da kaba shu thoh shithi sha u
- Lada don jingkylla eiei ha ka schedule of fees bad ki charges, bad ha ki Terms bad ki condition, ka Bank kan pyntip sha phi. Yn pyntip lypa ïa phi 30 sngi shuwa ban pyntreikam ïa ki jingkylla

Ki Rukom ïoh Jingtip bad Jingshakri

- Ki customer ki lah ban ïoh ïa ki jingtip bad ki jingshakri ha bun ki rukom. Ki lah ban ïoh ïa kine ha ka bank hi, ne da kaba shu phone ïa ka banking center, ne da kaba shu phah e-mail. Ki customer ki lah ban ïoh jingtip shaphang ki jingshakri bad/ne kyrpad eiei ne mudui lyngba kano kano ka rukom. Shuh shuh, lah ruh ban shakri hi da lade lyngba ka Internet bankiong, ka Mobile banking bad ka IVRS
- Ki customer ki lah ban ïoh ïa ki jingtip shaphang ki jingshakri ba ka Bank ka ai, ne kiwei kiwei na ka Bank ne shu download ïa ki na ka website jong ka Bank. Ka Bank ka la buh ïa ka hok jong ka ban pynkylly na shna thymmai ïa ki terms bad condition jong kino kino ki Skhim (scheme) ne ki jingshakri jong ki ha kano kano ka por
- Ban tip shaphang katno ka shim por ban leh ïa kiei kiei ha ka bank, phi lah ban shim na ka Bank ïa ka kot customer Information booklet ba la batai shaphang ka por. Ka por ba la thoh na ka bynta kita ki kam ka long katkum ki rukom na ka bynta ban leh ïa kita ki kam bad ka kynthuplang ïa ka jingpyini ïa ki kot ki sla da ki customer

Ki Kamram jong ki Customer na ka bynta ka Jingshakri kaba Bha bad kabym Lehnohei

Ka Bank ka kyntu ba ki customer ki dei ban husiar kumne harum khnang ban ïada ïalada bad ïa ka Bank:

Dei ban peit ïa ka bank statement man la ka por, khnang ba lada don kano kano kaba khlem da phi, dei ban pyntipsha ka Bank hapoh 15 sngi

Lada phi don ka passbook, dei ban update ïa ka na ka por sha ka por

Dei ban buh bha ïa ki cheque book, ka passbook, ka ATM card, ka debit card bad ka credit card. Ym dei ban buh lang hajuh ïa kine ki kot bad ki card. Dei ban saiñ(signature) ha ka card lada donkam, ym dei ban shu ïeh suda

Ha ka cheque, dei ban Cross/account payee cheque katba lah

Shadien ka cheque, dei ban thoh ïa ka account nombor bad ka phone nombor shuwa ban thep ïa ka cheque ha ka synduk.

Dei ban pynthikna ïa ki jingthoh ba pyndap ha ka cheque, kum ka dor, ka jingpom, bad kiwei kiwei de, shuwa ban pynhap ha ka synduk

Ym dei ban saiñ ha ka cheque kaba suda, bad ki customer kim dei ban saiñ lypa ha ka cheque book ne ban buh ïa ka saiñ ha ka passbook

Dei ban pynthikna shuwa ba ka don bad ka dap ka pisa ha ka account, shuwa ban ai pyndap ïa ka cheque.

Dei ban pyndonkam ïa ka lad ban buh nominee. Dei ban thoh bha haei haei ïa ki account nombor, ki jingtip ba bniah jong ki Term Deposit, u locker nombor, bad kiwei kiwei de.

Dei ban pyntip kloï katba lah sha ka Bank lyngba kano kano ka rukom, lada la pynkylly ïa ka jaka sah, ka phone nombor, ka email id, bad kiwei kiwei de

Dei ban pyntip wut wut sha ka Bank lada jah ka demand draft, ka receipt jong ka term deposit, ka cheque book ne ka sla cheque, ki shabi ka locker, bad kiwei kiwei de

Dei ban siew ha ka por kaba dei ïa ki sut (interest), ki installment, ki bai locker, bad kiwei kiwei de ki jingsiew.

Dei ban pynthikna ba la buh bha ña ka Delivery Book jong ka Demat Account, bad ym dei ban buh ña ki slip kiba suda bad ba la dep saiñ (sign) ha kata ka kot Delivery Book
Ki customer ki dei ban pyntip ña ki jingmudui jong ki shaphang ki customer service hapoh ka por kaba biang, ym dei ban slem than eh, namar ka Bank ka buh jingthoh ña kum kita tang hapoh katta katta por.

Ki customer ki dei ban pyndonkam ña ka account jong ki khanang ba ka Bank kan ithuh ña ka kum kaba dang treikam.

Ki customer ki dei ban ai ña ki jingthoh jong ki sha ka Bank (standing instruction) na ka bynta ki jingsiew (transaction) kiba ñaid hi man la u bnai

Ym dei ban ñathuh ñano ñano ruh ña ki password jong ka internet banking, ka mobile banking, bad ki PIN jong ki Credit card bad ki Debit card. Ym dei ban thoh ña ki password bad ki PIN ha kot ne ha ka mobile ba lah ban pyndonkam lang da kiwei, khnang ba kan ym don kano kano ruh ka jingshah thok

Lada jah ka ATM ne ka Dedit card, dei ban pyntip wut wut sha ka bank, lyngba ka call center jong ka Bank, khnang ban kiar na kano kano ka jingpyndonkam bakla ña ka. Ka bank kan ym kit khlieh ña kano kano ka jingpyndonkam bakla ña ka card shuwa ban pyntip ña ka Bank.

Ym dei ban ñathuh ñano ñano ruh ña ki jingtip shaphang ka account, ki password, ka net secure code, ne kano kano ka jingtip bym dei ban ñathuh briew. Dei ban pynlah lyndet bad pynkylla na ka por sha ka por ña u PIN (Personal Identification Number) jong phi

Lada poi phone ne pan ha email, ki customer kim dei ban jubab bad ñathuh ña ki password ne u PIN jong ki

Man la u snem thymmai jong ka financial year, dei ban ai ha ka Bank ña u PAN nombar ne ka Form 15G ne 15H, khnang ban ot ña ka TDS katkum ba dei

J. Customer Education

Ka Jingpyntip ña ki Customer

Dei ban thoh ha ka website ña ki BCSBI code

Ngin pyrshang shitom ban hikai ña ki customer shaphang kumno ban pyndonkam ña ka teknoloji ha ka banking. Ban leh ña kane, ka Bank kan phah khubor ña phi lyngba ki email, ki SMS, ka website bad kiwei kiwei ki rukom kum ka social media, ki kot khubor, ka jingñakynduh, bad kiwei kiwei de. Ka lah ruh ban pyndonkam da ki Lad Pathai Khubor ha ki khep ki khep. Ka Bank kan pynthikna ban batai lut ña baroh ki jingsiew ba dei ot na kum ki service charge, ki penalty (fine) bad kiwei kiwei de

Ka Bank ka la buh ña ka Customer Grievance Mechanism ha ka branch, ki mobile banking center, ki email, ki shithi, ka website jong ka Bank bad ki website jong ki social media ban kem bad track ña ki jingeh bad jingmudui jong ki customer

Ka Greivance Redressal Mechanism

Ha kano kano ka por, lada ki customer kim sngewhun ña ki jingshakri bad ki tiar ki tar (product) jong ka Bank; ki customer ki lah ban pyntip ña ki jingsngew lyngba kano kano na kine harum:

Leit mih sha kano kano ka branch ne ka loan center

Phone ña ka Banking Center ha uwei na kine ki nombor: 1860-419-5555, 1860-500-5555

Email sha kane ka address: www.axisbank.com/support

Lada ki customer kim pat sngewhun ïa ka jubab ne ka jingïarap ba ki ïoh na kito haneng, ki lah ban rah ïa ka jingmudui jong ki sha u Nodal ophisar jong ka Bank kumne harum:

THOH SHA	EMAIL HA	PHONE HA
Nodal Officer Axis Bank Ltd, NPC1, 5th Floor, "Gigaplex", Plot No I.T.5, MIDC, Airoli Knowledge Park, Airoli Navi Mumbai-400708.	nodal.officer@axisbank.com	Ph. 91-080-61865200 (Sngi Nyngkong haduh Sngi Thohdieng) 9.30 mynstep haduh 5.30 janmiet (Lait noh ki Sngi Saitjaiñ ba 2 bad ba 4 jong u bnai bad ki sngi Shuti)

Lada ki customer kim pat sngewhun ïa ka jubab ne ka jingïarap jong u Nodal ophisar, ki lah sa ban thoh ne phone sa sha ka Principal Nodal Office

THOH SHA	EMAIL HA	PHONE HA
Principal Nodal Officer Axis Bank Ltd The Ruby House, 2 nd floor 9, Senapati Bapat Marg, Dadar Mumbai- 400028	pno@axisbank.com	Ph. 91- 24252525/ 62300641/ 0621 (Sngi Nyngkong haduh Sngi Thohdieng)

Ka Bank kan pdiang ba la ïoh jingmudui, bad kan pynthikna ba kan leh ei ei hapoh 30 sngi

Lada ki customer kim pat ïohsngew ei ei na ka bank hadien shi bnai ruh naduh ba la pynsngew ïa ka jingmudui banyngkong, ne lada kim sngewhun ïa ka jubab jong ka Bank, ki lah ban kynduh ïa ka Banking Ombudsman.

Ki lah ban tip shaphang ka Banking Ombudsman na ka website jong ka Bank (<http://www.axisbank.com/bankingombudsman.aspx>) bad ruh na ka website jong ka RBI. Ka Bank ka la thung ruh ïa ki Regional Nodal Ophisar, kumba la bthah da la RBI, hapoh ka Skhim jong ka Banking Ombudsman Skhim, 2006.

Lah ban ïoh ïa ki jingtip shaphang ki Regional Nodal Ophisar na ka website jong ka Bank, ha kaba ka link ka dei kane: (<http://www.axisbank.com/bankingombudsman.aspx>) bad la wah pyni ruh ha ki branch.

Peit: La pynthymmai khatduh ïa kane ha u ïaiong 2019