[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

- [illegible]
- [illegible] www.axisbank.com [illegible]

1. **[illegible]**

- [illegible]
- [illegible]

2. ꯄꯥꯟꯗꯝ

- ꯕꯪꯛꯀꯤꯡꯗ ꯁꯦꯝꯖꯤꯟ ꯁꯦꯝꯕ ꯇꯧꯕ ꯑꯣꯏꯍꯟꯅꯕ
- ꯀꯁ꯭ꯇꯃꯔ ꯁꯔꯚꯤꯁ ꯇꯣꯏꯅ ꯍꯦꯅꯒꯠꯍꯟꯕ ꯑꯣꯏꯕ ꯇꯧꯕ
- ꯕꯪꯛꯀꯤ ꯄ꯭ꯔꯣꯗꯛꯇꯁꯤꯡ ꯑꯃꯁꯨꯡ ꯁꯔꯚꯤꯁꯁꯤꯡ ꯂꯦꯡꯗꯅ ꯃꯇꯝ ꯃꯇꯝꯗ ꯄꯤꯕ ꯇꯧꯕ ꯑꯃꯁꯨꯡ ꯃꯇꯧ ꯑꯣꯏꯕ ꯑꯣꯏꯍꯟꯕ ꯍꯦꯅꯕ ꯑꯣꯏꯕ ꯍꯥꯏꯕ
- ꯀꯁ꯭ꯇꯃꯔꯁꯤꯡꯒꯤ ꯁꯤꯡꯅꯕꯁꯤꯡ ꯁꯣꯏꯗꯅ ꯄꯨꯔꯛꯄꯥ ꯃꯇꯝ ꯃꯔꯛꯇ ꯊꯦꯡꯅꯕ ꯑꯃꯁꯨꯡ ꯌꯦꯡꯁꯤꯟꯕ ꯃꯇꯝ

3. ꯁꯦꯕꯥꯒꯤ ꯑꯣꯏꯕ ꯄꯥꯟꯗꯝ ꯍꯦꯟꯅ ꯃꯔꯃꯗ

ꯕꯪꯛ ꯑꯁꯤꯅ ꯃꯇꯧ ꯀꯌꯥꯗ ꯃꯇꯦꯡꯗꯨꯅ ꯑꯣꯏꯕ, ꯃꯅꯥꯑꯣꯕꯁꯤꯡ ꯑꯃꯁꯨꯡ/ꯅꯠꯇꯔꯒꯥ ꯑꯣꯏꯅꯁꯤꯅꯕꯁꯤꯡꯗ ꯑꯣꯏꯕ, ꯃꯁꯤꯒꯤ ꯁꯦꯕꯥꯒꯤ ꯑꯣꯏꯕ ꯕꯪꯛ ꯑꯁꯤꯅ ꯄꯤꯕ ꯄ꯭ꯔꯣꯗꯛꯇ ꯑꯃꯁꯨꯡ ꯁꯔꯚꯤꯁꯁꯤꯡ ꯄꯨꯔꯛꯄꯁꯤꯡ, ꯁꯦꯚꯤꯡ, ꯀꯔꯦꯟꯠ ꯑꯦꯀꯥꯎꯟꯠ, ꯗꯤꯄꯣꯖꯤꯠ ꯑꯦꯀꯥꯎꯟꯠ ꯅꯠꯇꯔꯒꯥ ꯁꯦꯝ ꯂꯣꯟꯕ ꯍꯦꯟꯅ ꯆꯥꯎꯕꯥ ꯊꯣꯛꯄꯁꯤꯡ ꯑꯃꯁꯨꯡ ꯑꯣꯏꯅꯕꯁꯤꯡ (ꯆꯥꯎꯕꯥ ꯑꯣꯏꯅꯕꯁꯤꯡ) ꯂꯩꯔꯤꯕꯥ ꯀꯥꯡꯂꯨꯞ ꯌꯥꯎꯔꯤ꯫

ꯑꯣꯏꯅꯒꯤ ꯄ꯭ꯔꯣꯗꯛꯇꯁꯤꯡ ꯑꯃꯁꯨꯡ ꯁꯔꯚꯤꯁꯁꯤꯡꯒꯤ ꯑꯦꯗꯚꯥꯟꯇꯦꯖꯁꯤꯡ ꯈꯉꯅꯕ ꯑꯣꯏꯅꯒꯤ ꯋꯦꯕꯁꯥꯏꯠ
www.axisbank.com ꯗ ꯌꯦꯡꯕ ꯌꯥꯏ꯫

4. ꯀꯁ꯭ꯇꯃꯔꯁꯤꯡꯒꯤ ꯑꯣꯏꯕ/ ꯑꯣꯏꯗꯕꯒꯤ ꯑꯣꯏꯕꯁꯤꯡ ꯃꯇꯝ

- ꯀꯁ꯭ꯇꯃꯔꯁꯤꯡꯒꯤ ꯑꯣꯏꯕ/ ꯑꯣꯏꯗꯕꯒꯤ ꯑꯣꯏꯕꯁꯤꯡ ꯃꯇꯝꯗ ꯀꯁ꯭ꯇꯃꯔꯁꯤꯡꯅ, ꯑꯦꯀꯥꯎꯟꯇꯁꯤꯡ ꯑꯃꯁꯨꯡ ꯍꯥꯡꯗꯣꯛꯄꯥ ꯃꯇꯝꯗ, ꯕꯪꯛ ꯑꯁꯤꯅ ꯔꯤꯖꯔꯚ ꯕꯦꯡꯀꯄꯥ ꯁꯦꯝꯒꯠꯂꯤꯕ ꯃꯇꯨꯡ ꯏꯟꯅ, ꯅꯣ ꯌꯣꯔ ꯀꯁ꯭ꯇꯃꯔ (KYC) ꯗ ꯑꯃꯁꯨꯡ ꯑꯦꯟꯇꯤ ꯃꯅꯤ ꯂꯣꯟꯗꯔꯤꯡ (AML) ꯀꯁ꯭ꯇꯃꯔꯁꯤꯡꯗ ꯊꯝꯕ ꯇꯧꯔꯤ

- ꯕꯪꯛ ꯑꯁꯤꯅ ꯍꯥꯏꯕꯗꯤ ꯃꯇꯝꯗꯤ ꯃꯇꯧ ꯑꯦꯀꯥꯎꯟꯇꯁꯤꯡ ꯍꯥꯡꯗꯣꯛꯄꯥ ꯃꯁꯤꯅ ꯑꯃ ꯀꯅꯥꯕ ꯃꯇꯝ ꯍꯥꯏꯕ ꯌꯥꯎꯕ ꯃꯇꯨꯡꯗ ꯌꯦꯡꯁꯤꯟ ꯑꯃꯁꯨꯡ ꯑꯦꯀꯥꯎꯟꯇꯁꯤꯡ ꯑꯃꯒꯤ ꯂꯩꯕ ꯑꯃꯒꯤ ꯑꯣꯏꯕ ꯑꯣꯏꯕꯗ ꯇꯧꯕꯥ, ꯃꯁꯤꯗ ꯌꯥꯗꯕ ꯂꯣꯟꯗꯔꯕ ꯀꯁ꯭ꯇꯃꯔ/ꯀꯤ, ꯃꯇꯦꯡꯒꯤ ꯃꯇꯧ ꯀꯌꯥꯗ ꯆꯥꯡꯗꯝ ꯑꯃꯁꯨꯡ ꯑꯦꯛ ꯕꯪꯛꯀꯤ ꯃꯅꯥꯑꯣꯕꯥ ꯂꯩꯗꯕ ꯃꯇꯦꯡꯅꯕꯒꯤ ꯀꯣꯟꯗꯤ꯫

- ꯂꯩꯕꯥ ꯑꯃꯁꯨꯡ ꯃꯌꯥꯗ ꯂꯣꯟꯗꯔꯕ ꯀꯁ꯭ꯇꯃꯔꯁꯤꯡꯒꯤ ꯑꯦꯀꯥꯎꯟꯇꯁꯤꯡ ꯃꯇꯧꯒꯤ ꯆꯦꯀꯄ ꯁꯨꯃꯥꯡ ꯍꯥꯏꯕ ꯌꯥꯎꯕ ꯁꯣꯏꯗꯅ ꯄꯥꯎꯈꯨꯝ ꯄꯤꯗꯕ ꯕꯪꯛꯀꯤ ꯆꯥꯎꯔꯛꯄꯥ꯫

- ꯃꯌꯥꯝ ꯃꯌꯥꯗ ꯃꯇꯧꯗ ꯆꯠꯂꯤ ꯀꯁ꯭ꯇꯃꯔꯁꯤꯡꯒꯤ ꯄꯥꯎꯖꯦꯂꯒꯤ ꯑꯣꯏꯕ ꯌꯥꯕ ꯀꯁ꯭ꯇꯃꯔꯁꯤꯡꯗ ꯃꯔꯤ ꯂꯩꯕ ꯁꯣꯏꯗꯅꯒꯤ ꯑꯃꯁꯨꯡ ꯄꯥꯎꯖꯦꯂꯒꯤ ꯕꯪꯛꯀꯤ ꯄꯥꯎꯈꯨꯝ ꯄꯤꯕꯒꯤꯗꯃꯛ

5. ꯑꯣꯏꯅꯒꯤ ꯁꯦꯕꯥꯒꯤ

A. ꯃꯈꯥꯗ ꯄꯥꯎꯈꯨꯝ ꯁꯦꯝꯒꯠꯂꯤꯕ ꯑꯣꯏꯕꯒꯤ ꯃꯔꯤ ꯂꯩꯕ ꯀꯁ꯭ꯇꯃꯔꯁꯤꯡꯒꯤ ꯂꯩꯅꯕ ꯃꯌꯥꯗ ꯑꯣꯏꯕ-ꯃꯇꯦꯡ ꯂꯩꯍꯟꯕ ꯑꯃꯁꯨꯡ ꯃꯇꯝ ꯁꯦꯝ ꯇꯧꯕ ꯂꯩꯕ:

i. ꯃꯁꯦꯡꯒꯤ ꯄꯥꯎꯈꯨꯝ ꯕꯪꯛꯀꯤꯒꯤ ꯃꯇꯦꯡꯁꯤꯡ, ꯍꯥꯏꯕꯒꯤ, ꯕꯪꯛꯀꯤꯒꯤ ꯑꯦꯀꯥꯎꯟꯇꯁꯤꯡꯗ ꯂꯣꯟ ꯇꯣꯏꯕ/ꯂꯣꯟ/ꯀꯣꯟꯕꯒꯤ ꯇꯧꯅꯕ ꯑꯃꯁꯨꯡ ꯂꯣꯟꯊꯣꯛꯀꯤ ꯁꯦꯝꯒꯠ ꯌꯥꯕ ꯍꯥꯏꯕ ꯄꯥꯎꯈꯨꯝꯁꯤꯡꯗ ꯕꯪꯛꯀꯤ ꯂꯣꯟꯗꯝ ꯕꯪꯛ ꯑꯁꯤꯅ ꯑꯦꯀꯥꯎꯟꯇꯁꯤꯡ ꯍꯥꯡꯗꯣꯛꯄꯥ ꯃꯇꯝꯁꯤꯡ ꯄꯥꯎꯈꯨꯝ
ii. ꯆꯦꯛꯁꯤꯅꯕ ꯄ꯭ꯔꯣꯗꯛꯇꯁꯤꯡ ꯑꯃꯁꯨꯡ ꯁꯔꯚꯤꯁꯁꯤꯡꯒꯤ ꯃꯇꯨꯡꯗ ꯁꯦꯕꯥꯒꯤ ꯑꯣꯏꯗ ꯌꯥꯗꯕ ꯁꯦꯕꯥꯒꯤ ꯑꯃꯁꯨꯡ ꯏꯟꯅꯕꯒꯤ ꯃꯇꯝ
iii. ꯆꯦꯛꯁꯤꯅꯕ ꯄ꯭ꯔꯣꯗꯛꯇꯁꯤꯡ ꯑꯃꯁꯨꯡ ꯁꯔꯚꯤꯁꯁꯤꯡ ꯑꯣꯏꯕ ꯃꯔꯤ ꯂꯩꯕ ꯑꯣꯏꯕ ꯑꯃꯁꯨꯡ ꯄꯥꯎꯖꯦꯂꯒꯤ ꯀꯄꯥ ꯁꯦꯝ ꯃꯇꯦꯡ ꯄꯥꯡꯕ

iv. ꯀꯁ꯭ꯇꯃꯔꯁꯤꯡꯗꯥ ꯆꯨꯝꯅꯕ ꯍꯟꯗꯣꯛ ꯃꯇꯝ ꯃꯇꯝꯗ ꯄꯤꯔꯛꯀꯅꯤ ꯑꯃꯁꯨꯡ ꯁꯦꯔꯚꯤꯁ ꯆꯥꯔꯖꯁꯤꯡ ꯆꯃꯆꯨ-ꯇꯦꯡꯄꯥ ꯄꯤꯔꯛꯀꯅꯤ ꯃꯇꯝ ꯁꯤꯡꯒꯤ ꯃꯇꯥꯡ ꯍꯟꯗꯣꯛꯀꯅꯤ
v. ꯌꯦꯡꯁꯤ ꯑꯆꯦꯠꯄꯥ ꯑꯃꯁꯨꯡ ꯊꯥꯖꯕ ꯌꯥꯕ ꯕꯦꯡꯀꯤꯡꯒꯤ ꯊꯕꯛ ꯑꯃꯁꯨꯡ ꯁꯦꯕꯥ ꯄꯤꯔꯛꯀꯅꯤ
vi. ꯑꯣꯟ-ꯂꯥꯏꯟ, ꯀꯁ꯭ꯇꯃꯔꯒꯤ ꯃꯇꯥ ꯆꯦꯛꯅꯕ ꯁꯦꯕꯥꯁꯤꯡ ꯄꯤꯔꯛꯀꯅꯤ ꯊꯕꯛ ꯇꯧꯕ ꯃꯇꯝꯗ ꯄꯨꯡꯆꯥꯎꯕꯤꯒꯤ ꯑꯣꯟꯂꯥꯏꯟ ꯑꯣꯟꯂꯥꯏꯟꯒꯤ ꯊꯥꯖꯕ ꯃꯇꯦꯡ ꯄꯥꯡꯅꯕ ꯃꯇꯝ ꯑꯣꯏꯅ ꯊꯝꯕ ꯊꯕꯛꯇꯥ ꯀꯁ꯭ꯇꯃꯔꯁꯤꯡꯒꯤ ꯑꯦꯀꯥꯎꯟꯇꯁꯤꯡ ꯌꯦꯡꯁꯤ
ꯈꯟꯅ ꯑꯃꯁꯨꯡ ꯁꯦꯛꯌꯨꯔ ꯑꯣꯏꯅ ꯆꯠꯅꯕ ꯍꯣꯠꯅꯕ
vii. ꯃꯇꯝ ꯄꯨꯝꯅꯃꯛꯇ ꯀꯁ꯭ꯇꯃꯔꯁꯤꯡꯅ ꯑꯆꯨꯝꯕ ꯃꯤꯐꯝ ꯊꯥꯗꯕ ꯆꯨꯝꯅꯕ ꯍꯟꯗꯣꯛꯄ ꯃꯥꯌꯀꯩꯅ
viii. ꯕꯥꯍꯨꯜꯃꯕ ꯃꯇꯦꯡꯗ ꯃꯇꯦꯡꯒꯤ ꯁꯦꯕꯥꯁꯤꯡ ꯑꯣꯏꯒꯤ ꯕꯦꯡꯀꯗ ꯄꯤꯕꯤꯕ ꯄꯨꯝꯅꯃꯛ ꯑꯃꯅ ꯃꯄꯨꯡ ꯐꯥ ꯑꯣꯏꯅꯕ ꯄꯤꯔꯛꯀꯅꯤ, ꯀꯁ꯭ꯇꯃꯔꯁꯤꯡꯅ ꯃꯇꯦꯡꯒꯤ ꯁꯦꯕꯥꯁꯤꯡ/ꯑꯦꯀꯥꯎꯟꯇꯁꯤꯡ ꯑꯃ ꯕꯦꯡꯛ ꯃꯇꯨꯡꯅ ꯍꯣꯠꯅ ꯕꯥꯍꯨꯜꯃꯕꯒꯤ ꯈꯨꯗꯣꯡꯆꯥꯕꯁꯤꯡ ꯑꯃꯁꯨꯡ ꯑꯣꯏꯊꯣꯛꯄ ꯃꯥꯏꯀꯩ ꯃꯇꯦꯡꯒꯤ ꯍꯣꯠꯅꯕꯒꯤ ꯃꯇꯃꯅ ꯂꯧꯕꯗ ꯄꯤꯒꯅꯤ ꯄꯤꯕ
ix. ꯁꯦꯡꯅꯕ ꯈꯨꯗꯣꯡꯆꯥꯕꯒꯤ ꯕꯦꯡꯛ ꯑꯣꯐꯤꯁ ꯌꯦꯡꯁꯤ ꯍꯣꯠꯅꯕ ꯑꯃꯁꯨꯡ ꯑꯆꯨꯝꯕ ꯃꯤꯐꯝ ꯊꯥꯗꯕ ꯄꯤꯔꯛꯀꯅꯤ ꯍꯟꯗꯣꯛꯄ ꯃꯇꯝ ꯄꯤꯔꯛꯀꯅꯤ

B. ꯕꯦꯡꯀꯤꯡꯒꯤ ꯀꯣꯔꯦꯁꯄꯣꯟꯗꯦꯟꯇ ꯊꯧꯔꯥꯡ ꯊꯝꯕ

i. ꯃꯁꯤ ꯕꯦꯡꯀꯤꯡꯒꯤ ꯑꯣꯐꯤꯁꯤꯌꯦꯜ ꯄꯣꯂꯤꯁꯤ: ꯔꯤꯖꯔꯕ ꯕꯦꯡꯛ ꯑꯣꯐ ꯏꯟꯗꯤꯌꯥ (RBI) ꯑꯃꯁꯨꯡ ꯕꯦꯡꯀꯤꯡꯒꯤ ꯑꯣꯐꯤꯁꯤꯌꯦꯜ (BO) ꯑꯣꯏꯅꯥ ꯁꯤꯖꯤꯟꯅꯕ BO ꯄꯣꯂꯤꯁꯤꯒꯤ ꯃꯇꯨꯡꯅ ꯇꯧꯔꯤꯕ ꯆꯠꯅꯕꯤ॥ ꯄꯣꯂꯤꯁꯤ ꯑꯁꯤ ꯕꯦꯡꯛ ꯑꯣꯐꯤꯁꯀꯤ ꯀꯣꯔꯦꯁꯄꯣꯟꯗꯦꯟꯇ ꯊꯧꯔꯥꯡ ꯊꯝꯕ ꯑꯃꯁꯨꯡ ꯃꯇꯦꯡꯁꯤꯡꯁꯨ (ꯕꯤꯁꯤꯁꯤꯡ) ꯏꯔꯤ॥

ii. ꯃꯇꯝ ꯄꯨꯝꯅꯃꯛꯇ ꯃꯄꯨꯡ ꯐꯥꯕ ꯂꯣꯏꯁꯤꯟꯕ ꯑꯃꯁꯨꯡ ꯀꯁ꯭ꯇꯃꯔ ꯂꯦꯞꯆꯥꯕꯒꯤ ꯃꯇꯦꯡ ꯂꯦꯞꯆꯥꯕꯤꯅꯥ ꯌꯦꯡꯁꯤ RBI ꯒꯤ ꯄꯨꯝꯅꯃꯛꯀꯤꯁꯤꯡꯒꯤ ꯃꯄꯨꯡ ꯐꯥꯕ ꯕꯦꯡꯛ ꯑꯣꯐꯤꯁꯀꯤ ꯀꯁ꯭ꯇꯃꯔ ꯂꯦꯞꯆꯥ ꯄꯨꯝꯅꯃꯛꯀꯤ

C. ꯀꯁ꯭ꯇꯃꯔꯁꯤꯡꯒꯤ ꯃꯇꯦꯡꯒꯤ ꯑꯣꯏꯕ ꯑꯦꯛꯁꯦꯁ ꯄꯨꯝꯅ ꯆꯦꯛꯅ ꯑꯣꯏꯅꯕ ꯑꯦꯟꯇꯔ ꯊꯝꯕꯤꯒꯗꯕ ꯊꯧꯔꯥꯡ:

i. ꯀꯁ꯭ꯇꯃꯔꯒꯤ ꯃꯇꯧꯒꯤ ꯏꯅꯁꯨꯔꯦꯟꯁ ꯄꯨꯡꯆꯥꯎꯕ ꯇꯦꯛꯅꯣꯂꯣꯖꯤ ꯏꯅꯁꯨꯔꯦꯟꯁ ꯑꯣꯏꯕ ꯌꯦꯡꯁꯤꯕ ꯑꯦꯛꯁꯦꯁ ꯃꯤꯑꯣꯟ ꯄꯨꯡꯆꯥꯎꯒꯤ ꯄꯨꯝꯅꯃꯛ ꯀꯁ꯭ꯇꯃꯔꯒꯤ ꯑꯣꯟꯂꯥꯏꯟꯁꯦꯕꯥ ꯑꯃꯒꯤ ꯃꯇꯝ ꯈꯨꯗꯣꯡ/ꯑꯦꯛꯁꯦꯁ ꯁꯦꯔꯚꯤꯁ ꯕꯦꯡꯛ ꯑꯣꯐꯤꯁ ꯏꯅꯁꯨꯔꯦꯟꯁ॥ ꯑꯃꯁꯨꯡꯑꯣꯏꯅꯃꯛ, ꯃꯇꯦꯡꯅ ꯄꯨꯝꯅꯃꯛꯀꯤ ꯑꯣꯐꯤꯁꯇ, ꯀꯁ꯭ꯇꯃꯔ ꯂꯦꯞꯆꯥꯕꯒꯤ ꯃꯇꯨꯡꯅ ꯁꯤꯡ ꯱.꯷.꯲꯰꯱꯴ ꯗ ꯏꯁꯨꯕ RBI ꯀꯁ꯭ꯇꯃꯔ ꯂꯦꯞꯆꯥꯕꯒꯤ ꯄꯨꯝꯅꯃꯛꯀꯤ No.25 ꯗ ꯄꯤꯔꯤꯕ ꯏꯅꯁꯨꯔꯦꯟꯁꯀꯤ ꯃꯇꯨꯡꯅ ꯊꯧꯔꯥꯡ ꯍꯥꯌꯕꯤꯒꯅꯤ ꯁꯦꯕꯥꯁꯤꯡ ꯌꯦꯡꯁꯤ:

a) ꯑꯣꯏꯕꯒꯤ ꯃꯄꯨꯡ ꯐꯥꯕ ꯏꯅꯁꯨꯔꯦꯟꯁ ꯌꯦꯡꯁꯤ ꯃꯇꯨꯡꯅ
b) ꯁꯤꯖꯤꯟꯅ ꯏꯅꯁꯨꯔꯦꯟꯁꯀꯤ ꯊꯧꯔꯥꯡ ꯑꯣꯏꯕ ꯃꯇꯨꯡꯅ
c) ꯕꯦꯡꯛ ꯑꯣꯐꯤꯁꯀꯤ ꯃꯇꯦꯡꯒꯤ ꯑꯣꯏꯕ ꯁꯦꯕꯥ ꯌꯦꯡꯁꯤꯕ ꯏꯅꯁꯨꯔꯦꯟꯁ ꯃꯇꯝ ꯄꯤꯕ ꯃꯇꯨꯡꯅ
d) ꯀꯁ꯭ꯇꯃꯔ ꯑꯃꯒꯤ ꯍꯥꯌꯕꯗꯨꯗ ꯄꯨꯡꯆꯥꯎꯕ ꯇꯦꯛꯅꯣꯂꯣꯖꯤ ꯄꯨꯝꯅꯃꯛ ꯑꯦꯛꯁꯦꯁ ꯆꯨꯝꯅꯕ ꯏꯅꯁꯨꯔꯦꯟꯁ ꯃꯇꯨꯡꯅ

ꯑꯍꯦꯅꯕ ꯑꯣꯏꯅ, ꯕꯦꯡꯛ ꯑꯣꯐꯤꯁ ꯀꯁ꯭ꯇꯃꯔꯒꯤ ꯄꯨꯝꯅꯃꯛ ꯑꯃ, ꯀꯁ꯭ꯇꯃꯔ ꯒꯥꯏꯗꯦꯟꯁ, ꯄꯨꯝꯅꯃꯛꯀꯤ ꯑꯃꯁꯨꯡ ꯂꯦꯞꯆꯥꯕꯁꯤꯡꯒꯤ ꯈꯨꯗꯣꯡꯆꯥꯕ ꯄꯨꯝꯅꯃꯛꯀꯤꯁꯨ, ꯄꯨꯝꯅꯃꯛꯀꯤ ꯑꯃꯁꯨꯡ ꯂꯦꯞꯆꯥꯕꯁꯤꯡ ꯆꯦꯛꯅꯕꯒꯤ ꯑꯣꯏꯊꯣꯛꯀꯅꯤ, ꯑꯣꯏꯅꯕꯒꯤ ꯂꯣꯟ-ꯈꯨꯝꯒꯤ ꯇꯦꯛꯅꯣꯂꯣꯖꯤ ꯃꯇꯥ ꯆꯦꯛꯅꯕ ꯄꯨꯝꯅꯃꯛꯀꯤꯁꯤꯡꯒꯤ ꯃꯇꯦꯡꯁꯤꯡ ꯇꯦꯛꯅꯣꯂꯣꯖꯤ ꯍꯥꯌꯕ ꯃꯍꯩꯕꯒꯤꯁꯨ, ꯄꯣꯠꯁꯤꯡꯂꯣꯟꯁꯤꯡ ꯄꯤꯔꯤꯕꯁꯤꯡ, ꯄꯣꯠꯁꯤꯡꯂꯣꯟꯁꯤꯡ ꯑꯣꯏꯕꯁꯤꯡ ꯇꯦꯛꯅꯣꯂꯣꯖꯤ ꯕꯥꯍꯨꯜꯃꯕ ꯄꯣꯂꯤꯁꯤꯒꯤ, ꯀꯁ꯭ꯇꯃꯔꯒꯤ ꯁꯦꯕꯥ ꯊꯧꯔꯥꯡꯒꯤ ꯁꯤꯡꯍꯥꯏꯕꯒꯤ, ꯀꯁ꯭ꯇꯃꯔꯁꯤꯡꯅ ꯈꯨꯗꯣꯡꯒꯤ ꯏꯕ ꯑꯃꯁꯨꯡ ꯑꯦꯀꯥꯎꯟꯇ ꯊꯧꯔꯥꯡ ꯊꯕꯛꯀꯤ ꯄꯤꯕꯅ ꯃꯇꯝ ꯑꯣꯏꯅꯕ ꯑꯣꯏ ꯑꯣꯏꯅꯕ ꯃꯇꯦꯡꯁꯤꯡꯀꯅꯤ॥

D. ꯁꯦꯟꯇꯔ ꯑꯣꯐꯤꯁ ꯁꯤꯖꯤꯟꯅ ꯆꯠꯅꯕ:

a) ꯁꯦꯟꯇꯔ ꯑꯣꯐꯤꯁꯀꯤ ꯕꯦꯡꯀꯤ ꯑꯣꯏ ꯀꯁ꯭ꯇꯃꯔꯒꯤ ꯄꯨꯝꯅꯃꯛꯀꯤ ꯄꯤꯕ
b) ꯕꯦꯡꯀꯤꯡꯒꯤ ꯀꯣꯔꯦꯁꯄꯣꯟꯗꯦꯟꯇ ꯁꯦꯟꯇꯔ ꯑꯣꯐꯤꯁ ꯂꯩꯕꯥ

c) ꯃꯤꯑꯣꯏ ꯑꯃꯅꯥ ꯁꯦꯟꯗꯣꯡ ꯂꯧꯊꯣꯛꯄꯒꯤ ꯊꯧꯑꯣꯡ ꯑꯣꯏꯊꯣꯛꯂꯕꯥ ꯃꯇꯝ ꯈꯔꯗꯥ ꯐꯣꯡꯗꯣꯛ ꯂꯣꯏꯅꯕ ꯇꯥꯏ

E. ꯕꯦꯉ꯭ꯀ ꯑꯃꯅꯥ ꯑꯦꯗꯣꯞꯇ ꯇꯧꯔꯕ ꯀꯁ꯭ꯇꯃꯔꯁꯤꯡꯗ ꯀꯣꯃꯤꯠꯃꯦꯟꯇꯀꯤ ꯀꯣꯗ ꯁꯦꯟꯗꯣꯡ BCSBI ꯒꯤ ꯃꯈꯥ ꯄꯥꯟꯅ ꯀꯁ꯭ꯇꯃꯔꯁꯤꯡꯗ ꯄꯤꯕ ꯋꯥꯁꯛ ꯑꯃ:

ꯕꯦꯉ꯭ꯀꯁꯤꯡ ꯑꯃꯁꯨꯡ ꯀꯁ꯭ꯇꯃꯔꯁꯤꯡꯒꯤ ꯃꯔꯛꯇ ꯂꯩꯔꯤꯕ ꯃꯔꯤ ꯑꯗꯨ ꯐꯒꯠꯍꯟꯅꯕ (BCSBI) ꯍꯥꯄꯆꯤꯜꯂꯤ ꯕꯦꯉ꯭ꯀꯁꯤꯡ ꯑꯗꯨ ꯐꯤꯔꯤꯕꯨ ꯕꯦꯉ꯭ꯀꯁꯤꯡꯒꯤ ꯊꯧꯑꯣꯡꯁꯤꯡꯒꯤ ꯃꯇꯥꯡꯗ ꯁꯦꯟꯗꯣꯡ ꯃꯤꯌꯥꯝꯗ ꯈꯉꯍꯅꯕ ꯇꯥꯏ ꯑꯃꯁꯨꯡ ꯀꯣꯗ ꯑꯁꯤ ꯄꯥꯟꯅ ꯌꯥꯝꯅ ꯐꯖꯅ ꯊꯕꯛ ꯇꯧꯅꯕ ꯋꯥꯁꯀꯄꯤꯔꯦ꯫ BCSBI ꯒꯤ ꯃꯦꯝꯕꯔ ꯑꯣꯏꯅꯥ, ꯕꯦꯉ꯭ꯀ ꯑꯁꯤꯅꯥ ꯀꯣꯗ ꯑꯁꯤ ꯑꯦꯗꯣꯞꯇ ꯇꯧꯔꯦ, ꯀꯁ꯭ꯇꯃꯔꯁꯤꯡꯗ ꯁꯦꯕꯥ ꯄꯤꯕꯗ ꯃꯇꯧ ꯑꯁꯤ ꯃꯥꯏꯄꯥꯛꯅ ꯄꯥꯟꯊꯣꯛꯀꯅꯤ꯫
ꯀꯣꯗ ꯑꯁꯤ ꯕꯦꯉ꯭ꯀꯀꯤ ꯋꯦꯕꯁꯥꯏꯠ (http://www.axisbank.com/codecommitment-customers.aspx) ꯗ ꯐꯪꯒꯅꯤ꯫

F. ꯐꯤꯅꯥꯟꯁꯤꯌꯦꯜ ꯏꯟꯀ꯭ꯂꯨꯖꯟ

ꯐꯤꯅꯥꯟꯁꯤꯌꯦꯜ ꯏꯟꯀ꯭ꯂꯨꯖꯅꯒꯤ ꯃꯇꯥꯡꯗ ꯕꯦꯉ꯭ꯀ ꯑꯁꯤꯅꯥ ꯂꯧꯈꯤꯕ ꯊꯕꯛ ꯈꯔ ꯃꯈꯥꯗ ꯄꯤꯔꯤ

i. ꯅꯣ-ꯐ꯭ꯔꯤꯜ ꯑꯦꯀꯥꯎꯟꯇ ꯑꯃꯁꯨꯡ ꯕꯦꯁꯤꯛ ꯁꯦꯚꯤꯡ ꯕꯦꯉ꯭ꯀ ꯗꯤꯄꯣꯖꯤꯠ ꯑꯦꯀꯥꯎꯟꯇ

- ꯁꯤꯟꯂꯕ ꯃꯤꯌꯥꯝꯗ ꯕꯦꯁꯤꯛ ꯁꯦꯚꯤꯡ ꯕꯦꯉ꯭ꯀ ꯗꯤꯄꯣꯖꯤꯠ ꯑꯦꯀꯥꯎꯟꯇ ꯍꯥꯡꯗꯣꯛꯀꯅꯤ
- ꯅꯣ-ꯐ꯭ꯔꯤꯜ ꯑꯦꯀꯥꯎꯟꯇꯁꯤꯡꯗ ꯃꯤꯅꯤꯃꯝ ꯕꯦꯂꯦꯟꯁ ꯊꯝꯕꯒꯤ ꯃꯊꯧ ꯇꯥꯗꯕ ꯑꯃꯁꯨꯡ ꯅꯣ-ꯐ꯭ꯔꯤꯜ ꯑꯦꯀꯥꯎꯟꯇ ꯍꯥꯡꯕ ꯌꯥꯕ ꯕꯦꯉ꯭ꯀꯗ ꯂꯩꯔꯦ
- ꯑꯍꯥꯟꯕ ꯁꯦꯃꯗꯣꯛꯇꯨꯅ, ꯕꯦꯉ꯭ꯀꯅꯥ ꯅꯣ-ꯐ꯭ꯔꯤꯜ ꯑꯦꯀꯥꯎꯟꯇꯁꯤꯡꯗ ꯁꯔꯨꯛ ꯌꯥꯕ ꯃꯇꯝ ꯄꯤꯒꯅꯤ꯫
- ꯕꯦꯉ꯭ꯀ ꯑꯁꯤꯅꯥ ꯃꯤꯌꯥꯝꯒꯤ ꯁꯤꯟꯂꯕ ꯁꯦꯛꯇꯔꯁꯤꯡꯗ ꯅꯣ-ꯐ꯭ꯔꯤꯜ ꯑꯦꯀꯥꯎꯟꯇꯁꯤꯡ ꯍꯥꯡꯗꯣꯛꯂꯤ
- ꯑꯦ-ꯑꯍꯣꯡ, ꯀꯦꯋꯥꯏꯁꯤ ꯅꯣꯔꯃꯁꯤꯡꯗ ꯑꯍꯥꯟꯕ ꯁꯦꯃꯗꯣꯛꯇꯨꯅ, ꯕꯦꯉ꯭ꯀꯅꯥ ꯑꯦꯀꯥꯎꯟꯇ ꯍꯥꯡꯗꯣꯛꯅꯕ ꯑꯁꯦꯡꯕ ꯃꯇꯝ (ꯑꯣꯐꯤꯁꯤꯌꯦꯜ/ꯗꯣꯀꯨꯃꯦꯟꯇ ꯗ ꯑꯣꯐꯤꯁꯤꯌꯦꯜ ꯗꯦꯇꯥ ꯐꯪꯗꯕ ꯑꯣꯏꯔꯕ ꯃꯇꯝꯗ / ꯁꯦꯟꯗꯣꯡꯒꯤ ꯊꯧꯑꯣꯡ ꯇꯧꯕ ꯌꯥꯕ / ꯑꯇꯣꯞꯄ ꯑꯣꯏꯔꯕ ꯃꯇꯝ) ꯄꯤꯒꯅꯤ꯫

ii. ꯁꯦꯜꯐ ꯍꯦꯜꯞ ꯒ꯭ꯔꯨꯞ (SHGs):

ꯕꯦꯉ꯭ꯀꯅꯥ SHGs ꯑꯃꯁꯨꯡ ꯃꯈꯣꯌꯒꯤ ꯃꯦꯝꯕꯔꯁꯤꯡꯗ ꯄꯨꯝꯅꯃꯛ ꯑꯣꯏꯅꯥ, ꯁꯦꯟꯗꯣꯡ ꯁꯦꯟꯗꯣꯡꯒꯤ ꯊꯧꯑꯣꯡ ꯄꯤꯕꯗ, ꯃꯦꯝꯕꯔꯁꯤꯡꯗ ꯑꯣꯏꯕ ꯁꯦꯚꯤꯡ ꯑꯦꯀꯥꯎꯟꯇ ꯍꯥꯡꯕ ꯑꯃꯁꯨꯡ ꯑꯣꯏꯅꯕ ꯃꯤꯁꯤꯡ ꯑꯃꯁꯨꯡ ꯑꯇꯣꯞꯄ ꯊꯧꯑꯣꯡꯁꯤꯡ ꯕꯦꯉ꯭ꯀꯁꯤꯡꯗ ꯌꯥꯝꯅ ꯐꯖꯅ ꯍꯥꯄꯆꯤꯜꯂꯤ꯫

G. ꯁꯤꯅꯤꯌꯔ ꯑꯃꯁꯨꯡ ꯗꯤꯐ-ꯑꯦꯕꯜ ꯑꯣꯏꯕ ꯀꯁ꯭ꯇꯃꯔꯁꯤꯡꯗ ꯁꯦꯕꯥ ꯄꯤꯕ

ꯕꯦꯉ꯭ꯀꯅꯥ ꯃꯍꯥꯛ ꯑꯁꯤ ꯑꯣꯏꯅꯥ ꯑꯣꯏꯕ ꯑꯣꯏꯊꯣꯛꯂꯕ ꯁꯦꯕꯥꯁꯤꯡ ꯄꯤꯕ ꯑꯃꯁꯨꯡ ꯃꯤꯑꯣꯏ, ꯁꯤꯅꯤꯌꯔꯁꯤꯡꯒꯤ ꯀꯁ꯭ꯇꯃꯔꯁꯤꯡꯗ ꯃꯇꯦꯡ ꯄꯥꯡꯕꯒꯤ ꯊꯧꯑꯣꯡꯁꯤꯡ ꯂꯧꯊꯣꯀꯏ꯫ ꯕꯦꯉ꯭ꯀ ꯑꯁꯤꯅꯥ ꯀꯅꯥꯒꯨꯝꯕ ꯑꯃꯅꯥ ꯂꯩꯔꯤꯕ ꯁꯤꯟꯂꯕ ꯁꯦꯛꯇꯔꯁꯤꯡꯗ, ꯑꯍꯥꯟꯕ ꯊꯧꯑꯣꯡ ꯁꯦꯃꯒꯠꯅꯕ ꯁꯤꯟꯂꯕ ꯁꯦꯕꯥ ꯄꯤꯔꯤ ꯄꯥꯟꯗꯝ ꯑꯣꯏꯔꯤ

H. ꯃꯤꯑꯣꯏ ꯁꯤꯡꯒꯤ// ꯀꯦꯋꯥꯏꯁꯤꯒꯤ ꯕꯦꯉ꯭ꯀꯁꯤꯡꯗ ꯊꯧꯑꯣꯡ ꯐꯪꯍꯅꯕ

i. ꯁꯤꯟꯂꯕ ꯑꯃꯁꯨꯡ ATM ꯀꯤ ꯑꯣꯏꯕ ꯊꯧꯑꯣꯡ ꯄꯤꯕ:

ꯕꯥꯡꯛ ꯑꯁꯤꯅ ꯃꯁꯤꯒꯤ ꯃꯔꯨꯑꯣꯏꯕ ꯕꯔꯥꯟꯆꯁꯤꯡ ꯑꯃꯁꯨꯡ ATM ꯁꯤꯡꯗ, ꯑꯣꯅꯂꯥꯏꯟ ꯂꯩꯕ ꯃꯐꯃꯁꯤꯡꯗ, ꯑꯍꯦꯅꯕ ꯀꯁ꯭ꯇꯃꯔꯁꯤꯡꯒꯤꯗꯃꯛ ꯃꯇꯦ ꯄꯥꯡꯅꯕ ꯌꯦꯕꯝ ꯂꯩꯔꯕ ꯄꯂꯣꯏꯕꯁꯤꯡ ꯊꯝꯒꯅꯤ꯫ ꯀꯁ꯭ꯇꯃꯔꯁꯤꯡꯅ ꯕꯥꯃꯇꯝꯒꯤ ꯃꯇꯦꯡ ꯕꯔꯥꯟꯆꯁꯤꯡ / ATM ꯁꯤꯡꯗ ꯃꯔꯃꯗ ꯅ-ꯌꯥꯝꯅ ꯅꯔꯥꯅ ꯄꯅꯕ ꯐꯪꯕ ꯃꯁꯤꯅ ꯁꯣꯏꯗꯕ ꯁꯤꯡꯗꯥ꯫ ꯀꯁ꯭ꯇꯃꯔꯁꯤꯡꯅ ꯌꯦꯄꯥꯝꯗ ꯃꯇꯃꯗ ꯃꯇꯧꯅ ꯃꯇꯝ ꯌꯥꯝꯅꯕ ꯕꯥꯡꯛ ꯑꯣꯐꯤꯁꯤꯡꯗ ꯌꯥꯝꯅꯥ ꯌꯥꯗꯔꯤ, ꯃꯇꯧꯅ ꯇꯣꯡꯗꯕ ꯃꯀꯛ ꯇꯨꯡꯗ ꯌꯦꯕꯝ ꯑꯣꯡꯕ ꯄꯣꯅ

ii. ꯃꯤꯐ ꯇꯨꯔꯕꯁꯤꯡꯒꯤ ATM ꯂꯦꯅꯗꯦꯅꯁꯤꯡ ꯁꯤꯖꯤꯟꯅꯗ ꯄꯅꯥꯗꯨꯅꯕ

ꯁꯣꯌꯗꯕ ꯀꯁ꯭ꯇꯃꯔꯁꯤꯡꯒꯤꯗꯃꯛ ATM ꯁꯤꯡ ꯑꯁꯤ ꯁꯤꯖꯤꯟꯅꯕꯁꯤꯡꯗ ꯌꯥꯝꯅꯕ ꯑꯣꯅꯕꯒꯤꯗꯃꯛ ꯕꯥꯡꯛ ꯑꯁꯤꯅ ꯕꯔꯥꯟꯆ ꯑꯃꯁꯨꯡ ꯌ ꯍꯥꯡꯕ ATM ꯁꯤꯡ ꯅꯍꯥꯛꯀꯤ ꯁꯤꯡꯗ

iii. ꯑꯥꯡꯀꯥꯡꯕ ꯇꯧꯕ ꯑꯃꯁꯨꯡ ꯕꯥꯡꯀꯤꯡꯒꯤ ꯄꯨꯔꯛꯄꯁꯤꯡ ꯐꯪꯕ:

ꯕꯥꯡꯀꯤꯡꯗ ꯄꯅꯥꯗꯨꯅꯕ ꯑꯃꯁꯨꯡ ꯁꯤꯖꯤꯟꯅꯕ ꯁꯤꯡꯖꯤꯟꯅꯕꯁꯤꯡ, ꯁꯣꯌꯗꯕꯁꯤꯡ ꯑꯃꯁꯨꯡ ꯄꯅꯕꯤꯡ ꯄꯅꯨ ꯇꯨꯡꯒꯤꯁꯤꯡꯒꯤꯗꯃꯛ ꯄꯨꯔꯛꯄꯥ ꯕꯥꯡꯛ ꯑꯁꯤꯅ ꯃꯁꯤꯒꯤ ꯌꯥꯝꯅꯥ ꯌꯥꯝꯅ ꯇꯧꯒꯅꯤ꯫ ꯕꯥꯡꯀꯤꯡꯒꯤ ꯄꯨꯔꯛꯄꯁꯤꯡ ꯇꯧꯕ ꯌꯥꯕ ꯕꯨꯡꯀꯤ ꯄꯨꯔꯛꯄ, ATM ꯒꯤ ꯄꯨꯔꯛꯄ, ꯄꯥꯐ ꯕꯥꯡꯀꯤꯡꯒꯤ ꯄꯨꯔꯛꯄ, ꯄꯥꯡꯀꯤꯡꯒꯤ ꯄꯨꯔꯛꯄ, ꯔꯤꯁꯥꯟ ꯄꯦꯁꯤꯡ, ꯀꯔꯥꯝꯐ ꯀꯔꯃꯁꯤꯡ, ꯑꯁꯤꯅꯤꯡꯕ ꯑꯁꯤ ꯃꯤ ꯇꯨꯕꯒꯤ ꯌꯥꯝꯕ ꯃꯅꯥꯡꯗꯔꯕꯁꯤꯡꯗ ꯍꯥꯡꯕ ꯇꯃꯖꯤ ꯐꯪꯕ ꯕꯥꯡꯛ ꯑꯁꯤꯅ ꯁꯣꯌꯗꯕ ꯇꯧꯒꯅꯤ

iv. ꯃꯔꯨꯑꯣꯏꯕ ꯂꯦꯅꯗꯦꯅꯁꯤꯡ ꯕꯔꯥꯟꯆ ꯐꯪꯕ

ꯁꯣꯌꯗꯕ ꯀꯁ꯭ꯇꯃꯔꯁꯤꯡꯗ ꯁꯥꯡꯗꯕ ꯂꯦꯅꯗꯦꯅꯁꯤꯡ ꯕꯔꯥꯟꯆ ꯐꯪꯕꯒꯤ ꯁꯥꯡꯅꯐꯝꯕ ꯑꯃꯨ ꯕꯥꯡꯛꯅ ꯄꯥꯡꯕ ꯑꯃꯁꯨꯡ ꯌꯥꯝꯇꯥꯗꯕ ꯇꯧꯒꯅꯤ:

a) ꯕꯔꯥꯟꯆꯁꯤꯡꯗ ꯑꯁꯤꯡꯃꯕ ꯀꯁ꯭ꯇꯃꯔꯁꯤꯡꯗ ꯌꯥꯐꯝ ꯇꯥꯡꯌꯥ ꯃꯔꯨꯑꯣꯏꯕ ꯌꯥꯕ

b) ꯃꯤꯐꯃ ꯑꯌꯕ ꯄꯔꯕ ꯃꯤꯑꯣꯏꯁꯤꯡ ꯑꯃꯁꯨꯡ ꯇꯥꯡꯌꯥ ꯁꯣꯌꯗꯕ ꯀꯁ꯭ꯇꯃꯔꯁꯤꯡꯗ ꯕꯔꯥꯟꯆ ꯑꯃꯨ ꯌꯥꯐꯝ ꯌꯥꯐꯁꯤ ꯁꯣꯕ ꯑꯣꯐꯤꯁꯤꯡꯗ ꯃꯇꯝ ꯌꯥꯗꯕ

c) ꯁꯤꯡꯕ ꯌꯦꯡ ꯃꯥꯛꯀꯤꯗꯃꯛ ꯃꯇꯡꯗ ꯂꯦꯅꯗꯦꯅꯁꯤꯡ ꯐꯪꯕ

d) ꯕꯥꯡꯀꯤꯡ ꯇꯧꯕ ꯐꯃꯐ ꯁꯤꯡꯗꯨꯅꯗ ꯐꯪꯕ

e) ꯃꯔꯨꯑꯣꯏ ꯇꯃꯕ ꯍꯥꯡꯃꯔ ꯐꯪꯕ ꯄꯔꯥꯡ ꯃꯔꯨꯑꯣꯏ ꯑꯣꯇꯔꯤ ꯁꯔꯕ ꯃꯤꯑꯣꯏꯁꯤꯡꯗ ꯑꯣꯇꯔꯤꯁꯤꯡ ꯌꯥꯇ ꯑꯃꯁꯤ ꯌꯥꯝꯅꯥ ꯌꯥꯝꯅꯥ ꯐꯇ ꯄꯥꯡꯕ ꯌꯥꯅꯕ

f) ꯑꯅꯤ-ꯑꯣꯏꯕ, ꯁꯣꯌꯗꯕꯁꯤꯡꯗꯁꯤꯡꯒꯤ ꯑꯍꯦꯅꯕ ꯁꯦꯟꯁꯤꯡꯗ, ꯇꯥꯡꯗꯨꯅꯕꯁꯤꯡ ꯕꯥꯡꯀꯤꯡ ꯌꯥꯝꯅꯕ ꯄꯔꯤꯡ (ꯂꯥꯏ ꯄꯥꯡꯌꯥ/ꯑꯥꯡꯀꯥꯡꯕ ꯁ ꯂꯥꯏ ꯇꯧꯌꯥꯕꯁꯤꯡ ꯄꯔꯤꯡ ꯂꯥꯏ ꯑꯣꯅꯕ ꯌꯥꯕꯒꯤ ꯇꯥꯌꯥꯅꯁꯤꯡ / ꯃꯤꯃꯇ ꯃꯔꯐꯁꯤꯡ ꯅꯔꯅꯕ ꯌꯥꯡ ꯅꯨ ꯁꯕ / ꯑꯅꯕ ꯑꯣꯅꯕ ꯔꯤꯀꯁꯤꯡꯁꯤꯡ ꯌꯥꯕ) ꯄꯥꯡꯀꯗꯤ

g) ꯁꯣꯌꯗꯕꯁꯤꯡꯒꯤ ꯃꯔꯤꯃꯁꯤꯡ/ꯃꯃ ꯃꯌꯥꯝꯁꯤꯡꯗ ꯄꯂꯣꯏꯅ ꯁꯔꯨꯛ ꯑꯥꯡ, ꯱꯹꯹꯹ ꯒꯤ ꯃꯅꯥ, ꯑꯁꯤꯟ, ꯂꯥꯡꯕꯔꯨꯅ ꯌꯥꯝꯅꯥ, ꯃꯥꯡꯅꯥꯅ ꯔꯤꯁꯔꯃꯥꯟꯕ ꯑꯃꯁꯨꯡ ꯃꯅꯥꯁꯤꯌꯥꯝ ꯃꯤꯂꯤꯑꯥꯕꯤꯁꯤꯡꯗ ꯃꯔꯃ ꯑꯣꯅꯕ ꯁꯣꯌꯗꯕꯁꯤꯡꯒꯤꯗꯃꯛ ꯀꯔꯃ, ꯃꯔꯨꯅꯒꯤꯗꯃꯛ ꯑꯥꯡꯀꯥꯡꯕ ꯇꯧꯗꯒꯤ ꯑꯣꯌꯥꯝꯔꯐ ꯁꯕ ꯌꯥꯝꯕ, ꯄꯤꯒꯥꯅ ꯒꯔꯤꯄꯤꯅꯤ ꯑꯃ ꯇꯧꯌꯥꯀꯤ ꯇꯧꯅꯕꯒꯤ ꯃꯇꯝ ꯄꯃꯤꯗꯕꯤꯅꯕ

v. ꯇꯃꯤꯁꯤꯡꯗ ꯁꯥꯡꯗꯨꯅ ꯄꯦꯅꯕ:

ꯕꯥꯡꯛ ꯑꯁꯤꯅ ꯁꯣꯌꯗꯕ ꯀꯁ꯭ꯇꯃꯔꯁꯤꯡꯗ ꯃꯔꯨꯒꯤ ꯕꯥꯡꯀꯤꯡ ꯁꯔꯦꯡꯕꯂꯦꯡꯁꯤꯡ ꯌꯥꯗꯇꯥꯗꯕꯗ ꯃꯇꯝ ꯃꯤꯗꯕ ꯇꯃꯤꯁꯤꯡꯗ ꯁꯥꯡꯌꯥꯝꯗꯨꯅ ꯄꯦꯅꯕ ꯇꯧꯒꯅꯤ

vi. ꯁꯥꯡꯗꯕ ꯀꯁ꯭ꯇꯃꯔꯁꯤꯡꯒꯤ ꯁꯥꯡꯅꯐꯝꯕꯁꯤꯡ ꯄꯤꯕ:

ꯕꯦꯡꯀꯁꯤꯡꯒꯤꯗꯦ ꯍꯥꯛꯆꯤꯡ ꯑꯣꯏꯕꯒꯤ ꯑꯃꯁꯨꯡꯗꯤ ꯑꯍꯦꯜ ꯇꯧꯕꯥ ꯐꯝ ꯁꯤꯍꯥꯡꯅꯕꯥ ꯃꯇꯦꯡ ꯑꯣꯏꯕ ꯕꯪꯀ ꯑꯃꯁꯨ ꯁꯦ ꯊꯣꯛꯅꯕ ꯍꯤꯡꯕꯒꯤ ꯃꯇꯦꯡ ꯄꯥꯡꯒꯠꯂꯤ

I. ꯇꯥꯛꯄꯥꯗ ꯕꯦꯡꯀꯁꯤꯡꯒꯤ ꯕꯔꯤꯝ ꯄꯨꯝꯅꯃꯛꯀꯤ/ ꯁꯃꯖꯤꯇꯄꯒꯤ ꯑꯗꯨ

ꯃꯁꯥꯇꯤꯛ ꯑꯣꯏꯕꯥ ꯃꯤꯑꯣꯏꯁꯤꯡ, ꯇꯥꯀꯄꯒꯤ ꯑꯃꯁꯨꯡ ꯂꯣꯟ ꯕꯦꯡꯀꯒꯤ ꯁꯦꯡꯕ ꯑꯦꯛꯁꯦꯗꯤꯁꯤꯡꯒꯤ ꯑꯃꯥꯡꯕ ꯄꯥꯝꯕꯒꯤ ꯍꯧꯖꯤꯛ, ꯇꯥꯛꯄꯥꯗ ꯕꯦꯡꯀꯁꯤꯡꯒꯤ ꯂꯃꯂꯣꯝ ꯂꯝꯕꯤꯗ ꯑꯃꯁꯨꯡ ꯑꯗꯨꯒꯤ ꯁꯤꯡꯅꯕ ꯁꯤꯡꯅꯗ ꯕꯦꯡꯀꯁꯤꯡ ꯇꯥꯛꯄꯥ ꯕꯪꯀ ꯑꯣꯏꯕ ꯇꯥꯀꯄꯥ ꯑꯦꯡ ꯑꯃꯁꯨꯡ ꯑꯗꯨꯒꯤ ꯕꯦꯡꯀ ꯑꯣꯏꯕ, ꯑꯃꯁꯨꯡ ꯑꯗꯨꯒꯨꯝꯕ, ꯁꯃꯖꯤꯗꯥ ꯇꯥꯛꯄꯥꯗ ꯍꯦꯛ ꯁꯦꯡ ꯄꯥꯛꯇ ꯇꯥꯛꯅꯕ ꯄꯨꯝꯅꯃꯛ ꯕꯨ ꯍꯧꯖꯤꯛ ꯁꯣꯏꯗꯅ ꯊꯦꯡ ꯇꯥꯛꯄꯤꯒꯅꯤ꯫ ꯇꯥꯛꯄꯥꯗ ꯕꯦꯡꯀꯁꯤꯡꯒꯤ ꯑꯣꯏꯕꯥ ꯑꯦꯡꯕꯥ ꯇꯧꯕꯥ ꯂꯣꯟꯁꯤꯡꯒꯤ ꯁꯦꯡꯕ ꯍꯧꯖꯤꯛ ꯄꯨꯟꯅ ꯇꯥꯛꯄꯥꯗ ꯑꯍꯥꯡꯕ ꯑꯣꯏꯅꯕ ꯄꯥꯡꯒꯠꯂꯤ꯫ ꯍꯥꯛ ꯍꯥꯛꯀꯤ ꯍꯧꯖꯤꯛ ꯄꯨꯝꯅꯃꯛ ꯕꯦꯡꯀꯁꯤꯡꯒꯤ ꯕꯦꯡꯀꯒꯤ ꯂꯃꯂꯣꯝ ꯑꯣꯏꯕꯥ ꯑꯦꯛꯁꯦꯗꯤꯁꯤꯡꯒꯤ ꯍꯧꯖꯤꯛ ꯄꯥꯡꯒꯠꯂꯤ ꯑꯃꯁꯨꯡ ꯁꯦꯡꯕ ꯍꯧꯖꯤꯛ꯫ ꯍꯥ ꯍꯤꯡꯕꯒꯤ ꯍꯥꯛꯀꯤ ꯕꯦꯡꯀ ꯑꯣꯏꯕ ꯁꯃꯖꯤꯗꯥ ꯇꯥꯛꯄꯥꯗ ꯑꯗꯨ ꯑꯃꯁꯨꯡ ꯂꯣꯟꯍꯥꯛ꯫

J. ꯑꯍꯦꯜꯑꯗꯨ/ꯁꯦꯐ ꯗꯤꯄꯣꯖꯤꯠ ꯂꯣꯀꯔ ꯍꯦꯟꯅꯕꯥ ꯑꯣꯏꯕꯥ

ꯕꯦꯡꯀ ꯑꯣꯏꯕꯒꯤ ꯕꯔꯤꯝ ꯄꯥꯡꯒꯠꯂꯤꯕ ꯑꯍꯦꯜ ꯑꯃꯁꯨꯡ ꯁꯦꯐ ꯗꯤꯄꯣꯖꯤꯠ ꯂꯣꯀꯔ/ꯕꯥꯛꯁ ꯃꯇꯦꯡ ꯄꯥꯡꯒꯠꯂꯤ ꯂꯣꯀꯔꯒꯤ ꯑꯣꯏꯕꯥ ꯑꯣꯏꯕꯥ ꯁꯤꯡꯒꯤ꯫ ꯂꯣꯀꯔ ꯑꯣꯏꯕꯥ ꯑꯣꯏꯕꯒꯤ ꯄꯥꯡꯒꯠꯂꯤ ꯑꯣꯏ ꯍꯥꯛ ꯇꯥꯛꯄ ꯑꯣꯏꯕꯤꯒꯅꯤ ꯑꯃꯁꯨꯡ ꯍꯧ ꯕꯦꯡꯀ ꯑꯣꯏꯕꯒꯤ ꯕꯦꯡꯀꯒꯤ ꯇꯥꯛꯄꯥ ꯍꯧꯖꯤꯛ ꯑꯣꯏꯕꯒꯅꯤ꯫

ꯄꯤꯗꯕ ꯕꯦꯡꯀ ꯑꯣꯏ ꯁꯦꯡꯕꯗꯤ ꯕꯦꯡꯀꯁꯤꯡꯒꯤ ꯑꯦꯡꯕ ꯂꯣꯀꯔ ꯑꯣꯏꯕ ꯑꯃꯁꯨꯡ ꯑꯦꯡꯕ ꯂꯣꯀꯔꯒꯤ ꯍꯧꯖꯤꯛ ꯑꯃꯁꯨ ꯑꯣꯏꯕ-ꯑꯗꯨꯒꯤ ꯇꯥꯛꯄꯥꯗ ꯇꯥꯛꯄꯥꯗ ꯑꯣꯏꯕꯥ ꯑꯣꯏꯕꯒꯤ ꯑꯗꯨꯕ ꯑꯗꯨꯗꯥ꯫ ꯇꯥꯛꯄꯥꯗ ꯑꯣꯏꯕꯒꯤ ꯄꯤꯗꯕ ꯒꯥꯡ ꯑꯣꯏ, ꯑꯃꯁꯨꯡ ꯑꯗꯨꯒꯨꯝꯕ, RBI ꯒꯤ (ꯇꯥꯛ ꯄꯤꯗꯕ) ꯄꯥꯡꯒꯤ ꯍꯧꯖꯤꯛ ꯁꯦꯡꯕ ꯑꯗꯨ꯫

K. ꯂꯣꯡ ꯃꯁꯥꯇꯤꯛ ꯒꯔꯨ (ꯇꯥꯀꯄꯒꯤ)

ꯂꯣꯡ ꯃꯁꯥꯇꯤꯛ ꯇꯥꯀꯄꯒꯤ ꯄꯥꯡꯒꯠꯂꯤ ꯑꯣꯏ ꯕꯦꯡꯀ ꯑꯣꯏꯕꯥ ꯑꯦꯡꯕ ꯑꯍꯦꯜꯕ ꯂꯦꯡꯕꯥ ꯑꯍꯦꯜ꯫ ꯄꯥꯡꯒꯠꯂꯤ ꯑꯣꯏ ꯕꯦꯡꯀ ꯑꯣꯏꯕꯥ ꯑꯗꯨꯒꯤ ꯇꯥꯛꯄꯥꯗ ꯕꯦꯡꯀꯁꯤꯡ ꯑꯃꯁꯨꯡ ꯑꯣꯏ ꯁꯦꯡꯕꯒꯤ ꯄꯥꯡꯒꯠ ꯑꯣꯏꯕ ꯍꯧꯖꯤꯛ ꯑꯗꯨꯕ ꯍꯧꯖꯤꯛ ꯁꯦꯡꯕ ꯑꯦꯡꯕꯒꯤ꯫ ꯕꯦꯡꯀ ꯑꯣꯏꯕꯥ ꯍꯧꯖꯤꯛ ꯕꯦꯡꯀꯁꯤꯡꯒꯤ ꯑꯦꯡꯕ ꯇꯥꯀꯄꯁꯤꯡꯒꯤ ꯑꯣꯏꯕ-ꯑꯗꯨ ꯁꯦꯡꯕꯒꯤ ꯁꯦꯡ ꯇꯥꯛꯄ ꯁꯦꯡꯕꯒꯤ ꯑꯗꯨ ꯑꯃꯁꯨꯡ ꯃꯄꯥꯟ ꯇꯥꯛ ꯁꯃꯖꯤꯗꯥ ꯑꯗꯨꯗꯥ꯫ ꯑꯃꯁꯨꯡ ꯑꯗꯨꯒꯨꯝꯕ, ꯇꯥꯀꯄꯒꯤ ꯑꯗꯨꯕ ꯍꯧꯖꯤꯛ ꯁꯦꯡꯕꯒꯤ, ꯍꯧꯖꯤꯛ ꯑꯍꯦꯜ ꯑꯗꯨꯕ ꯑꯍꯦꯜ ꯑꯗꯨ ꯑꯗꯨꯕ ꯍꯧꯖꯤꯛ ꯁꯦꯡꯕꯒꯤ ꯕꯦꯡꯀ ꯑꯣꯏꯕꯥ ꯂꯥꯛꯂꯤ꯫

ꯂꯦꯡꯕꯥꯒꯤ ꯑꯣꯏꯕꯥ ꯑꯗꯨꯕꯒꯤ ꯍꯧꯖꯤꯛ ꯍꯧꯖꯤꯛꯀꯤ:

i. ꯃꯇꯦꯡ ꯍꯤꯡꯕ ꯑꯍꯦꯜ (ꯑꯍꯤꯡ ꯁꯦꯟ), ꯄꯤꯗꯕ, ꯇꯥꯛꯄꯥ ꯃꯁꯥꯇꯤꯛ, ꯑꯃꯁꯨꯡ ꯑꯣꯏꯕꯥꯁꯤꯡꯒꯤ, ꯂꯣꯏꯅꯕꯁꯤꯡ, ꯑꯣꯏꯕꯥꯁꯤꯡ ꯇꯥꯀꯄ ꯑꯍꯦꯜ ꯁꯦꯡꯕ ꯍꯧꯖꯤꯛ
ii. ꯇꯥꯛꯄꯥꯗ ꯑꯣꯏꯕꯥ ꯑꯣꯏ ꯂꯣꯡ ꯃꯁꯥꯇꯤꯛ ꯇꯥꯀꯄ ꯁꯦꯡꯕ ꯍꯧꯖꯤꯛ ꯑꯍꯦꯜ ꯑꯦꯡꯕꯥ꯫
iii. ꯂꯣ ꯍꯧꯖꯤꯛ ꯁꯦꯡꯕꯒꯤ ꯄꯥꯡꯒꯠꯂꯤ ꯕꯔꯤꯝ ꯑꯗꯨ ꯑꯗꯨꯕꯥꯒꯤ꯫ ꯑꯃꯁꯨꯡ ꯑꯗꯨꯒꯨꯝꯕ, ꯁꯦꯡꯕ ꯑꯍꯦꯜ ꯂꯣ ꯂꯣꯡꯕꯒꯤ ꯑꯍꯦꯜꯕꯥ ꯁꯦꯡꯕꯒꯤ ꯍꯧꯖꯤꯛ(ꯑꯣꯏꯕ) ꯇꯥ ꯑꯗꯨꯒꯤ꯫
iv. ꯁꯦꯡꯕꯒꯤ ꯍꯧꯖꯤꯛ ꯇꯥꯀꯄ ꯑꯣꯏꯕ ꯍꯧꯖꯤꯛ ꯍꯧꯖꯤꯛ ꯁꯦꯡꯕ ꯂꯦꯡꯕꯥ ꯍꯧꯖꯤꯛ꯫
v. ꯇꯥꯀꯄ ꯍꯧꯖꯤꯛ ꯇꯥꯛꯄꯥꯗ ꯂꯦꯡꯕꯥ, ꯍꯧꯖꯤꯛ ꯍꯧꯖꯤꯛ ꯑꯗꯨ ꯑꯦꯛꯁꯦꯗꯤ ꯑꯣꯏꯕꯥꯁꯤꯡꯒꯤ ꯄꯥꯡꯒꯠꯂꯤ ꯇꯥꯛ ꯇꯥꯀꯄ ꯂꯦꯡꯕꯥꯒꯤ ꯍꯧꯖꯤꯛꯀꯤ ꯑꯗꯨ ꯑꯗꯨꯕ
vi. ꯇꯥꯀꯄꯒꯤ ꯑꯣꯏꯕꯒꯤ ꯑꯗꯨ-ꯁꯦꯡꯕ ꯁꯦꯡꯕ ꯁꯦꯡꯕ ꯍꯧꯖꯤꯛ ꯑꯦꯡꯕꯥ꯫
vii. ꯇꯥꯀꯄꯒꯤ ꯑꯣꯏ ꯍꯧꯖꯤꯛ ꯁꯦꯡ ꯑꯍꯦꯜ ꯍꯧꯖꯤꯛ ꯂꯦꯡꯕꯥ꯫ ꯑꯃꯁꯨꯡ ꯍꯧꯖꯤꯛ ꯑꯗꯨꯒꯤ꯫ ꯑꯃꯁꯨꯡ ꯑꯗꯨꯕꯒꯤ, ꯍꯥꯛ ꯍꯥꯛꯀꯤ ꯑꯗꯨ ꯕꯦꯡꯀ ꯑꯣꯏꯕꯥ ꯂꯣꯡꯕ ꯇꯥꯀꯄ

viii. [illegible] (… / …) [illegible]

ix. [illegible]

x. [illegible]

L. [illegible]

[illegible]

[illegible]

M. [illegible]

i. [illegible] RTGS, NEFT/EFT [illegible]

ii. RBI, FEMA [illegible]

iii. [illegible] ꯵0,000/- [illegible]

iv. [illegible] ꯲0000/- [illegible]

v. [illegible]

vi. [illegible]

vii. [illegible]

N. ATM/[illegible]

[illegible] ATM [illegible]

O. [illegible]

[illegible]

ꯀꯁ꯭ꯇꯃꯔꯁꯤꯡꯗꯥ ꯍꯤꯌꯥꯡ ꯕꯦꯉ꯭ꯀꯤꯡ ꯄ꯭ꯔꯣꯗꯛꯇꯁꯤꯡ (ꯑꯦꯀꯥꯎꯟꯇꯁꯤꯡ, ꯗꯤꯄꯣꯖꯤꯠ ꯗꯦꯄꯣꯖꯤꯠ ꯑꯃꯁꯨꯡ ꯂꯣꯟ ꯑꯦꯀꯥꯎꯟꯇꯁꯤꯡ, ꯍꯥꯎꯁꯤꯡ ꯂꯣꯅꯁꯤꯡ, ꯑꯦꯇꯤꯑꯦꯝ) ꯗꯥ ꯍꯦꯛꯇꯥ ꯌꯥꯝꯅ ꯌꯥꯎꯅꯕꯁꯤꯡ ꯐꯪꯂꯕ ꯐꯪꯒꯅꯤ ꯑꯃꯁꯨꯡ ꯂꯦꯡꯗꯅ ꯂꯩꯔꯕ ꯇꯧꯕꯗꯒꯤ ꯐꯪꯒꯅꯤ꯫

ꯍꯥꯌꯔꯤꯕ ꯑꯦꯀꯥꯎꯟꯇꯁꯤꯡ ꯑꯃꯁꯨꯡ ꯂꯣꯟ ꯑꯃꯁꯨꯡ ꯌꯥꯝꯅ ꯐꯕ ꯂꯣꯅꯁꯤꯡ ꯑꯃꯁꯨꯡ ꯃꯄꯨꯡ ꯑꯃꯁꯨꯡ ꯑꯣꯏꯅꯥ ꯌꯥꯎꯕ ꯇꯧꯕꯅꯤ ꯂꯩꯔꯕ ꯑꯦꯀꯥꯎꯟꯇ ꯕꯦꯉ꯭ꯀꯇꯥ ꯍꯥꯌꯕ ꯌꯥꯕ ꯊꯥꯗꯣꯛꯂꯤ꯫

P. **ꯏꯟꯇꯔꯅꯦꯠ ꯕꯦꯉ꯭ꯀꯤꯡ**

ꯕꯦꯉ꯭ꯛ ꯑꯁꯤꯅ ꯍꯥꯌꯔꯤꯕ ꯄ꯭ꯔꯣꯇꯦꯛꯁꯟ ꯑꯃꯁꯨꯡ ꯀꯁ꯭ꯇꯃꯔꯁꯤꯡꯅ ꯏꯟꯇꯔꯅꯦꯠ ꯕꯦꯉ꯭ꯀꯤꯡꯒꯤ ꯁꯤꯡꯗꯨꯅ ꯂꯧꯔꯤ, ꯍꯥꯌꯔꯤꯕ ꯏꯁꯨꯃꯁꯤꯡ ꯇꯧꯕ, ꯂꯣꯟꯁꯤꯡ ꯊꯧꯕ, ꯕꯤꯜ ꯄꯦꯕ, ꯐꯟꯗ ꯇ꯭ꯔꯥꯟꯁꯐꯔꯁꯤꯡ, ꯄꯦꯃꯦꯟꯇꯁꯤꯡ ꯍꯥꯌꯕ ꯁꯦꯟꯗꯣꯛ, ꯂꯣꯟ ꯑꯦꯀꯥꯎꯟꯇꯁꯤꯡ ꯌꯦꯡꯕ, ꯃꯦꯁꯦꯖ ꯂꯧꯕ ꯇꯧꯕ, ꯑꯦꯛꯁꯦꯁꯤꯡꯕ ꯄꯨꯡꯕ ꯍꯥꯌꯕ ꯑꯃꯁꯨ ꯌꯥꯏꯔꯤ꯫ ꯕꯦꯉ꯭ꯛ ꯑꯁꯤꯅ ꯏꯟꯇꯔꯅꯦꯠ ꯕꯦꯉ꯭ꯀꯤꯡꯒꯤ ꯁꯤꯡꯗꯨꯅ ꯑꯃꯁꯨꯡ ꯁꯤꯁ꯭ꯇꯦꯝ/ ꯇꯦꯛꯅꯣꯂꯣꯖꯤ ꯂꯥꯏꯅꯤꯡꯄꯨꯝꯕ ꯂꯩꯕꯥꯛ ꯑꯣꯏꯅ ꯂꯥꯏꯅꯤꯡꯕꯒꯤ ꯍꯥꯌꯕ ꯁꯥꯁꯟꯒꯤ ꯂꯩꯔꯤ꯫

The Bank takes appropriate measures to ensure that Internet Banking system and

ꯏꯟꯇꯔꯅꯦꯠ ꯕꯦꯉ꯭ꯀꯤꯡ ꯂꯥꯏꯅꯤꯡ ꯑꯃꯁꯨꯡ ꯇꯦꯛꯅꯣꯂꯣꯖꯤ ꯑꯃꯁꯨꯡ ꯌꯥꯝꯅ ꯂꯥꯏꯅꯤꯡꯕ ꯑꯣꯏꯅꯥ ꯑꯃꯁꯨꯡ ꯐꯪꯕ ꯊꯥꯗꯣꯛꯂꯤ ꯑꯃꯁꯨꯡ ꯄꯨꯡ ꯑꯦꯀꯥꯎꯟꯇꯁꯤꯡ ꯑꯦꯛꯁꯦꯁ ꯇꯧꯕ ꯂꯩꯔꯕ ꯑꯣꯏꯅꯥ ꯕꯦꯉ꯭ꯀꯇꯥ ꯍꯥꯌꯕ ꯐꯪꯕ ꯊꯥꯗꯣꯛꯂꯤ꯫

Q. **ꯑꯦꯂꯔꯠꯁ / ꯏ-ꯃꯦꯜ ꯑꯦꯂꯔꯠꯁ**

ꯕꯦꯉ꯭ꯛ ꯑꯁꯤꯅ ꯂꯦꯅꯗꯦꯟ ꯑꯣꯏꯕ ꯀꯁ꯭ꯇꯃꯔꯁꯤꯡ ꯁꯦꯜ ꯑꯦꯀꯥꯎꯟꯇ ꯇꯧꯔꯛꯄ ꯇꯤꯡꯕ ꯑꯃꯁꯨꯡ ꯍꯥꯌꯕ ꯂꯩꯕ ꯁꯦꯜ ꯁꯤꯟꯗ ꯁꯦꯜꯂꯥꯛꯄ SMS / ꯏ-ꯃꯦꯜ ꯑꯦꯂꯔꯠ ꯄꯤꯔꯤ꯫ ꯕꯦꯉ꯭ꯀꯇꯥ ꯗꯤꯄꯣꯖꯤꯠ ꯑꯃꯁꯨꯡ ꯃꯕꯤ ꯗꯤꯄꯣꯖꯤꯠ ꯍꯦꯛꯇꯥ ꯂꯩꯕ ꯁꯦꯜ ꯁꯤꯟꯗ ꯁꯦꯜꯂꯤꯕꯒꯤ ꯍꯥꯌꯕ ꯁꯤꯡꯗꯨꯅꯥ SMS / ꯑꯦꯂꯔꯠ ꯂꯩ ꯄꯤ꯫

R. **ꯔꯦꯃꯤꯇꯦꯟ ꯑꯃꯁꯨꯡ ꯑꯦꯗꯚꯥꯟꯁ**

- ꯔꯦꯃꯤꯇꯦꯟ, ꯍꯥꯌꯔꯕ ꯔꯣꯂꯁꯤꯡ ꯑꯃꯁꯨꯡ ꯑꯣꯏ ꯑꯣꯏꯕꯁꯤꯡꯒꯤ ꯄ꯭ꯔꯣꯇꯦꯛꯁꯟ ꯑꯃꯁꯨꯡ ꯀꯁ꯭ꯇꯃꯔ ꯁꯦꯜꯂꯥꯛꯄ ꯁꯤꯡꯗꯨꯅꯕ ꯁꯦꯜꯁꯤꯡꯒꯤ ꯌꯥꯝꯅ ꯃꯥꯂꯦꯝꯒꯤ ꯁꯤꯡꯗꯨꯔꯤ꯫ ꯀꯁ꯭ꯇꯃꯔꯁꯤꯡꯗ ꯕꯦꯉ꯭ꯀꯤꯡꯒꯤ ꯁꯦꯜꯁꯤꯡ ꯁꯦꯜꯂꯥꯛꯄ ꯍꯥꯌꯕ ꯑꯣꯏ ꯍꯥꯎ ꯃꯤꯁꯤꯡ ꯑꯃꯁꯨꯡ ꯔꯦ ꯁꯤꯡꯗꯨꯅꯕ ꯁꯦꯃꯒꯠꯄ ꯁꯦꯜꯁꯤꯡ ꯑꯃꯁꯨꯡ ꯔꯦ-ꯁꯦꯜꯁꯤꯡꯒꯤ ꯌꯥꯝ-ꯁꯦꯜꯂꯥꯛꯄ ꯍꯥꯌꯕ ꯁꯦꯜ-ꯁꯤꯡꯗꯨꯅꯕ ꯌꯥꯝꯅ ꯃꯥꯂꯦꯝꯒꯤ ꯌꯥꯕ ꯂꯩꯕꯥꯛ ꯂꯩꯍꯧꯕ ꯑꯣꯏꯅꯥꯡꯒꯤ
- ꯂꯣꯟ ꯁꯦꯜꯁꯤꯡ ꯍꯥꯌꯕ ꯑꯃꯁꯨꯡ ꯔꯦ ꯔꯦ ꯁꯦꯜꯂꯣꯟ ꯑꯣꯏꯕ ꯁꯦꯃꯒꯠꯄ ꯍꯥꯌꯕ ꯍꯥꯌ ꯀꯁꯤꯡ ꯍꯦꯛ ꯔꯦꯝꯕ ꯁꯦ-ꯁꯤꯡꯗꯨꯅꯕ ꯍꯦꯛꯇꯥ ꯍꯥꯌꯕꯒꯤ꯫ ꯌꯥꯝ ꯔꯦꯝꯕ ꯔꯦꯃꯤꯇꯦꯟꯁꯤꯡ, ꯁꯦꯜꯂꯥꯛꯄ ꯁꯦꯜꯂꯣꯟ ꯄꯤꯁꯦꯜꯂꯣꯟ ꯍꯥꯌꯕ ꯌꯥꯝꯅ ꯁꯦꯃꯒꯠꯄꯁꯤꯡꯅ ꯌꯥꯝꯅꯥ ꯑꯣꯏꯕꯥ, ꯑꯣꯏꯅꯥ ꯍꯦꯛ ꯔꯦꯝꯕ ꯁꯦ-ꯁꯤꯡꯗꯨꯅꯕ ꯂꯣꯟ ꯁꯦꯜꯁꯤꯡ ꯍꯥꯌꯕ ꯑꯃꯁꯨꯡꯒꯤ ꯔꯦꯌꯥꯝꯂꯤ
- ꯄ꯭ꯔꯣꯇꯦꯛꯁꯟ ꯔꯦꯃꯤꯇꯦꯟꯁꯤꯡꯗ, ꯍꯥꯌꯕ ꯁꯦꯜ ꯌꯥꯝꯅꯥꯍꯥꯌꯕꯒꯤ ꯂꯣꯟꯒꯤ ꯌꯥꯝꯅꯥꯗ ꯑꯃꯁꯨꯡ ꯁꯦꯜꯂꯥꯛ ꯌꯥꯝꯅ ꯔꯤꯔꯦ꯫ ꯁꯦꯜꯂꯥꯛ ꯁꯤꯡꯗꯨꯅꯕ ꯍꯥꯌꯕ ꯁꯦꯜ ꯁꯦꯜꯂꯥꯛꯄ ꯔꯤꯍꯥꯌ ꯑꯃ ꯔꯦ ꯑꯦꯗꯚꯥꯟꯁ ꯁꯦꯜꯂꯤ ꯑꯃꯁꯨꯡ ꯕꯦꯉ꯭ꯛ ꯑꯁꯤꯒꯤ ꯁꯤꯡꯗꯨꯅꯕ ꯂꯩꯕ ꯔꯤ꯫
- ꯌꯥꯝꯅ ꯁꯦꯜꯂꯥꯛꯄꯍꯥꯌ ꯑꯣꯏꯅꯥꯡ ꯔꯦꯃ ꯌꯥꯝꯅꯥꯡ ꯂꯥꯏꯁꯦꯜꯂꯥꯛꯄꯁꯤꯡ ꯁꯦꯜ ꯍꯥꯌꯔꯦ, ꯑꯃꯁꯨꯡ ꯂꯥꯏꯁꯦꯜꯂꯥꯛꯄꯁꯤꯡ ꯑꯃꯁꯨꯡ ꯕꯦꯉ꯭ꯀꯇꯥ ꯑꯣꯏ ꯔꯦ ꯀꯁ꯭ꯇꯃꯔꯁꯤꯡꯅ ꯑꯦꯗꯚꯥ/ꯍꯦ ꯑꯃꯁꯨꯡ ꯑꯦꯗꯚꯥꯟꯁ/ꯔꯦꯁꯦꯜꯂꯥꯛ ꯌꯥꯝꯅꯥ ꯌꯥꯝ ꯁꯤꯡꯗꯨꯅ
- ꯕꯦꯉ꯭ꯀꯇꯥ ꯑꯃꯁꯨꯡ ꯑꯃꯁꯨꯡꯒꯤ ꯔꯦ ꯑꯦꯀꯥꯎꯟꯇꯁꯤꯡꯗ ꯁꯦꯜ ꯁꯦꯜꯂꯥ ꯔꯦ ꯌꯥꯝꯅꯥꯍꯥꯌꯕ, ꯌꯥꯝꯅꯥꯍꯥꯌꯕ ꯔꯦꯃꯤꯇꯦꯟ ꯂꯣꯟꯁꯦꯜ, ꯃꯍꯥꯛꯀꯤ ꯑꯃꯁꯨꯡ ꯂꯣꯟꯁꯦꯜ ꯔꯦꯁꯦꯜ ꯂꯣꯟ ꯂꯥꯏꯁꯦꯜꯒꯤ ꯑꯃꯁꯨꯡ ꯁꯦꯃꯒꯠꯄꯒꯤ ꯑꯃꯁꯨꯡꯒꯤ ꯁꯦꯜꯂꯣꯟꯒꯤ ꯁꯦꯜꯂꯥꯛꯄ, ꯏꯍꯥꯛꯀꯤ, ꯑꯃꯁꯨꯡꯒꯤ ꯄ꯭ꯔꯣꯇꯦꯛꯁꯟ ꯁꯤꯡꯗꯨꯅ ꯌꯥꯝꯅ ꯑꯃꯁꯨꯡ ꯔꯦꯃꯤꯇꯦꯟ ꯑꯃꯁꯨꯡ ꯂꯩꯔꯕꯒꯤ ꯍꯥꯌꯕ ꯌꯥꯝꯅ ꯂꯣꯟ ꯁꯦꯜꯂꯣꯟ ꯏꯁꯦꯜꯂꯥꯛꯄꯁꯤꯡꯗ ꯌꯥꯝꯅ ꯑꯃꯁꯨꯡ ꯑꯃꯁꯨꯡꯒꯤ ꯁꯤꯡꯗꯨꯅꯕꯗꯥ꯫ ꯑꯦꯀꯥꯎꯟꯇꯁꯤꯡꯒꯤ ꯌꯥꯝꯅꯥꯍꯥꯌꯕ ꯂꯩꯔꯕ 8 ꯇꯥꯡ ꯍꯥꯌꯕꯒꯤ ꯑꯃꯁꯨ ꯂꯩꯔꯕ ꯁꯤꯡꯗꯨꯅꯕ ꯍꯥꯌꯕ ꯔꯤꯔꯦ
- ꯕꯦꯉ꯭ꯛ ꯑꯁꯤꯅ ꯔꯦꯃꯤꯇꯦꯟ ꯔꯦꯃꯤꯇꯦꯟꯒꯤ ꯑꯃꯁꯨꯡꯒꯤ ꯁꯦꯜꯂꯥꯛꯄꯁꯤꯡ ꯔꯤ꯫ ꯔꯦꯃꯤꯇꯦꯟ ꯔꯦꯃꯤꯇꯦꯟꯁꯤꯡ ꯑꯃꯁꯨꯡ ꯀꯁ꯭ꯇ ꯑꯦꯗ ꯕꯦꯉ꯭ꯀꯇꯥ ꯀꯁ꯭ꯇꯃꯔꯁꯤꯡ ꯏꯍ ꯂꯣꯟ ꯔꯦꯝ ꯍꯥꯌ ꯁꯦꯜꯂꯥꯛꯄ ꯁꯤꯡꯗꯨꯅꯕꯁꯤꯡꯒꯤ ꯍꯥꯌꯕ ꯌꯥꯝꯅ, ꯔꯦꯝꯕ ꯍꯥꯌꯕ ꯑꯣꯏꯅꯥꯡꯒꯤ

[illegible]

S. [illegible]

- [illegible] (MITC) [illegible]
- [illegible] MITC [illegible]
- [illegible]
- [illegible] SMS /[illegible]
- [illegible]

T. [illegible]

- [illegible] IVRS [illegible]
- [illegible]
- [illegible]

U. [illegible]

i. [illegible]

ii. [illegible]

iii. [illegible]

iv. ꯑꯣꯏꯕ ꯃꯇꯝꯗꯗ, ꯄꯥꯁꯋꯥꯔꯗ, ATM ꯀꯥꯔꯗ, ꯗꯦꯕꯤꯠ ꯀꯥꯔꯗ ꯅꯠꯇ꯭ꯔꯒ ꯀ꯭ꯔꯦꯗꯤꯠ ꯀꯥꯔꯗ ꯑꯣꯏꯕꯁꯤꯡ ꯍꯦꯟꯅ ꯆꯦꯛꯁꯤꯟꯅ ꯊꯝꯃꯨ ꯑꯃꯁꯨꯡ ꯃꯄꯥꯟꯗꯒꯤ ꯃꯤꯑꯣꯏ ꯑꯃꯠꯇꯗ ꯐꯣꯡꯗꯣꯛꯀꯅꯨ꯫ ꯀꯥꯔꯗꯁꯤꯡ ꯑꯗꯨ ꯁꯣꯀꯍꯟꯗꯅ ꯂꯩꯍꯟꯅꯕꯥ ꯑꯗꯨ ꯁꯦꯝꯕꯤ ꯁꯦꯝꯕꯤꯌꯨ꯫
v. ꯗꯦꯕꯤꯠ/ꯀ꯭ꯔꯦꯗꯤꯠ ꯀꯥꯔꯗꯀꯤ ꯑꯣꯏꯕꯗ ꯑꯦꯀꯁꯄꯥꯌꯔꯤ ꯇꯦꯡ ꯌꯦꯡꯗꯨꯅꯕꯤꯌꯨ꯫
vi. ꯑꯣꯏꯕ ꯀꯣꯝꯄꯤꯎꯇꯔꯗ ꯂꯣꯒꯏꯟ ꯇꯧꯔꯕ ꯑꯣꯏꯔꯕꯗ ꯂꯣꯒ ꯑꯥꯎꯠ ꯇꯧꯕ, ꯀ꯭ꯔꯦꯗꯤꯠ ꯅꯠꯇ꯭ꯔꯒ ꯗꯦꯕꯤꯠ ꯀꯥꯔꯗꯀꯤ ꯃꯔꯣꯂꯁꯤꯡ ꯊꯝꯕꯤꯌꯨ
vii. ꯑꯣꯏꯕꯒꯤ ꯍꯦꯟꯅ ꯃꯔꯨꯑꯣꯏꯕꯁꯤꯡ, ꯑꯣꯏꯕꯤ, ꯃꯤꯡ, ꯄꯥꯟ ꯅꯠꯇ꯭ꯔꯒ ꯂꯣꯟꯅ ꯍꯥꯏꯕ ꯋꯥꯍꯩ, ꯗꯦꯕꯤꯠꯁꯤꯡ, ꯃꯁꯤꯒꯨꯝꯕꯁꯤꯡ ꯃꯤꯁꯥ ꯍꯦꯟ ꯁꯤꯖꯤꯟꯅꯗꯨꯅ ꯂꯣꯒꯏꯟ ꯁꯦꯝꯕꯤꯌꯨ꯫
viii. ꯀꯔꯤꯒꯨꯝꯕ ꯑꯣꯏꯕ/ꯁꯤꯡ ꯅꯥ ꯑꯗꯨ ꯁꯦꯝꯕꯤꯌꯨ, ꯅꯠꯇ꯭ꯔꯒ ꯀꯥꯔꯗꯃꯁꯤꯡ ꯍꯟꯗꯣꯛꯀꯅꯤ ꯍꯦꯟꯅ ꯑꯗꯨ ꯃꯤꯁꯥ ꯄꯥꯁꯋꯥꯔꯗ ꯆꯦꯛꯁꯤꯟꯅ ꯑꯣꯏꯕ ꯍꯣꯡꯗꯣꯛꯀꯅꯨ꯫
ix. ꯑꯣꯏꯕꯁꯤꯡ ꯍꯦꯟ ꯁꯦꯝꯕꯤ ꯍꯣꯠꯅꯕ ꯍꯣꯛꯇꯨ ꯃꯇꯝ ꯈꯨꯗꯣꯡꯆꯥꯕ ꯑꯃ ꯑꯣꯟꯊꯣꯛꯇꯨꯅ ꯍꯦꯟ ꯁꯦꯝꯕꯤꯌꯨ꯫
x. ꯑꯣꯏꯕꯁꯤꯡꯗ ꯆꯦꯛꯁꯤꯟꯅ ꯂꯧꯁꯤꯅꯕꯤꯌꯨ꯫ ꯀ꯭ꯔꯦꯗꯤꯠ ꯀꯥꯔꯗꯁꯤꯡ, ꯁꯦꯟꯗꯣꯡ ꯂꯧꯁꯤꯟꯕꯁꯤꯡ, ꯗꯣꯀꯨꯃꯦꯟꯇ ꯑꯣꯏꯕ, ꯀꯔꯤꯒꯨꯝꯕ ꯑꯗꯨ ꯁꯦꯝꯕ ꯁꯦꯝꯕꯤꯌꯨ ꯍꯣꯛꯇꯨꯅꯕꯤꯌꯨ
xi. ꯀꯦꯗꯤꯠ, ꯁꯦꯟꯗꯣꯡ ꯑꯣꯏꯕ ꯅꯠꯇ꯭ꯔꯒ ꯍꯦꯟꯅ ꯀꯥꯔꯗ, ꯀꯔꯤꯒꯨꯝꯕ ꯑꯗꯨ ꯁꯦꯝꯕꯤ ꯆꯦꯛꯁꯤꯟꯅ ꯀꯥꯟꯕ ꯑꯣꯏꯕꯁꯤꯡꯗ ꯆꯦꯛꯁꯤꯟꯅ ꯊꯝꯕꯤꯌꯨ꯫
xii. ꯃꯤꯍꯨꯠ ꯀꯥꯔꯗ, ꯁꯦꯟꯗꯣꯡ ꯄꯥꯁꯄꯣꯔꯠ ꯃꯁꯤꯡ, ꯑꯣꯏꯕ ꯍꯩ(ꯁꯤꯡ)/ꯃꯤꯡ, ꯗꯣꯀꯨꯃꯦꯟꯇꯁꯤꯡ ꯑꯗꯨ, ꯀꯔꯤꯒꯨꯝꯕ ꯍꯥꯏꯕ ꯁꯦꯝꯕꯤ ꯆꯦꯛꯁꯤꯟꯅ ꯊꯝꯕꯤꯌꯨ꯫
xiii. ꯑꯦꯗꯦꯁ, ꯍꯦꯟꯅꯕꯥ ꯍꯥꯏꯕꯁꯤꯡ, ꯗꯣꯀꯨꯃꯦꯟꯇ ꯀꯔꯤꯒꯨꯝꯕ ꯅꯠꯇ꯭ꯔꯒ ꯀꯥꯡꯂꯣꯟ ꯄꯥꯎꯈꯨꯝꯁꯤꯡ ꯍꯥꯏ ꯑꯣꯏ ꯄꯥꯎꯗꯣꯛꯄꯤꯌꯨ꯫
xiv. ꯃꯤꯍꯨꯠ ꯀ꯭ꯔꯦꯗꯤꯠ ꯀꯥꯔꯗꯁꯤꯡ ꯃꯇꯝꯗ ꯃꯤꯡ ꯍꯩꯅꯕꯗ ꯆꯦꯛꯁꯤꯟꯅ ꯊꯝꯃꯨ ꯅꯠꯇ꯭ꯔꯒ ꯀꯔꯤꯒꯨꯝꯕ ꯑꯗꯨꯒꯤ ꯍꯥꯏꯕꯁꯤꯡ ꯃꯤꯡ ꯍꯦꯟꯅ ꯑꯣꯏꯕ ꯆꯦꯛꯁꯤꯟꯅꯕꯤꯌꯨ꯫
xv. ꯀꯥꯡꯂꯣꯟ ꯃꯔꯨꯑꯣꯏꯕ ꯀꯥꯡꯕꯨꯗ ꯍꯥꯏ ꯑꯣꯏꯕ ꯂꯣꯟꯅꯕꯁꯤꯡ ꯍꯥꯏ ꯑꯣꯏ ꯄꯥꯎꯈꯨꯝ ꯄꯤꯕꯤꯌꯨ꯫ ꯍꯥꯏꯕꯗ ꯃꯇꯝꯗ ꯍꯥꯏ ꯑꯣꯏꯕ ꯃꯔꯣꯂꯁꯤꯡ ꯀꯥꯟꯕ ꯍꯥꯏ ꯑꯣꯏꯕꯗ ꯀꯥꯟꯅ ꯆꯥꯡ
xvi. ꯀꯥꯡꯂꯣꯟꯁꯤꯡꯗ ꯍꯦꯟꯅ ꯀ꯭ꯔꯦꯗꯤꯠꯁꯤꯡ ꯑꯃ ꯑꯣꯟꯅ ꯀꯥꯡꯂꯣꯟ ꯁꯦꯝꯕꯤꯌꯨ ꯍꯥꯏꯕ ꯃꯄꯥꯟ ꯀꯥꯡꯂꯣꯟ/ꯀꯥꯡꯕꯨ ꯀꯥꯟꯅ ꯆꯥꯡꯕꯤꯌꯨ꯫
xvii. ꯀꯥꯡꯂꯣꯟꯁꯤꯡꯗ ꯍꯦꯟꯅꯕ ꯃꯔꯣꯂꯁꯤꯡ ꯀꯥꯟꯅ ꯀꯥꯡꯂꯣꯟꯁꯤꯡꯒꯤ ꯑꯣꯏꯕꯁꯤꯡ ꯑꯗꯨ ꯍꯦꯟꯅꯕꯥ ꯍꯥꯏꯕꯁꯤꯡ ꯆꯦꯛꯁꯤꯟꯅꯕꯤꯌꯨ꯫
xviii. ꯍꯦꯟꯅꯕꯥ ꯂꯣꯟꯅꯕꯁꯤꯡ ꯅꯠꯇ꯭ꯔꯒ ꯃꯤꯑꯣꯏ ꯂꯣꯟꯅꯕꯁꯤꯡꯗ ꯄꯥꯁꯋꯥꯔꯗꯁꯤꯡ ꯅꯠꯇ꯭ꯔꯒ ꯀ꯭ꯔꯦꯗꯤꯠ/ꯗꯦꯕꯤꯠ ꯀꯥꯔꯗꯁꯤꯡ PIN ꯀꯥꯟꯅ ꯄꯤꯔꯣꯏꯗꯕ ꯆꯥꯡ ꯀꯔꯤ ꯍꯥꯏ ꯄꯥꯎꯈꯨꯝꯁꯤꯡ ꯑꯣꯏꯗꯦ꯫ ꯑꯣꯏꯕꯁꯤꯡ ꯄꯤꯗꯣꯛꯂꯕꯗ ꯄꯥꯁꯋꯥꯔꯗꯁꯤꯡ ꯅꯠꯇ꯭ꯔꯒ PINꯁꯤꯡ ꯀꯥꯟꯅ ꯑꯃ ꯀꯥꯟꯅ ꯑꯣꯏꯕ ꯆꯦꯛꯁꯤꯟ ꯍꯦꯟ ꯑꯣꯟꯗ ꯑꯃ ꯄꯥꯎ ꯍꯦꯟꯅꯕꯥ ꯃꯤꯍꯨꯠꯁꯤꯡ ꯀꯥꯔꯗ ꯁꯦꯝꯕꯤ ꯆꯥꯡꯗꯦ꯫
xix. ATM/ ꯗꯦꯕꯤꯠ ꯀꯥꯔꯗ ꯍꯥꯏꯕ ꯁꯦꯟꯗꯣꯡ ꯂꯧꯕ (ꯂꯧꯕꯁꯤꯡ ꯀꯥꯟ ꯑꯦꯗꯦꯁ) ꯁꯤ ꯌꯥꯏꯕꯤꯌꯨ ꯍꯦꯟꯅꯕꯥ ꯀꯥꯟꯅ ꯑꯣꯏꯕꯗ ꯆꯦꯛꯁꯤꯟꯅꯕ ꯆꯦꯛꯁꯤꯟꯅ ꯀꯥꯟꯕ ꯌꯥꯏꯕꯁꯤꯡ ꯑꯣꯏꯕꯅꯤ꯫ ꯂꯧꯕ ꯀꯔꯤꯅ ꯌꯥꯏꯕꯗꯒꯤ ꯍꯥꯏ ꯑꯣꯏꯕ ꯑꯣꯏꯕ ꯆꯦꯛꯁꯤꯟꯅꯕ ꯆꯦꯛꯁꯤꯟꯅ ꯀꯥꯡꯂꯣꯟꯗ ꯍꯥꯏꯕ ꯀꯥꯟꯅꯤ
xx. ꯀ꯭ꯔꯦꯗꯤꯠ ꯀꯥꯔꯗꯁꯤꯡ ꯃꯔꯨꯑꯣꯏꯕ ꯄꯥꯎꯈꯨꯝꯁꯤꯡ, ꯄꯥꯁꯋꯥꯔꯗꯁꯤꯡ, ꯑꯦꯝ ꯁꯤꯡꯀꯥꯔ ꯀꯥꯟ ꯆꯦꯛꯁꯤꯟ ꯀꯥꯟ ꯀꯥꯟꯅꯕ ꯑꯣꯏꯕꯗ ꯍꯦꯟꯅ ꯄꯥꯡꯁꯤꯡ ꯀꯥꯟ ꯀꯥꯟꯅꯕ ꯄꯥꯎꯗꯣꯛꯄꯤꯌꯨ. ꯄꯥꯁꯋꯥꯔꯗ ꯍꯦꯟꯅꯕꯥ ꯑꯣꯏꯕ (PIN) ꯑꯣꯏꯗ ꯄꯥꯎꯗꯣꯛꯄꯤꯌꯨ ꯅꯠꯇ꯭ꯔꯒ ꯑꯃ ꯑꯣꯟꯅ ꯀꯥꯟꯕ ꯀꯥꯟꯅꯕ ꯁꯦꯝꯕꯤꯌꯨ꯫
xxi. ꯄꯥꯁꯋꯥꯔꯗ/PIN ꯀꯥꯡꯂꯣꯟ ꯃꯇꯝ ꯀꯥꯟꯁꯤꯡ ꯆꯦꯛꯁꯤꯟ ꯍꯦꯟꯅꯁꯤꯡ ꯀꯥꯡꯂꯣꯟꯁꯤꯡꯗ ꯄꯥꯎꯈꯨꯝ ꯄꯤꯕꯤꯌꯨ꯫
xxii. ꯀꯥꯟꯅꯕ PAN ꯑꯣꯏꯕ/ꯐꯣꯔꯝ 15G ꯅꯠꯇ꯭ꯔꯒ 15H, ꯀꯔꯤ ꯃꯇꯝꯗꯒꯤꯗꯤ ꯍꯦꯟꯅ ꯁꯦꯝꯕꯤ ꯀꯥꯟꯅ TDS ꯀꯥꯟꯅꯕꯗ ꯄꯤꯕꯤꯌꯨ꯫

V. ꯀꯥꯡꯂꯣꯟ ꯀꯥꯟꯅꯕ

i. BCSBI ꯀꯣꯗꯁꯤꯡ ꯑꯣꯏꯕꯁꯤꯡ ꯀꯥꯟꯅꯕꯤꯌꯨ ꯍꯥꯏꯕ꯫

ii. ꯀꯁ꯭ꯇꯃꯔꯁꯤꯡꯒꯤ ꯕꯦꯡꯀꯤꯡꯒꯤ ꯁꯦꯕꯥꯁꯤꯡ ꯂꯩꯊꯣꯛꯄꯗ ꯑꯁꯨꯛ ꯌꯥꯝꯅ ꯃꯍꯩ ꯐꯪꯍꯟꯅꯕꯒꯤ ꯊꯧꯗꯥꯡ ꯂꯧꯔꯤ꯫ ꯑꯗꯨ ꯍꯥꯌꯕꯗꯤ ꯀꯁ꯭ꯇꯃꯔꯁꯤꯡꯅ ꯕꯦꯡꯀꯤꯡ ꯆꯦꯅꯦꯜ ꯑꯃꯁꯨꯡ ꯃꯥꯏꯀꯤ ꯇꯦꯛꯅꯣꯂꯣꯖꯤꯁꯤꯡ, ꯏꯟꯇꯔꯅꯦꯠ, ꯐꯣꯟꯕꯦꯡꯀꯤꯡ, SMS, ꯃꯣꯕꯥꯏꯜ & ꯑꯦꯇꯤꯑꯦꯝ ꯑꯦꯀꯁꯦꯁ ꯄꯣꯏꯟꯇꯁꯤꯡ, ꯂꯣꯟꯇꯔꯣꯜ ꯁꯦꯟꯇꯔ, ꯄꯣꯁ-ꯃꯦ, ꯑꯦꯂꯦꯀꯠꯔꯣꯅꯤꯛ ꯑꯦꯀꯁꯦꯁ ꯁꯦꯟꯇꯔ ꯂꯩꯊꯣꯛꯍꯟꯕ ꯃꯇꯝ ꯈꯨꯗꯤꯡ ꯄꯨꯝꯅꯃꯛ ꯍꯥꯌꯔꯤ꯫ ꯍꯥꯌꯔꯤꯕ ꯆꯦꯅꯦꯜꯁꯤꯡ ꯁꯤꯖꯤꯟꯅꯗꯨꯅ ꯁꯦꯕꯥ ꯐꯪꯕ ꯐꯪꯍꯟꯕ ꯃꯆꯥꯛꯁꯤꯡꯗꯤ ꯁꯦꯟꯇꯔ ꯑꯃꯥ ꯂꯩꯊꯣꯛꯏ

iii. ꯁꯦꯕꯥ ꯀꯁ꯭ꯇꯃꯔꯁꯤꯡ ꯆꯥꯡꯗꯝ/ ꯂꯧꯁꯤꯡꯅꯕ ꯃꯔꯃꯁꯤꯡ ꯑꯃꯁꯨꯡ ꯂꯦꯄꯊꯣꯛꯄꯁꯤꯡ ꯊꯨꯡꯍꯟꯕ ꯁꯦꯟꯇꯔ ꯕꯦꯡꯀꯒꯤ ꯁꯦꯡꯗ ꯁꯦꯟꯇꯔ ꯄꯥꯛꯕ ꯅꯤꯡꯊꯧ ꯂꯩꯕꯥꯛ ꯑꯦꯡꯒꯦꯖꯃꯦꯟꯠ

iv. ꯀꯁ꯭ꯇꯃꯔꯒꯤ ꯄ꯭ꯔꯣꯗꯛꯇꯁꯤꯡ ꯑꯃꯁꯨꯡ ꯁꯔꯚꯤꯁꯁꯤꯡ ꯅꯤꯡꯊꯧ ꯑꯃꯁꯨꯡ ꯊꯥꯖꯕ ꯊꯥꯖꯕꯗ, ꯕꯔꯥꯟꯆꯁꯤꯡ, ꯐꯣꯟ ꯕꯦꯡꯀꯤꯡ ꯂꯦꯇꯔꯁꯤꯡ, ꯏꯃꯦꯂꯁꯤꯡ, ꯁꯣꯁꯤꯌꯦꯜꯁꯤꯡ, ꯕꯦꯡꯀꯀꯤ ꯃꯣꯕꯥꯏꯜ ꯑꯃꯁꯨꯡ ꯂꯦꯡꯗꯕꯒꯤ ꯆꯦꯅꯦꯜꯁꯤꯡ ꯂꯩꯕꯁꯤꯡ ꯃꯈꯥ ꯆꯠꯄ ꯇꯦꯛꯅꯣꯂꯣꯖꯤꯁꯤꯡ ꯄꯨꯝꯅꯃꯛꯇ ꯁꯤꯖꯤꯟꯅꯗꯨꯅ ꯄꯨꯊꯣꯛꯄ ꯁꯦꯕꯥꯁꯤꯡ ꯊꯝꯃꯤ ꯀꯁ꯭ꯇꯃꯔ ꯒ꯭ꯔꯤꯚꯦꯟꯁ ꯔꯦꯗ꯭ꯔꯦꯁꯦꯜ ꯑꯃꯁꯨ ꯊꯥꯖꯕꯅꯤ

W. ꯅꯣꯗꯦꯜ ꯑꯣꯐꯤꯁꯔꯒꯤ ꯔꯣꯜꯁꯤꯡ

ꯁꯦꯕꯥ ꯑꯃꯁꯨ, ꯀꯁ꯭ꯇꯃꯔꯁꯤꯡꯅ ꯀꯝꯞ꯭ꯂꯦꯟ ꯂꯧꯁꯤꯡꯁꯤꯡ ꯊꯧꯗꯥꯡ ꯃꯤꯍꯨꯠꯁꯤꯡ ꯑꯃꯁꯨ ꯁꯦꯕꯥ ꯄꯥꯎꯈꯨꯝ ꯄꯤꯕ ꯃꯇꯝ ꯃꯇꯝ ꯑꯣꯏꯅ, ꯀꯁ꯭ꯇꯃꯔꯁꯤꯡꯅ ꯅꯣꯗꯦꯜ ꯑꯃꯁꯨ ꯁꯦꯕꯥ ꯃꯐꯃꯁꯤꯡ ꯑꯃꯁꯨꯡ ꯑꯃꯁꯨꯡꯗ ꯑꯣꯏꯅ ꯍꯥꯌꯕꯗꯤ ꯂꯧꯊꯣꯛꯄ ꯌꯥꯏ:

i. ꯕꯔꯥꯟꯆꯁꯤꯡ/ꯐꯣꯟ ꯕꯦꯡꯀꯤꯡꯁꯤꯡ ꯑꯃꯁꯨꯡ ꯍꯥꯌꯕꯗ ꯍꯥꯌꯕꯗꯤ ꯆꯠꯄꯒꯤ

ii. ꯐꯣꯟ ꯕꯦꯡꯀꯤꯡ ꯂꯥꯏꯅꯒꯤ ꯅꯝꯕꯔꯁꯤꯡ 1860-419-5555, 1860-500-5555

iii. ꯋꯦꯕ ꯁꯥꯏꯠ: www.axisbank.com/support

ꯀꯝꯞ꯭ꯂꯦꯟ ꯁꯤꯖꯤꯟꯅꯗꯨꯅ ꯂꯦꯄꯊꯣꯛꯄ ꯁꯦꯕꯥꯁꯤꯡ ꯑꯃꯁꯨ ꯁꯦꯃꯒꯠꯄ ꯑꯃꯁꯨꯡ ꯄꯥꯎꯈꯨꯝ ꯂꯧꯁꯤꯡꯅꯕ ꯑꯃꯁꯨꯡ ꯃꯇꯝ ꯊꯥꯛꯄ ꯃꯇꯝ ꯄꯥꯝꯕꯥꯏ ꯊꯣꯛꯄ ꯁꯦꯕꯥ ꯂꯩꯔꯕꯗꯤ, ꯀꯁ꯭ꯇꯃꯔ ꯑꯃꯁꯨ ꯅꯣꯗꯦꯜ ꯑꯃꯁꯨ ꯅꯣꯗꯦꯜ ꯑꯣꯐꯤꯁꯔꯗ ꯄꯥꯎꯈꯨꯝ ꯄꯤꯕ ꯌꯥꯏ, ꯅꯣꯗꯦꯜ ꯑꯃꯁꯨ ꯕꯦꯡꯀꯀꯤ ꯑꯣꯐꯤꯁꯔ ꯑꯣꯐꯤꯁꯔꯗ ꯍꯥꯌꯕꯗꯤ ꯌꯥꯏ ꯁꯦꯕꯥ ꯄꯥꯎꯈꯨꯝ ꯑꯃꯁꯨꯡ ꯄꯥꯎꯁꯤꯡꯁꯤꯡ ꯑꯣꯏꯅ:

ꯃꯤꯡ	ꯏꯃꯦꯜ	ꯐꯣꯟ
ꯅꯣꯗꯦꯜ ꯑꯣꯐꯤꯁꯔ ꯑꯦꯛꯁꯤꯁ ꯕꯦꯡꯀ Ltd, NPC1, 5th ꯐ꯭ꯂꯣꯔ, ꯒꯤꯒꯥꯞꯂꯦꯛꯁ, ꯄ꯭ꯂꯣꯠ No I.T.5, MIDC, ꯑꯦꯔꯣꯂꯤ ꯅꯣꯂꯦꯖ ꯄꯥꯔꯛ, ꯑꯦꯔꯣꯂꯤ ꯅꯚꯤ ꯃꯨꯝꯕꯥꯏ-꯴꯰꯰꯷꯰꯸	nodal.officer@axisbank.com	Ph. 91-080-61865200 (ꯁꯣꯃꯕꯥꯔ ꯗꯒꯤ ꯁꯨꯛꯔꯕꯥꯔ ꯐꯥꯎꯕ) 9.30 AM ꯗꯒꯤ 5.30 PM ꯐꯥꯎꯕ (꯲ꯁꯨꯕ & ꯴ꯁꯨꯕ ꯊꯥꯒꯤ ꯑꯃꯁꯨꯡ ꯕꯦꯡꯀ ꯂꯣꯛꯄꯒꯤ ꯅꯨꯃꯤꯠꯁꯤꯡ)

ꯄꯤꯃꯟ ꯑꯣꯐꯤꯁꯔ ꯑꯗꯨꯗꯥ ꯄꯤꯔꯤꯕ ꯁꯤꯀꯥꯌꯠ ꯑꯗꯨꯅꯥ ꯐꯍꯟꯕꯥ ꯐꯪꯗꯕ ꯇꯥꯔꯕꯗꯤ ꯄꯤꯔꯕꯅꯤ, ꯍꯥꯌꯕꯗꯤ ꯄ꯭ꯔꯤꯟꯁꯤꯄꯜ ꯅꯣꯗꯦꯜ ꯑꯣꯐꯤꯁꯔꯗꯥ ꯁꯤꯀꯥꯌꯠ ꯊꯥꯕꯤꯌꯨ

ꯃꯤꯡ	ꯏꯃꯦꯜ	ꯐꯣꯟ
ꯄ꯭ꯔꯤꯟꯁꯤꯄꯜ ꯅꯣꯗꯦꯜ ꯑꯣꯐꯤꯁꯔ ꯑꯦꯛꯁꯤꯁ ꯕꯦꯉ꯭ꯀ Ltd, ꯃꯤ ꯐ꯭ꯂꯣꯔ ꯑꯦꯛꯁꯤꯁ, ꯍꯥꯎꯁ ꯇꯥꯋꯔ ꯲, ꯋꯥꯗꯤꯌꯥ ꯏꯟꯇꯔꯅꯦꯁꯅꯦꯜ ꯁꯦꯟꯇꯔ, ꯋꯔꯂꯤ ꯃꯨꯝꯕꯥꯏ-꯴꯰꯰꯰꯲꯵	pno@axisbank.com	Ph. 91-24252525/ 62300641/ 0621 (ꯁꯣꯃꯋꯥꯔ ꯗꯒꯤ ꯁꯨꯛꯔꯋꯥꯔ ꯐꯥꯑꯣꯕ)

ꯕꯦꯉ꯭ꯀ ꯑꯗꯨꯗꯥ ꯁꯤꯀꯥꯌꯠ ꯑꯗꯨ ꯍꯥꯟꯅ ꯊꯥꯕ ꯃꯇꯨꯡꯗ ꯑꯍꯥꯅꯕ ꯃꯇꯝ ꯅꯨꯃꯤꯠ ꯳꯰ ꯆꯨꯞꯄ ꯐꯥꯑꯣꯕꯗꯥ ꯄꯥꯎꯈꯨꯝ ꯑꯃꯠꯇ ꯄꯤꯗ꯭ꯔꯕꯗꯤ ꯂꯩꯕꯗꯤ ꯄꯥꯎꯈꯨꯝ ꯄꯤꯕꯤꯒꯅꯤ

ꯐꯤꯅꯥꯟꯁꯤꯌꯜ ꯐꯥꯁꯤꯂꯤꯇꯤ ꯑꯗꯨꯗꯥ ꯑꯍꯥꯅꯕ ꯁꯤꯀꯥꯌꯠ ꯊꯥꯔꯕ ꯃꯇꯨꯡ ꯊ ꯑꯃꯒꯤ ꯃꯇꯨꯡꯗꯥ ꯄꯥꯎꯈꯨꯝ ꯐꯪꯗꯕ ꯅꯠꯇꯦ ꯑꯌꯨꯛꯀꯤ ꯕꯦꯉ꯭ꯀ ꯑꯗꯨꯗꯥ ꯄꯤꯔꯤꯕ ꯄꯥꯎꯈꯨꯝꯗꯥ ꯑꯄꯥꯝꯗꯕ ꯑꯣꯏꯔꯕꯗꯤ, ꯍꯥꯌꯔꯕꯗꯤ ꯕꯦꯉ꯭ꯀꯤꯡ ꯑꯣꯝꯕꯨꯗꯁꯃꯦꯟꯗꯥ ꯁꯤꯀꯥꯌꯠ ꯇꯧꯕ ꯌꯥꯏ꯫

ꯕꯦꯉ꯭ꯀꯤꯡ ꯑꯣꯝꯕꯨꯗꯁꯃꯦꯟꯒꯤ ꯑꯃꯨꯛꯇꯥ ꯃꯔꯦꯜꯂꯤꯡ ꯕꯦꯉ꯭ꯀ ꯑꯁꯤꯒꯤ ꯋꯦꯕꯁꯥꯏꯠ
(http://www.axisbank.com/bankingombudsman.aspx) ꯑꯃꯁꯨꯡ ꯑꯃꯁꯨꯡ RBI ꯒꯤ ꯋꯦꯕꯁꯥꯏꯇꯇꯁꯨ ꯐꯪꯒꯅꯤ꯫ ꯕꯦꯉ꯭ꯀꯤꯡ ꯑꯣꯝꯕꯨꯗꯁꯃꯦꯟ ꯁ꯭ꯀꯤꯝ, ꯲꯰꯰꯶ ꯒꯤ ꯃꯈꯥꯗ RBI ꯅ ꯄꯤꯔꯤꯕ ꯄꯥꯎꯇꯥꯛꯀꯤ ꯃꯇꯨꯡ ꯏꯟꯅꯥ ꯕꯦꯉ꯭ꯀ ꯑꯗꯨꯅ ꯃꯤꯍꯨꯠ ꯅꯣꯗꯦꯜ ꯑꯣꯐꯤꯁꯔꯁꯤꯡ ꯈꯟꯅꯩ꯫

ꯃꯤꯍꯨꯠ ꯅꯣꯗꯦꯜ ꯑꯣꯐꯤꯁꯔꯁꯤꯡꯒꯤ ꯑꯃꯨꯛꯇꯥ ꯃꯔꯦꯜꯂꯤꯡ ꯕꯦꯉ꯭ꯀ ꯑꯁꯤꯒꯤ ꯃꯈꯥꯗ ꯄꯤꯔꯤꯕ ꯋꯦꯕꯁꯥꯏꯇꯇ ꯆꯠꯇꯨꯅ ꯑꯁꯤꯗ
ꯐꯪꯒꯅꯤ: (http://www.axisbank.com/bankingombudsman.aspx) ꯑꯃꯁꯨꯡ ꯕꯦꯉ꯭ꯀꯁꯤꯡꯗ ꯃꯈꯣꯌ ꯂꯩꯐꯝ ꯇꯥꯀꯄꯤꯗꯨꯅ ꯇꯃꯒꯅꯤ꯫

ꯑꯄꯗꯦꯠ: ꯃꯇꯝ ꯐꯥꯑꯣꯕ ꯑꯣꯏꯔꯕꯅ ꯲꯰꯱꯵ ꯗ ꯑꯍꯥꯅꯕ ꯂꯣꯏꯁꯤꯡ