AXIS BANK

RAM KHUA LEH TUI MITE TANA CHARTER

CUSTOMER SERVICE TANA CHARTER

THUHMAHRUAI

Banking industry-in a mipui vantlang-economic thil tum a hlen chhuah theihna tur leh a kal zelnaah a huang chhunga customer tam zawk a luh theihna tur chu a tawpah chuan customer-te lungawinaah a innghat a ni. Axis Bank chuan an sumdawnna dinna kawngah hian customer lungawi tak chu a pawimawh hle tih a ring nghet tlat a ni.

"Axis Bank-a Ram Khua Leh Tui Mite Tana Charter" tih lehkha ziak hian Bank-in customer tihlungawina lama a inpekna a tarlang a ni. Thutiam leh mawhphurhna pawimawh tak takte chipchiar takin a tarlang a, bank leh a dawrtute inkara inlaichinna hrisel tak neih theihna tura dawrtute mawhphurhna pawh a tarlang bawk.

He Charter bu hi bank kalphung dik tak tihhmasawn nan leh customer service nena inzawm hnathawh hrang hrangte hriattirna pe turin buatsaih a ni. Sumdawnna kalphung pangngaia thuthlung/ pawl thila tiamkamna leh tihtur angin a lo awm tawh tih loh chu hei hi dan anga lehkha pawimawh a ni lo va, Bank lam emaw, dawrtute lam emaw atang pawhin dikna emaw, tih tur thar emaw siam a tum lo va.

Ram Khua Leh Tui Mite Tana Charter bu copy hi kan customer zawng zawngte hnenah kan branch, administrative office leh kan website-ah te dilna thehluh angin hmuh theiin a awm ang.

Chhinchhiahna

- Charter-a hriattirna pekte hi September 25, 2014-ah update a ni a, tihdanglam/siamthat theih a ni.
- He lehkha ziak-ah hian service/remchanna hrang hrang chungchanga hriattirna pawimawh chauh tarlan a ni. Service tin hian Terms and Conditions chipchiar tak tak a nei a, chu chu kan website www.axisbank.com ah tarlan a ni.

1. Hmathlirna

- Sum lam chungchanga harsatna tihkiangtu thlan nih, customer mamawh hriatthiamna hmanga service pekna lama thiamna nei, hnathawktu te chakna pek leh technology thiam taka hman
- Bank va dawr chu thil tawn hlawhtling tak a nih theih nan thil leh service hrang hrang pek chhuah te chu langtlang taka vawn reng a, bank kalphung dik tak tihhmasawn

2. Thiltum

- Bank dawr awlsam zawka siam
- Customer service lama thiamna sang tak neih hlen tumna
- Bank-a product leh financial service atana harsatna tihkianna thar rang taka pek leh khawtlang mi zawng zawng rawngbawl
- Customer te nena indawrna zawng zawngah langtlang taka tih leh ethic siam

3. Charter hman theihna te

He Charter hi bank-in a pek chhuah thil leh service zawng zawngah a huam a, chu chu Bank branch te, subsidiary leh/ emaw agent-te'n bank aiawha a pek emaw, counterah emaw, post kaltlang emaw, phone kaltlang emaw khawih theih electronic khawl leh technology (electronic channel) hmanga hman theih a ni.

Kan product leh service chhawpchhuah zawng zawng hi kan website www.axisbank.com ah en theih a ni.

4. Regulatory / Dan Zawm

- Regulatory/ dan in a ngaih pawimawh zawm tur chuan account hawn laiin Bank chuan regulator-in a siam angin Know Your Customer (KYC) Norms leh Anti Money Laundering (AML) norms te chu a zawm ang
- Bank chuan account hawng duhtu nihna chungchangah a lungawi tih a enfiah ang a, diltu address endikna a nei ang a, chu chuan customer lo la ni mai tur, mipuite chu bumna leh bank kalphung hman dik lohna dangte lakah a humhim ang.
- Bank chuan customer awm tawh leh lo la ni mai turte chu sum lakluhna finfiahna document pe turin a ti bawk ang.
- A khat tawkin customer-te chuan mahni chanchin update theihna turin Bank-ah document-te leh hriattirna pawimawh an pe tur a ni bawk

5. Kan Thutiamte

A. A hnuaia thilte chungchangah hian customer-te nena inzawmna zawng zawngah dik tak leh a awm tawka thil tih tur:

I. Banking facility tlem ber pek, entir nan Bank counter-a pawisa/cheque pek chhuah/deposit hunah receipt pek chhuah te leh financial inclusion atana awlsam taka saving bank deposit account hawn te
II. Charter-a product leh service pek chhuah chungchanga thutiam leh tehfung tarlante zawm
III. Product leh service pekte chu dan leh hrai kaihhnawihte milin a bultan tum angin zawm a nih leh nih loh enfiah
IV. Customer te nena inzawmna chu dik taka tih tur chanvo thu bul leh fim taka tih ah a innghat tih enfiahna
V. Bank-a service leh pawisa pek chhuahna kalphung him leh rintlak tak kalpui
VI. Thil tihsual avanga customer-te lungawi lohna lo awm, customer nena inzawm thil tihkhawtlai emaw, khawl thil lama buaina avanga harsatna lo awmte chu rang tak leh lainatna nena hmachhawn
VII. Customer te chu engtik lai pawha dik taka cheibawl an nih tih enfiahna
VIII. Bank chhunga an complaint/thil fel lo buaipuina kawng hrang hrang leh an complaint chungchanga Bank-in a chhan danah an lungawi tawk lo a nih chuan, tihkian theih dan dikna dang leh tihpun theihna tur kawng hrang hrang customer-te hriattir an nih theih nana hmalakna
IX. Bank-in complaint zawng zawng chu uluk leh dik taka a cheibawl tih enfiahna

B. Bank website-a pho lan tur

i. Banking Ombudsman Scheme: Reserve Bank of India (RBI) leh Banking Ombudsman (BO) office-te chuan BO Scheme chungchangah mipuite zirtirna an thehdarh a. Scheme hi Bank website-ah tarlan a ni a, branch hrang hrangah pawh a awm bawk.

ii. Bank-in Customer Service policy a siamte chu IBA model policy angin leh Master Circular on Customer Service-a RBI kaihhruaina angin duan a ni

C. Customer-te mimal chanchin thuruk vawnhim nan:

i. Bank chuan customer account chungchang chanchin chipchiar chu mi pathumna emaw, mi tu hnenah mah customer hnen atanga phalna la hmasa emaw, a sawi loh emaw loh chuan a puang chhuak lovang. Mahse, RBI Master circular on customer service ni 1.7.2014 Paragraph No.25-a tarlan dinhmunah chuan telh loh a awm, a hnuaia tarlan ang hian:

a) puanzarna chu danin a tihluihna hnuaia awm a nih chuan
b) mipuiin puangzar tura tih tur a awmna hmunah
c) Bank hmathatna atana puanzar a ngaihna hmunah
d) customer remtihna anga lang emaw remtihna chiang tak nena puan chhuahna hmun

Chu bakah, Bank chuan Customer chanchin chu, customer-te finfiahna atan, product leh service pekna atan, product emaw service mahni pual bik siam nân, kan sum leh pai lama service emaw, a kaihhnawih thilte hralhna emaw, tihhmasawn nan a hmang thei bawk; Statistic lam hawia chanchin siamna atan te, statistic endikna emaw credit scoring siam nan te, customer-te tih tur tihpuitlin nan te, Bank-in customer-te hnena service tha ber leh quality sang tak pekna kawnga puih thei tur thil dang eng pawh atan.

D. Charter chu mipui hriata puan chhuah nan:

a) Customer hnenah Charter copy chu dilna angin pe rawh
b) Bank website-ah Charter chu tarlang rawh
c) Charter-a thu awmte chu a taka hman theihna'n thawktute zirtirna pe ang che

E. Code of Bank's Commitments to Customers-a BCSBI-in tehfung a siam angin customer-te hnena service pek tur:

Banking Codes and Standards Board of India (BCSBI) hi Reserve Bank of India-in a din, mahni inthunun thei pawl a ni a, a tum ber chu bank kalphung hniam ber tehfung siam a ni. BCSBI member a nih angin Bank hian Code-te hi a pawm a, Code-a tarlan angin customer service chungchanga thutiamte tihhlawhtlinna atan hmalakna hrang hrang a kalpui a ni.

Code te hi Bank website ah a awm a ni.
(http://www.axisbank.com/codecommitment-customers.aspx)

F. Customer Bikte tan

Bank hian customer bikte nena an indawrna ah a hnuaia mite hi a tiam a ni

i. Pensioner leh Kum 60 chunglam khua leh tui mi dangte:

- Branch hrang hranga Kum 60 chunglam khua leh tui mi te hnenah service hmasak zawk pek a ni ang
- Bank chuan pensioner-te hnenah pension slip a pe ang a, chutah chuan an account-a pension luh dan kimchang a awm ang
- Dinhmun bik a awm chuan Bank chuan mahni kawngka ngei ah pension pek chhuah dan tur ruahmanna siam a tum ang
- Bank hian a branch eng pawhah pensioner-te hnen atangin Life Certificate a dawng ang
- Bank chuan 'Doorstep' banking (pawisa lam sak/ account-a lut tur sum kaihhnawih emaw pawisa pek chhuahna / demand draft against issue of check / ziak a requisition siam) chu hriselna tha lo, rualbanlo te etc. ah pek a tum ang

ii. Self Help Group (SHG) hrang hrangte:

Bank chuan SHG leh a member-te hnenah loan chu a hlawma zata a then pek a ngaihtuah ang a, case to case nghahchhan-ah, a phu tawkna, hna pho chhuah chu a hlawhtlinna zirin leh Bank-in a credit policy awm tawha SHG-te tana a tarlan angin pek a ni.

G. Thingtlang leh Semi-Urban Area-a Customer te

A bik takin thingtlang lamah Bank hian pawisa inthlengna facility mumal tak a enkawl dawn a, chubakah customer-te hnena note pek chhuah quality pawh a endik dawn a ni. Bank hian hnathawh ni zawng zawngah hnathawh hun ruat chhungin Branch hrang hrangte chu vantlang atan hawn reng a tum bawk ang.

H. Mitdel/rualbanlo te tan bank facility pek

i. Branch leh ATM-te hman awlsam zawka siam:

Bank hian a branch leh ATM-ah te a tha thei ang berin, a theihna apiangah inthlak danglamna siam a tum dawn a, hei hian customer bikte tan va pan a awlsam phah dawn a ni. Ramp hmanga thuam a nih avangin customer te chu branch / ATM chungchanga chanchin awlsam taka an hmuh theih nan a pui dawn a ni. Rahka pumpelh theih lohna hmun apiangah Bank hnathawktu-te chu rahka hmun ngeiah customer-te tanpui turin nawr an ni ang a

ii. Mitdelte tan ATM service hman awlsam theihna tur:

ATM te hi mamawh bik nei customer te tan hman awlsam a nih theih nan Bank chuan mitdel tawng (Braille) leh ATM tawngthei a dah ang

iii. Account hawn leh Bank facility pek dan:

Bank hian kum upa lam, thiamna hrang hrang nei leh ziak leh chhiar thiam lote tan bank dawr awlsam zawka siam turin theihtawp a chhuah dawn a ni. Bank chuan cheque bu facility, ATM facility, Net banking facility, locker facility, retail loan, credit card leh bank facility dangte chu thlei bik neilo in buaipui vek an ni tih a enfiah ang

iv. Branch-a Service Bikte pek:

Bank chuan branch-ah hian rualbanlo customer te hnena service bik pek a tulzia a hria a, hetiang hian hma a la ang:

a) Branch hrang hrangah heng customer te hi a tul anga ngaih pawimawh hmasak
b) Branch tlawh kawngah mitdel leh taksa lama harsatna nei customer te tan hnathawktute'n tanpuina pek
c) Single Window mechanism hmanga service pek
d) Bank hall-a ṭhutna tur ruahmanna siamsak
e) Sum lakchhuah phalna, anmahni emaw mi tuemaw hnenah phalna pekna lehkha leh passbook ken a sum lakchhuah theih bituk chin lakchhuah phalsak
f) Hriselna tha lo, rualbanlo te etc. ang chi dinhmun bikah 'Doorstep'banking (pawisa lam sak/ account-a lut tur sum kaihhnawih emaw pawisa pek chhuahna / demand draft against issue of check / ziak a requisition siam) pek
g) Autism, cerebral palsy, finna lama tlachham leh rualban lohna dang neite tan, National Trust Act, 1999 hnuaiah, dan anga enkawltu ruat dan tur, chutiang mite tan account hawng thei leh enkawl thei tur, thiamna hrang hrang nei chhungte / nu leh pate kaihhruai

v. Hnathawktute in hrilh hriatna:

Bank chuan hnathawktute chu rualbanlo customer te bank hna tur kalpui danah tanpui turin in hrilh hriat a tum ang

vi. Customer bikte mamawh hriatthiamna:

Bank chuan customer-te'n an ngaihtuahna an sawi chhuah theih nan leh thiltawn belhkhawm atanga hlawkna an hmuh theih nan inkhawmna mumal tak ruahman a tum ang

I. Customer thi tawhte Account-a Balance pek chu Survivor/ Claimant-te hnena pek

Bank hian deposit account, locker leh article-te chu a bituk chhunga safe custody-a dahte tan, customer thi tawhte aiawhna certificate siam chhuah a ngai lo va, thihna claims settlement dan awlsam zawk a zawm a ni. Mahse, Bank chuan chutiang atan venhimna kalpuiin claims settlement chu a remchan dan anga ngaihtuahin a hmang ang a, indemnity bond pawm pawh a tel ang. Customer thi tawhte account-a balance awmte rang taka chinfel awlsam zawk nan nomination facility a awm bawk. Banking Regulation Act-a thu awm angin customer-te chu a khat tawkin facility pek tur awm leh awm loh hriattir an ni bawk. Bank hian MI Bo chungchangah Policy for Settlement of Claims a siam bawk.

J. Pawisa Note Bal/Hmelhem-te inthlakthlengna

Bank branch zawng zawngte chuan denomination zawng zawng pawisa note bal leh tlema hmelhem / cut note an thleng vek ang. Pawisa inthleng facility hi a thlawna pek a ni dawn a, Bank-a customer-te bakah mipui nawlpui tan pawh hman theih a ni ang.

Reserve Bank of India chuan Bank-te chu pawisa note bal dik tak leh hmelhemna awm ah chuan rinhlelhna emaw inbumna thleng lo a inthleng hi a phalsak a ni. Amaherawhchu, heng note-te pek kir hlutna hi RBI (Note Refund) Rules angin pek a ni.

K. Safe Deposit Pindan (Locker)

Safe deposit locker remchanna hi Bank-in tanpuina service a pek a ni. Facility hi Bank chuan a duh dan angin, a theihna bakah sumdawnna leh thil dang ngaihtuah a zirin a pe ang. Bank chuan a customer-te hnena locker-te himna atan fimkhur tawk leh fimkhur tul angin hna ah a nei ang. Mahse, locker emaw a chhunga thil awmte chhiatna emaw hloh emaw a awm chuan, eng chhan pawh avang hian Bank chuan a mawhphurhna a la lo vang.

Heng service chungchanga thil pawimawh tak takte chu:

i. Locker hi mimal (kum tling lo ni lo), firm, limited company, pawm inzawm khawm, society, etc. ten an hawh thei a ni
ii. Safe deposit locker hi mimal hawh a tan nomination facility a awm bawk
iii. Chabi hloh chu branch-ah hriattir nghal tur a ni. Mahse, tala leh chabi siamthatna atana senso zawng zawng chu a hawhtu in an tum tur a ni
iv. Hawhtu chuan locker-ah a tala bik a hmang thei ang
v. Locker neitute chu locker-a lunghlu kaihhnawih thil man to, bungrua hlu etc. dah te chu insurance la turin an hriattir
vi. Locker chu len lam hrang hrangin a awm ang
vii. Locker hi a tlem berah kum khat chhung atan luah phal a ni. A luah man pek lawk tur a ni. Luah man pek hun a pel a nih chuan Bank chuan a hunlaia ruat angin hremna a la ang
viii. Luah man hi standing instruction hmangin a luahtu deposit (savings / current) account atanga pek theih a ni
ix. Bank chuan dan anga hriattirna a thawn chung pawha luah man pek loh chuan locker chu tihchhiat theihna a nei a, a senso a la let leh thei bawk
x. Regulatory guidelines angin branch-te chuan locker-hirer hi an biak ang a, chu chu locker hi kum khat chuang zet a thawh theih loh hunah a ni. He exercise hi hire-in rent a pek fo pawhin tih a ni ang. Hier-in a chhan loh emaw, locker a kalpui loh emaw a nih chuan, branch chuan locker tihchhiat a ngaihtuah thei a, chu chu hire-tu hnenah hriattirna dik tak a pek hnuah

L. Safe Custody-a thil awmte

Share, securities, etc. ang chi thil te chu chutiang facility pekna hmun apiangah Bank-ah senso ruat sain dah theih a ni.
Thil te hi packet char phui / bawm ah dah theih a ni. Bawm te chu customer te'n an kalh tur a ni a, a chungah chanchin ziah / paint tur a ni. Tala chu puan nghet takin khuh a, customer seal hmanga nemnghet tur a ni. Bank leh customer inzawmna chu bailer leh bailee inzawmna a ni ang.

M. Remittance Service

i. Customer-te chuan hmun khat atanga hmun dangah RTGS, NEFT/EFT leh Demand Draft te chu senso bithliah sengin pawisa an thawn thei
ii. Customer-te chuan a hman dan angin RBI, FEMA leh dan dang eng pawh zawm chungin ramdang atanga pawisa dawng leh thawn an thei bawk
iii. Demand Draft Rs 50,000/- leh a chunglam chu Bank-in customer account-a debit hmang chauh emaw, a leituin a tender-na cheque emaw instrument dang emaw atanga pek chhuah chauh a ni ang a, pawisa faia pek chhuah a ni lo ang
iv. Demand draft pek tur Rs. 20000/- leh chunglam chu bank hmang chauha siam a ni ang.
v. Draft-te delivery a lak hmain customer chuan a hmun ruat saah an entawn tur signature number nen official signature telin kawng engkimah instrument chu a famkim tih aenfiah hmasa tur a ni
vi. Bank chuan dilna a dawn atanga kar hnih chhungin customer hnenah duplicate demand draft a pe ang
vii. Cheque, Demand Draft/Pay Order leh Banker's Cheque pawm theih hun chhung hi instrument tihchhuah a nih atanga thla 3 thleng hman theih a ni

N. ATM/Debit Card

Axis Bank chuan an ATM-ah nitin darkar 24 chhung, kar khatah ni 7 chhung service pek a tum dawn a ni. Customer-te chu hmun tinah pawisa lakchhuahna tur leh hmun thlan bikte ah facility dang pek an ni ang.

O. Mobile Banking

Mobile Banking hian phone atangin engtik lai pawhin, khawi hmunah pawh bank thil hriatna him tak a pe a, chu chu Axis emaw Bank account dang emaw-a pawisa transfer, bill engpawh pek leh mobile prepaid recharge te ang chi service te a siamsak a ni. Customer-te chuan an bank inzawmna chipchiar (Account, Credit Card leh Fixed Deposit, Mutual Fund, Demat) te pawh enin service dilna an siam thei bawk.
Axis Bank chuan mobile application te hi him taka siam a nih theih nan leh hemi atan hian endikna leh update a nih theih nan hma a la a ni.

P. Internet Banking

Bank hian a retail leh corporate customer te tan internet kaltlanga service hrang hrang statement zawhna, pawisa transfer, bill pek, mobile prepaid recharge, ruat lawk payment, fixed deposit siam, service dilna siam etc. te remchanna a pe a. Transaction reng reng chu a him theih nan two-factor authentication concept hmanga siam a ni. Bank hian internet kaltlanga remchanna him taka hman dan tur hriattirna a pe bawk a, chu chu hman dik loh/bumna hmanga hman a nih loh nan a ni.
Bank chuan Internet Banking inrel dan leh technology hi a him theih nan a tul ang hma a la a, chumi atan chuan enfiah leh update reng a ni bawk.

Q. SMS / E-Mail Alert

Bank hian customer subscribe zawng zawngte hnenah a bituk aia tam financial transaction zawng zawngah SMS /Email alert a pe vek a ni. Pawisa lam ni lo thil thenkhat atan pawh alert thawn a ni bawk. Bank hian Credit leh Debit card hmanna tur thil chi hrang hrangah SMS alert a thawn bawk.

R. Loan leh Advance

- Loan term leh condition zawng zawng, man zat chhiar leh a dangte chu regulatory kaihhruaina nen khauh takin a inmil vek ang. Customer-te chuan bank-te man zat chhiarna policy chiang taka an hriatthiam theih nan leh loan zawng zawng chungchanga man zat leh zat lo inremna chungchanga regulatory kaihhruaina khauh taka zawm a nih theih nan hmalak a ni ang
- Loan dilna kalpui nana document hrang hrang mamawh te chu loan latu hnenah hriattir a ni ang. Home Loan atan chuan ukil report-a thil tul dan azirin, loan latu hnen atangin document dang ngen theih a ni
- Retail loan-ah chuan ruat lawk instalment pek let a tlai a nih chuan penal interest lak a ni ang. Penal senso chungchangah hriattirna hi loan agreement-ah khan tarlan a ni a, Bank website-ah pawh tarlan a ni bawk
- Income Tax atan hian Housing Loan Interest Certificate a ngai a, chuvangin Bank chuan hetiang certificate hi home loan customer zawng zawngte hnenah April/May leh October/November thla chhungin a pe chhuak dawn a ni
- Bank chuan i loan account atana loan statement chu ngenna a zirin i registered email id emaw physical emawin i dil angin financial year khatah vawi khat a thlawnin a pe ang che, chu chuan loan sum pek chhuah, demand leh repayment te bakah interest leh senso zat chanchin te a huam ang. Account statement vawi 1 (khat) aia tam a hnu lama dilna zawng zawng chu charge a ni ang
- Bank hian Lender's Liability thu bul a hmang a ni. Lender's liability kaihhruaina leh Code of Bank's Commitment for Home Loans angin loan khar a nih atanga ni 15 chhungin title deeds/lehkha pawimawh te chu customer te hnenah pek kir leh a ni ang. Title deeds pek chhuah hun sawn hlat emaw, bank kuta title deeds hloh a awm chuan Bank Compensation Policy angin customer chu a remchan dan anga compensation pek a ni ang

S. Credit Card

- Dilna thehluh hunah Bank chuan credit card hmangtute hnenah a kaihhnawih terms and conditions, fee, interest & charges, billing leh payment te a hrilhfiah ang a, Most Important Terms & Conditions (MITC) copy a pe ang.
- Customer te hnen atanga interest leh pawisa pek tlai lak tur chu schedule of charges ah tarlan a ni. Credit card ba pek loh emaw, pek tlai emaw a nih chuan interest chhut dan tur chu MITC-ah chiang takin tarlan a ni
- Bank chuan credit card-a thil awm dan kimchang te chu customer-te in registerna email id-ah thla tin statement thawn a ni tih a enfiah ang. E-statement thlang lo customer te chuan an awmna address-ah physical statement an dawng ang. Statement-ah hian billing cycle, a zavaia bat zat, bat zat tlem ber leh pawisa ba pek tur ni te chiang takin tarlan a ni
- Bank chuan credit card-a pawisa awm theihna bituk pek chu card neituin a remtihna a neih chauhvin a tisang ang. Card-a bituk chin tihhniam a nih chuan Bank chuan card neitu hnenah SMS/e-mail emaw ziaka inbiakpawhna hmangin a hriattir nghal ang
- Bank chuan seng tur leh fee ruat lawk leh Terms and conditions inthlak danglamna chu a lo awm dan azirin a hriattir ang. He inthlak danglamna hi hman tan hma ni 30 chhung hriattirna pek hmasak a ni ang

T. Service Channel hrang hrang

- Customer te chuan service leh hriattirna an hmuh theih nan channel hrang hrang an hmang thei. Branch-ah te, phone banking centre-ah emaw email channel-ah emaw thil an ti thei a ni. Customer-te chuan service chungchangah chanchin an la thei a/emaw channel eng pawhah dilna an siam thei a, sawiselna an thehlut thei bawk. Tin, Internet banking, Mobile banking leh IVRS hmangin Self-service duhthlanna pawh a awm bawk.
- Bank website atanga download-in emaw branch atang hian customer te chuan product/service te chanchin an la thei. Bank hian engtik lai pawhin Scheme/service eng pawh terms and conditions tihdanglam emaw siamthat emaw atan theihna a nei.
- Transaction hrang hrang atana indicative time-norms chu branch hrang hranga customer Information lekhabu te ah a awm. Thil tih tin atana hun bituk chu thil tih enkawl dan tur tehkhawng angin siam a ni a, customer-te'n mamawh lehkha pawimawh an thehluh ah a innghat a ni.

U. Customer-te'n Service Awmze nei leh Tlak tak an neih theihna'n a mawhphurhna

i. Bank chuan a hnuaia fimkhur turte hi customer-te mahni hmathatna leh chutiang bawkin Bank hamthatna humhim nan a rawt a ni:
ii. Account statement te chu enfiah reng tur a ni a, inrem lohna a awm chuan ni 15 chhungin Bank-ah chutiang chu hriattir tur a ni
iii. Passbook pek chhuah a nih chuan a khat tawkin update thin tur a ni
iv. Cheque bu, passbook, ATM card, debit card leh credit card te him taka enkawlin dahkhawm loh tur a ni. Card-a signature neih ngei ngei tur hmun apiangah signature loh a dah tur a ni lo a ni
v. Kawkalh/account payee cheque te chu a theih chin china pek chhuah tur a ni
vi. Cheque lam nan'a cheque thlakna bawm-ah thlak hmain cheque hnung lamah account leh mobile number tarlan tur a ni
vii. Cheque chanchin ah tarik, a pawisa zat thu mal leh number, kawkalh, etc te chu tihchhuah a nih hmain endik hmasa phawt tur a ni
viii. Cheque ruak sign loh tur a ni a, customer-te'n an entawn tur signature chu passbook-ah emaw cheque bu-ah emaw chhinchhiah loh tur a ni
ix. Cheque pek chhuah laiin balance daih a awm tih chian loh chuan pek chhuah loh tur a ni
x. Nomination facility hi hman nise tih a ni. Account number, Term Deposit chanchin, locker number, etc. te chu a hranin chhinchhiah tur a ni
xi. Address, telephone number, mobile number leh email id etc. te thlak danglam chu Bank-ah channel awmsa hmangin hriattir nghal tur a ni
xii. Demand draft, term deposit receipt, cheque lehkha/bu, locker chabi, etc. hloh te chu Bank-ah hriattir nghal tur a ni
xiii. Pung awm, instalment, locker luah man leh bat zat dangte chu a hun taka pek tur a ni.
xiv. Demat Account-a Delivery Bu hi him taka enkawl a nih tih finfiah leh slip ruak sign tawh chu he Bu-ah dah loh tur a ni
xv. Bank-in hun bituk chhung chauh chanchin kaihhnawih vawnhim a tum avangin customer-te chuan customer service tlakchhamna chungchanga sawiselna an neihte chu chung hun bituk chhungin an hriattir tur a ni
xvi. Customer te chuan an account te chu operative/active anga a dinhmun vawng reng turin an khawih che reng tur a ni
xvii. Customer te chuan transaction awm nawn ang chi atan standing instructions facility an hmang tur a ni.
xviii. Internet banking leh mobile banking atana password thuruk leh Credit/Debit Card atana PIN te chu engtik lai pawha enfiah tur a ni. Password leh PIN te hi bumna a awm loh nan lehkha emaw, electronic thil hman theihah emaw chhinchhiah tur a ni lo
xix. ATM/Debit card hloh a nih chuan Bank call center hnenah chutiang chu hman dik loh a nih loh nan hma la nghal turin hriattir tur a ni. Bank hriattir a nih hma a hman dik loh a awm chuan customer chuan mawh a phur ang

xx. Account chanchin, password, internet secure code emaw security chanchin dang emaw chu tumah hneah share ngai lo tur a ni. Personal identification number (PIN) hi hre rengin leh a khat tawkin tihdanglam reng tur a ni
xxi. Customer ten password/ PIN dilna phone call emaw email emaw an dawn chuan chhan loh tur a ni
xxii. TDS dik taka lak chhuah theih nan financial year tin tan tirh lamah Bank hnenah PAN number dik/ Form 15G emaw 15H chu pek tur a ni

V. Customer-te Zirtirna

i. BCSBI code-te chu website-ah pho lan tur ani
ii. Bank lama technology hman dan tur chungchangah customer te zirtirna pe turin a bik takin hmalak a ni ang. Hei hi tihlar nan bank-in a hman theih channel hrang hrang email thawntute, SMS, website leh online portal dang, social media, chanchinbu, pawnler, etc. te hmangin inbiak pawhna thawn a ni. Media pawh hi inbiakpawhna case to case tanchhan a zirin hman a ni bawk.
iii. Bank hian fee/ service charge hrang hrang leh hremna hrang hrang a lak rualin langtlang takin thil a ti dawn a ni
iv. Bank hian Customer Grievance Mechanism mumal tak a din a, hei hian branch hrang hrang, phone banking centre, email, lehkhathawn, Bank website leh social network site hrang hrangah te inzawmkhawmin hna a thawk a, customer-te harsatna leh sawiselna te chu a la thei a, a bawhzui bawk

W. Lungawi lohna Tih dikna Mechanism

Eng dinhmunah pawh, customer-te chuan service emaw, product emaw chu an beisei ang a ni lo nia an hriat chuan; customer-te chuan a hnuaia channel eng pawh hmangin a kaihhnawih hi anziak lut thei ang:

i. Branch / Loan center eng pawh tlawh tlang rawh
ii. Phone Banking Center number te 1860-419-5555, 1860-500-5555
iii. Email Channel: www.axisbank.com/support

A chunga kan sawi tak channel-te zinga pakhatin chhanna a pek chu a lungawithlak lo emaw, a tling tawk lo emaw, hun bituk a bawhchhia a nih chuan customer chuan Nodal Office-ah thubuai chu a thlen thei a, sawiselna chu a hnuaia chipchiar zawkin Bank-a Nodal officer hnenah a thlen thei a ni:

ZIAK RAWH	EMAIL RAWH	CALL RAWH
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	(Thawhtanni – Zirtawpni) 9.30 AM – 5.30 PM (Inrinni 2-na leh 4-na leh Bank chawlh ni te telh lo in)

Nodal Office-in thutlukna a siamah customer-te an lungawi loh chuan Principal Nodal Office an pan thei a ni

ZIAK RAWH	EMAIL RAWH	CALL RAWH
Principal Nodal Officer Axis Bank Ltd The Ruby House, 2nd floor 9, Senapati Bapat Marg, Dadar Mumbai- 400028	pno@axisbank.com	Ph. 91- 24252525/ 62300641/ 0621 (Monday to Friday) (Thawhtanni – Zirtawpni)

Bank chuan sawiselna thehlut a dawn thu a pawm ang a, ni 30 chhunga chhanna pek a ni tih a enfiah ang

Customer chuan sawiselna thehlut hmasa ber a thehluh atanga thla khat chhunga chhanna a dawn loh chuan, emaw, Bank-in chhanna a pek ah a lungawi loh anih chuan Banking Ombudsman a pan thei ang.

Banking Ombudsman chanchin kimchang hi Bank website (http://www.axisbank.com/bankingombudsman.aspx) bakah RBI website-ah te a awm a ni. Banking Ombudsman Scheme, 2006 hnuaia RBI-in a tih angin Bank chuan Regional Nodal Officer a ruat bawk a ni.

Regional Nodal Officer-te chanchin kimchang chu Bank website-ah a hnuaia link: (http://www.axisbank.com/bankingombudsman.aspx)-ah hian a awm a, tin branch hrang hrangah pawh langsar takin pho lan a ni bawk.

Chhinchhiahna: April 2019 khan update hnuhnun ber a ni