

CITIZEN LAGA CHARTER

CUSTOMER SERVICE LAGA CHARTER

PREFACE

Bank pra manu khan ke poisa laga kotha te kiman modot kuribo pare aro kinika customer bhorabo itu toh kiman manu khan bank laga kaam ke khushi pahi ase, itu laga upor teh depend kure. Axis Bank itu pra mane ki customer khan kiman satisfied ase itu decide kure bank kiman age jabo.

Itu document laga naam “Citizen's Charter of Axis Bank” teh likhi diya sob customer khan ke satisfied rakhibole karne ase. Yeteh likhi kena ase bank khan ki ki kaam kuribo lagibo taki bank aro customer laga majhor teh bhal relations rakhi bole.

Itu charter banai diya toh bank pra customer khan laga service aro taikhan ki janibo lage itu bhal pra janai dibole karne ase. Itu document toh legal laga document nahoi customer aro bank cholabo karne, hoilebi alob part toh thakibo contract/ regulation laga bitor teh bank laga normal kaam teh cholawo paribo.

Itu Citizen laga Charter available hoi thakibo Axis bank laga website, office aro sob Axis bank branch lagot te, jintu customer khan itu puribo mun jai, upor teh likhi diya jaga khan teh pra taikhan lobo pare.

Note

- Itu Charter teh likhi diya information toh September 25, 2014 laga kotha laga hisab teh ase, itu revise aro change hobo pare.
- Document teh likhi diya service aro facilities toh complete nahoi, alob solomon hi janai diya ase. Itu services aro facilities khan sob nijor laga Terms and Conditions bishi ase, janibole bank laga website teh pahi jabo (Website: www.axisbank.com)

1. Vision

- Manu khan pra poisa laga kotha teh chuniya service provider hobole, customer khan ke ki lage itu hisab teh service diya, aro smart technology cholai kena kaam kuribole pariya employees bona bank hobole
- Bank laga bitor aro bahar laga sob customer khan ke bhujibo para service dibole aro ulta pulta kaam na kura bank hobole.

2. Mission

- Bank laga kaam simple bonabole
- Customer khan karne bhal service dibole
- Sob manu karne poisa laga kaam teh joldi aro bhal service dibole
- Ki na nalukai kena sob customer logot teh kotha aro kaam kuribole

3. Charter Kitiya Kaam teh Ahibo

Itu Charter sob Axis bank laga product aro services karne ase, bank branch hobi, bank logot teh juriya agent aro kaam, phone pra hobi, post pra hobi, counter teh pra hobi aro ki bhi electronic saman pra hobi sob karne apply kure.

Moi khan laga products aro service laga details website teh sabo paribo
www.axisbank.com

4. Itu Charter Kun aro Kinika Kaam Ahibo

- Itu niche teh likhi diya sob kuribo karne bank account khula time teh hi Know Your Customer (KYC) Norms and Anti Money Laundering (AML) teh ki regulator pra likhi kena ase itu hisab teh bank kaam kuribo.
- Bank account khuli bole aha time teh, bank bhal pra sabo manu toh kun ase, kot pra ahise, ki kuri kena ahise itu khan pura sabo. Itu saa piche teh hi bank account khulibo paribo. Itu khan kile kuri ase koila, ulta pultha kaam custome, bank aro public logot teh nahobo karne ase.
- Bank account khula time teh aro thakiya customer khan ke taikhan laga documents mangibo, itu toh taikhan laga hath te poisa kinika ahe itu check kuribole ase.
- Bank kitiya bhi customers khan laga document aro information lagile mangibo pare, inika noton information customer laga hali thakibo.

5. Moi khan laga Commitments

A. Niche teh likhi kena thakiya kotha khan laga hisab teh customer khan logot kaam

- i. Sob basic banking laga facilities moi khan provide kuribo e.g. deposit aro deposit karne receipt, nahoile bank counter teh poisa aro cheques itu hi nahoikena saving aro deposit account kun karne bhi bonabole.
- ii. Products laga Charters aro services teh ki likhikena ase itu bhal pra customer khan laga mon punchibole kaam kuribo
- iii. Ki bhi product aro service moikhan dibo, itu sob jaga laga laws and regulation laga hisab teh kuribo
- iv. Customer khan logot te kaam kuriya time ulta pultha na kuribo, ki laga kotha hoilewi moikhan taikhan pra na lukabo
- v. Operating a secure and reliable banking service and payment system
- vi. Moikhan sob manu pra chola aro biswas kuriya banking service aro payment system cholabo Customer khan karne ki bhi gondogol moikhan laga side pra hoile amikhan taikhan ke kiman joldi modot kuribo pare eman joldi kuribo koshish kuribo
- vii. Hudai sob customers khan lagot bhal pra thakibo, misa mishi nakuribo
- viii. Customer khan laga dukhiya moikhan bhal pra sai diya nai koile, taikhan laga kotha toh upor tak lui jabile paribo. Aro itu kinika kuribo, itu moikhan hi koidibo.
- ix. Ki bhi kotha Bank laga naam teh ulaise koile, moikhan itu ki ase kwa toh bhujibole aro ki kuribo pare itu pura koshish kuribo.

B. Bank laga website teh ki Thakibo

- i. Banking Ombudsman Scheme: Reserve Bank of India (RBI) aro Banking Ombudsman (BO) duita milaikena public khan ke BO Scheme laga kotha janai dibo le koshish kuri ase. Itu Scheme ki ase sob manu bank laga website teh aro sob Axis branch teh pabo.
- ii. IBA laga model aro polocias itu hi nahoi kena RBI laga guidelines hisab teh moikhan Bank laga Customer Service policies bonai diya puribo paribo Master Circular on Customer Service laga bitor teh.

C. Customer khan laga personal information aro privacy rakhibo:

- i. Bank pra kitiyabi customer laga details alag manu khan ke share nakuribo. Ki bhi share kuribo koile customer khan laga interest hudibo. Hoilebi, kitiyaba Paragraph No. 25 RBI Master Circular on Customer service 1.7.2014 laga hisab teh niche teh likhi diya situation ase koile toh share kuribo:
 - a) Law laga hisab teh dikhabo lagibo koile
 - b) Public laga bhal karne share kuribo lage koile
 - c) Bank laga bhal karne sabo lagi ase koile
 - d) Customer pra share kuribo pare koikena share aro bhujaise koile

Itu laga upor teh, Bank pra customer laga information, customer verification karne, nahoile products aro services karne lagise koile, customer laga hisab teh product or service bonai dibole, bank laga service aro products promote kuribole; statistical information bonabole, statistical analysis aro credit scoring karne, customer pra ki kuribo lage itu kurabo karne, aro alak alak purpose bank ke modot kuribole taki bhal quality service di thakibo karne, customer laga information cholabo pare.

D. Charter ke public laga hath tak punchai dibole

- a) Mangise koile customer khan ke Charter laga copy dibo
- b) Bank laga website teh Charter rakhi thakibo
- c) Moikhan laga staff khan ke train kuribo taki taikhan Charter teh ki likhi kena ase itu asol teh practice kuribo karne.

E. Customer khan ke BCSBI Code of Bank Commitments to Customers laga hisab teh service dilai dibole:

Banking Codes and Standards Boards of India (BCSBI) toh Reserve Bank of India pra bonai diya self-regulatory body ase. Itu kile form kurise koile, sob bank pra ki ki customers khan karne miss nahoikena dibo laga kwa toh sob bank karne ekta standard bonai dibo karne ase. Axis Bank bhi BCSBI laga member ase, itu karne BCSBI laga Codes toh moikhan bhi cholai ase. Itu hi nahoi kena Code teh ki likhi kena ase, itu hisab teh alak alak initiatives bhi loikena implement kuribole kuri ase.

Codes toh sob manu sabo karner bank laga website teh rakhi kena ase:
(<http://www.axisbank.com/codecommitment-customers.aspx>)

F. Special Customers

Bank pra special customers khan logot deal kuriya time teh niche teh ki likhidiya khan kuribo

i. Pension paha khan aro Senior Citizen khan karne:

- Sob bank branch teh lak manu khan laga kaam na kura age teh Senior Citizen khan laga kuribo
- Bank pra pension paha khan karne pension slip dibo, itu slip teh taikhan account teh kiman poisa pension laga naam pra jaise itu details thakibo.
- Kuniba ji hoilebi bank teh ahibo napare koile, pension laga poisa toh taikhan laga ghor tak punchaidibole koshish kuribo.
- Life Certificates ki laga branch teh hoilebi submit kuribo paribo
- 'Doorstep' banking mane: poisa uthabole/poisa transfer/delivery kuribo laga saman/ deman drafts cheque issue kuribo karne/ requisition likhibo karne. Itu khan sob kuribo koshish kuribo customer khan bimar nahoile differently abled thakise koile.

ii. Self Help Groups (SHGs):

Bank SHGs khan ke poisa di kena modot bhabhikena kuribo case-case laga hisab teh saha pichete. Kun tho SHG laga business toh success hobole chance ase aro poisa dibole ki kuribo lagibo SHGs karne Bank extant credit policy laga hisab teh.

G. Bosti teh aro chotu town te thakiya Customer

Bank bahar laga poisa, phatiya poisa nahoile purana poisa laga note change kuribo laga facility bosti teh thakiya manu khan karne bhi kuribo karne facilities khulibo. Public poisa transaction karne bank laga side pra prescribed business hours sob working days teh khula rakhibo.

H. Na dikhiya aro bodon tek problem thakiya manu khan karne banking facilities

i. Taikhan ahibo karne bank branches aro ATMs bonaidibo

Sob manu, bodon teh problem thakiya manu khan bhi milaikena ahibo paribo karne, bank pura kot te bhi lage, change labole koshish kuribo. Kuntu bank branches aro ATMs teh wheelchair access ase itu information sob manu tak punchabole bank koshish kuribo. Moikhan logot teh kaam kura manu khan ke bhi bodon teh problem thakiya manu khan ke kiniya modot kuribo lage, itu hikai dibo.

ii. Na dikhiya manu khan karne ATM service:

Na dikhiya manu khan bhi aram pra cholabo paribo karne bank laga ATM khan teh "Braille" (Na dikhiya manu khan laga script) aro kotha kuribo pariya machine hali dibo.

iii. Bank Account khulibole aro bank laga kaam kuribole modot:

Senior Citizen khan, bodon teh problems thakiya khan aro pura-likha najana khan karne bank kimaan easy bonabo karne pura koshish kuribo. Sob bank laga kaam,

cheque book laga hobi, ATM laga hobi, Net-banking, Locker, retail loans, credit card aro alak alak kaam, dikhibo na pariya manu khan bhi chola bo karne bonai dibo.

iv. Bank Branch teh Special Services:

Bodon teh problem thakiya manu khan karne alag services lage koikena jaane, itu karne moikhan niche teh likhidiya koshish kuribo:

- a) Itu customers khan laga kaam kiman joldi kuribo pare kuribo, alak manu khan laga kaam rukhawo lagilebi
- b) Dikhibole napariya manu khan aro bodon teh dikdar thakiya manu khan karne bank bitor te ki kuribo lage moikhan laga staff khan modot kuribo
- c) Single Window mechanism laga service provide kuribo
- d) Banking hall teh bohible jaaga dibo
- e) Taikhan nahoile taikhan pra authorized kuri diya manu pra likhi diya authorization letter aro passbook dikhaile, taikhan kiman poisa withdraw kuribo lage itu withdraw kuribo pare. Hoilebi itu withdrawal toh taikhan pra set kuridiya limit laga bitor teh hobo pare.
- f) 'Doorstep' banking mane: poisa uthable/poisa transfer/delivery kuribo laga saman/ deman drafts cheque issue kuribo karne/ requisition likhibo karne. Itu khan sob kuribo koshish kuribo customer khan bimar nahoile differently abled thakise koile.
- g) Ghor manu / bodon teh problem thakiya, autism thakiya manu, cerebral palsy, mental problems thakiya manu, aro ek pra bhi bhishi problems bodon teh thakiya many karne taikhan laga ama-baba nahoile legal guardian (National Trust Act, 1999 laga hisab teh appoint kuri diya) khan pra bank account khuliken cholo paribo.

v. Staff khan modot kuribole laga training:

Kiniya bodon/mental problems thakiya manu khan ke banking aro transactions teh help kuribo itu training pura staff khan ke bhal pra dibo.

vi. Jintu customers khan ke aro modot lage itu bhuji kena kaam kuribo

Moikhan meeting rakhi thakibo, itu meeting te customer khan laga dukhi share aro discuss kuribole, itu pra bank aro customer khan karne duita bhi modot pabo.

I. Muri Jaha manu khan laga bank account teh thakiya poisa ulabo karne

Manu muri jaha time teh ghormanu bishi dikdari naho kena taikhan laga deposit account te nahoile lockers te thakiya articles khan toh limit laga bitor teh ase koile succession certificate nathakilebi claim kuribo paribo. Hoilebi, bank poisa aro saman khan ke safe rakhibo karne claims to husa ase koikena janibole safeguard settlement laga kaam uthabo pare, itu hisab teh indemnity bond (poisa na harabo karne) bhi uthabo paribo. Manu namuriya age teh tailaga ghor manu khan logot teh kun claim kuribo koikena register bhi kuribo paribo, itu hoile process toh aro bhi joldi hobo. Customer khan ke ki Banking Regulation Act laga hisab teh ki kurile bhal hobo itu moikhan jainai di thakibo. Itu hi nahoikena, customer toh "missing" hoi jaise koile ki kuri bo pare itu Policy for Settlement of CLaims in respect of Missing Persons kwa policy rakhi kena ase.

J. Phatiya nahoile Biya Poisa Karne Kinika Notun Poisa Pabo

Sob Axis bank laga branch teh phati jaha nahoile biya huwa poisa notun karne change kuribo paribo. Itu change kuribo karne ki bhi poisa naligo, itu facility toh bank laga customer hi nahoi kena sob public karne khula rakhibo.

Reserve Bank of India pra sob Bank ke biya/phata poisa jani kena phatai diya nahoi koile notun poisa karne change kuribo paribo. Phata/Biya poisa karne kiman pabo pare itu toh RBI (Note Refund) laga rules laga hisab teh hobo.

K. Soman Rakhibo karne Safe Deposit Vaults (Lockers)

Customer khan laga soman kiba bank laga hath teh rakhibo mun jai koile, bank ke di dibo paribo. Itu soman toh rakhibo na nai itu toh bank khan soman laga poisa value aro rakhibo paribo na nai itu saha piche te hi janai dibo. Soman toh Bank laga hath te ase koile bank itu soman ke bhal pra rakhibole kuribo. Hoilebi, itu soman ke kiba hoise (tuttise/harise) koile bank khan itu laga risk lobo na paribo, ki bhi reason(s) karne.

Itu service cholabo karne janibo lage:

- i. Locker khan toh manu khan (18 sal upor huwa), firm, limited company, specified association nahoile society khan pra reserve kuribo paribo
- ii. Safe deposit locker reserve kura time teh kun pra itu soman toh ulabo paribo itu likhi dibo pare
- iii. Safe laga chabi toh hari jaise koile kuntu branch teh reserve kurise kiman joldi pare janai dibo lagibo. Notun chabi pabo karne, ki bhi poisa jaise koile itu toh customer laga hath te pra hi jabo lagibo
- iv. Locker reserve kuriya manu nijor laga tala-chabi lagabo pare
- v. Kiba sona chandi nahoile kimti soman khan Bank laga safe te rakhibo koile, bank advise kura toh itu soman khan karne insurance lagai dibi
- vi. Lockers khan toh alak alak size teh pahi jabo
- vii. Locker khan toh reserve kuri ase koile, atleast ek sal karne kuribo lagibo. Aro safe laga bhara toh advance pra dibo pare. Kiba kibi hoikena locker laga bhara toh time teh diya nai koile poisa charge kuribo
- viii. Locker laga bhara toh bank teh deposit kuri diya poisa (savings / Current) pra katibo paribo
- ix. Locker laga bhara toh bhora nai bishi time karne, yaad dilai diya piche te bhi koile, bank rules hisab te locker khuli kena locker laga daam lobo paribp
- x. Locker khan kaam kurabole rakhi diya guidelines laga hisab teh, branch khan locker hire kura manu ke inform kuribo ek sal locker toh inoperative thakile. Itu kaam toh customer locker laga bhara di thaki lebi kuribo. Notice di diya piche teh bhi customer pra respond na dile, bank itu locker khulibo karne charcha kuribo paribo

L. Safe Custody te Rakhi Diya Soman

Shares, Security nishina soman khan bhi safe custody te rakhi bo pare bank logo te kotha kuri kena kiman daam hobo decide kura piche te.

Itu soman khan toh sealed kuridiya packages / boxes teh rakhibo paribo. Itu boxes laga bahar teh customer(s) laga details khan likhi dibo lage. Lock toh kapra pra tight bandi

dibo lage nahoile seal pra sealed kuri dibho lage. Itu boxes bhara teh luwa manu khan aro bank laga majot teh bailer-bailee laga relationship nishina thakibo.

M. Remittance Services (Poisa photabo laga service)

- i. Customer khan poisa ek centre teh pra alak centre teh photabo paribo RTGS, NEFT/EFT aro Demand Drafts cholai kena. Itu service laga charges toh kiman photai ase itu laga upor teh ase
- ii. Customer khan foreign teh photabo/receive bhi kuribo paribo RBI, FEMA aro alak regulations laga hisab teh
- iii. Rs 50,000 aro upor laga Demand Drafts toh Bank pra dibho poisa account teh debit, cheque aro kibi alak process customer pra choose kuria laga hisab teh, Rs 50,000 aro upar cash payment teh photabo naparibo.
- iv. Rs. 20,000 aro upor laga payment demand draft te banking laga rashta pra hi hobo
- v. Drafts laga delivery na kura age te, customer khan verify kuribo lagibo ki taikhan pura process officials laga signature aro taikhan laga signature aro photabole laga jaga milaikena complete kuria piche te hi hobo
- vi. Receipt aro request bona piche te Bank ek din bitor teh duplicate draft bonai kena customer logot te shar kuribo
- vii. Cheque, Demand Drafts/Pay Orders aro Banker Cheque toh likhi diya laga 3 moina laga bitor teh cholabo lagibo

N. ATM aro Debit Cards

Axis bank koshish kuribo moikhan laga ATM service 24 hours pura hafta chola rakhibo karne. Customer khan poisa withdraw kuribo ki bi location pra aro withdrawal hi nahoi kena alak kaam bhi kuribo paribo kunaba locations teh.

O. Mobile teh pra Banking

Mobile Banking cholai le kut te bhi kitiya lage bank laga kaam kuribo paribo. Itu cholai kena poisa photabo paribo axis bank teh hi nahoi kena alak bank laga account te, itu hi nahoi kena bills aro recharge pay kuribo paribo. Customers khan taikhan laga banking laga details (Accounts, Credit Card, Fixed Deposits, Mutual Funds, Demat) sabo paribo, itu upor teh taikhan service requests khan bhi halibo paribo. Customers khan Mobile Banking cholai kena ki bhi dikdhari na hobo karne moikhan mobile laga applications ke review aro update kuri thaki ase.

P. Internet Banking

Moikhan laga Bank internet banking laga facility retail aro corporate customers khan karne available ase. Itu chola kena statement enquiry, funds transfer, bills payment, prepaid recharges, scheduled payments, fixed deposits bonabole, service request halibole aro bhi bishi kaam kuribo paribo. Sob transactions toh two-factor authentication laga hisab teh kaam kuribo secure rakhibo karne. Itu cholai kena biya jaga teh na phasibo karne Bank internet banking laga secure usage laga information di dibho.

Customers khan Internet Banking cholai kena ki bhi dikdhari na hobo karne moikhan Internet Banking system aro technology review aro update kuri thaki ase.

Q. SMS aro E-Mail Pra Ki Bhi Hoile Janai Di Thakibo

Bank SMS/Email pra janai di thakibo subscribed customer khan ke taikhan laga account te threshold limit laga bitor te ki bhi hoise koile. Alerts toh poisa laga hi nahoi kena alag information khan bhi janai dibole aihi thakibo. Credit aro Debit Cards teh pra ki bhi poisa chulai se koile mobile teh message aihi thakibo.

R. Loans aro Advances

- Sob loans laga pricing aro alak terms and conditions toh regulatory guidelines laga hisab teh hobo. Na luwa age te pra hi customer khan loan laga pricing policies aro loans laga pricing aro non-pricing governing terms toh janiya piche teh hi sob loans dibo
- Kun bhi loan lobo koila ki documents lagibo loan application halibole itu koi dibo. Home loans karne, lawyer pra likhi diya report aro alak documents aani bole mangibo pare
- Retail loans karne, penal interest time teh instalments na dile hi charge kuribo. Penal charges laga details toh loan agreement aro bank laga website te paihi jabo
- Income Tax karne Housing Loan Interest Certificates, itu certificates khan Bank dibo sob home loan laga customers karne April/May aro October/November laga moina te
- Bank pra loan statement customer laga loan account karne demand laga basis teh dibo, customer laga registered email nahoile physical copy teh financial year teh ek bar, itu document teh loan laga amount kiman jaise, repayment, demands aro interest kiman ase sob thakibo. Ek sal te duibar aro upor lage koile toh bank itu karne charge kuribo paribo
- Bank pra Code of Bank's Commitment for Home Loans aro Lender's Liability laga hisab teh Lender's Liability chulai ken ase, title deeds/document customer khan ke wapas dibo 15 din loan closure huwa piche te. Title deeds return kuribole delay, nahoile hairai dise bank laga hath pra koile customer khan ke bhal pra compensation Bank laga Compensation Policy laga hisab teh di dibo

S. Credit Cards

- Credit Card karne apply kura time teh, Bank credit card laga terms and conditions, fees, interest aro charges, billing aro payment credit card pra customer khan ke koi dibo. Customers khan ke Most Important Terms and Conditions (MITC) koikena ek document bhi dibo
- Interest aro late payment charg customer khan ke charge kuriya toh likhi di kena thakibo schedule of charges te. Interest kinika Bank pra mangibo credit card pra chulai diya poisa wapas kuriya nai koile kwa toh MITC teh likhi di kena ase
- Bank pra moina teh credit card teh pra kiman poisa cholaie kwa laga statement customer khan ke moina-moina teh photai thakibo. Customer e-statements karne opt kuriya nai koile, taikhan ke physical statement taikhan laga mailing address teh photai thakibo. Itu statement teh likhi di kena thakibo billing cycle, kiman due ase, aro payment laga due date
- Card holder pra kiman limit set kuribo kwa hisab teh credit limit Bank pra set kuribo. Card laga limit komti kuribo koile bank pra card holder ke janai dibo SMS/e-mail nahoile likhidi kena

- Schedule kuri diya fees aro terms and conditions teh ki bhi changes hoise koile Bank janai dibo. 30 din laga prior notice dibo changes toh kaam teh na hala age te

T. Service laga Channels

- Service aro information pabo karne customer khan alak alak channels cholabo pare. Branch teh pra, nahoile phone banking center aro emai channel pra pabo paribo. Customer khan information aro services lobo nahoile place kuribo paribo itu likhi diya channels te pra. Itu laga upor teh, self-service laga option bhi internet banking, mobile banking aro IVRS te bhi ase.
- Customer khan products aro service laga details bank branch te pra nahoile website te pra download kuribo paribo. Bank khan kitiya bhi itu schemes/services laga terms and conditions lagiya hisab teh change kuribo paribo
- Transactions khan laga indicative time-norms bhi bank branches te customer information booklet teh pai jabo. Activity khan kitiya hoise, itu information karne toh kuntu activity ase aro activity laga norm laga hisab teh ase. Customer khan document submit kuribo lagibo itu activities khan ke handle kuri bole

U. Bank laga Services Bhal Pra aro Time te Hobo Karne Customers ki Kuribo Lagibo

- Niche teh likhi diya points khan Customers khan karne yaad rakhi thikile Bank taikhan ke aro bhi bhal pra modot kuribo paribo:
- Account laga statement sai thaki bo lage, ki bhi dikdari ase koil 15 din laga bitor te Bank ke koi dibo lagibo
- Hath te passbook ase koile, time-time teh update kuri thakibo lage
- Cheque books, passbooks, ATM card, debit card aro credit card bhal pra rakhibo lage. Sob eki logot na rakhibo lago. Itu khan te kuut te bhi signature age te pra sign kuri kena na rakhibo lage.
- Crossed/account payee cheques khan kiman pare iman cholai lobo lage
- Cheque, account aro contact number likhi diya piche te hi cheque drop box teh halibo lage collection karne
- Cheque teh thakiya date hobi, amount in words aro figures, crossing aro alak details sob bhal pra check kurikena verify kuribo lage issue na kuriya age teh
- Bank cheque (s) sign kuri kena na rakhibo lage, aro customers khan taikhan laga naam aro signature passbook teh nahoile cheque book teh likhi kena na rakhibo lage
- Cheques issue na kuriya age teh account te kiman balance ase itu check kurikena kuri bo lage
- Nomination facility toh cholabo lage. Account numbers, Terms Deposits laga details, locker number aro alak details.. alak jaga te likhi ken arakhibo lage
- Address, telephone number, mobile number aro email ids milaikena alak details khan change kuri ase koile Bank khan ke kintu channels cholabo mun jai itu cholai kena janai dibo lage
- Demand draft, term deposit receipt, cheque leaves(s) aro books, locker laga keys aro alak banking laga saman harise koile Bank ke joldi janai dibo lage
- Interest, instalments, locker laga bhara aro alak dues khan time teh pay kuribo lage

- xiv. Demat Accounts laga Delivery Book bhal pra rakhibo lahe aro sign kuridiya slips khan book teh na rakhibo lage
- xv. Customer services te ki bhi bhal lagiya nai koile customer khan joldi complaints report kuribo lage, kile koile Bank laga hath te bhi records khan emaan diri na thakibo pare
- xvi. Customer khan taikhan laga account cholai thakibo lage taikhan laga status operative aro active rakhibo karne
- xvii. Customer khan standing instructions (set kuri diya hisab te bank automatically poisa photabo) facility toh cholabo lage time-time teh miss nakurikena photai thakiya poisa khan
- xviii. Internet banking, mobile banking laga password aro Credit/Debit Card laga pin toh manu khan logot share nakuribo lage. Password aro pin khan to paper aro electronic devices khan teh likhi kena na rakhibo lage
- xix. ATM/Debit Card harise koile bank laga call center ke janai dibo lage, itu hoile joldi joldi bank khan pra itu card alak manu chola pra bandh kuri dibo. Bank ke koi diya nai koile, na kuwa tak itu card ke kunba cholai se koile bank eku kuribo na paribo
- xx. Account laga details, password, net source code aro alak security laga information khan kun logo te bhi share na kuribo lage. PIN time-time change kuri thakibo lage aro yaad rakhi bo lagibo
- xxi. Phone teh nahoile email teh kunba pra bank laga passwords aro pin mangile na dibo lage
- xxii. PAN number / Form 15G/ 15 H teh thakiya information khan toh financial sal start nahuwa age te bhal pra rakhibo lage, itu hoile hi Bank TDS bhal pra kati bo paribo

V. Customers Ki Janibo Lage

- i. BCSBI codes toh website teh thakibo
- ii. Technology banking laga kotha teh sob customer khan ke janai dibole bank koshish kuri thakibo. Itu karne, email, SMS, website aro alak online portals, social media, offline te newspapers, outdoors aro alak alak jaga te aro media te bhi kitiyaba cholai kena bank laga side pra information photai thakibo
- iii. Bank laga side pra ki bhi na lukai kena kobo fees/service charges ar penalties mangiya time te
- iv. Customer Grievances Mechanism koikena Bank pra chalu rakhi kena ase, itu toh sob channels (branches, phone banking centres, emails, letters, Bank laga website aro social networking sites) teh ki customer khan karne dikdari hoi ase itu jama kuribole ase

W. Grievance Redressal Mechanism (Dikdhari Hoise Koile Kiniya Solve Kuribo)

Ki bhi stage te customers khan services aro products Bank pra diya tho thik nai koikena lagise koile; customer khan Bank ke niche teh likhi diya channels pra taikhan laga dukh register kuribo paribo:

- i. Shida bank laga branch nahoile loan centre te jabo paribo
- ii. Phone Banking Centre numbers ke itu number te call kuribo paribo 1860-419-5555, 1860-500-5555
- iii. Email : www.axisbank.com/support

Itu khan sob chola piche te bhi ki bhi huwa nai, time te huwa nai aro bhal pra huwa nai koikena lagise koile, customer khan Nodal officer laga office tak punchabo paribo itu details chulai kena

LIKHI KENA PHOTABOLE	EMAIL KURIBOLE	CALL KURIBOLE
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 (Monday to Friday) 9.30 AM to 5.30 PM (Excluding 2nd & 4th Saturday and Bank Holidays)

Nodal Office ke koi diya piche teh bhi eku huwa nai koile, customer khan Principal Nodal Officer logot jabo paribo

LIKHI KENA PHOTABOLE	EMAIL KURIBOLE	CALL KURIBOLE
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)

Itu kurise koile Bank laga side pra complaint toh pahi jaise koikena 30 din laga bitor teh respond ahi jabo

Complaint hali diya ek moina piche te eku response paha nai koil, nahoile itu kuridiya piche te bhi eku bhal ula nai koile, taikhan Banking Ombudsman logot jabo paribo. Banking Ombudsman laga details bank laga website teh aro (<http://www.axisbank.com/bankingombudsman.aspx>) RBI laga website te thakibo.

Bank pra Regional Nodal Officers bhi appoint kuri di kena ase, RBI laga Banking Ombudsman Scheme, 2006 laga hisab teh. Regional Nodal Officers laga details toh Bank laga website niche teh diya te pahi jabo (<http://www.axisbank.com/bankingombudsman.aspx>) itu hi nahoi kena bank laga Branch te bhi likhi kena thakibo

Janibole: Itu document to April 2019 updated kuriya ase