

Bank-in Customer Compensation a pek dan tur ruahmanna a siam

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1. Policy thiltum

Axis Bank hian customer te tan service standard sang tak a pe a. Bank thunun theih loh chhan engemaw vang emaw, tum loh taka emaw, bank-in mimal customer nena an inzawmnaah service level a tih chu a tlin theih loh chuan he compensation policy hi hman a ni ang. He policy hi kan customer-te chung a thil tih danah langtlang leh dik taka kalpui dan tur principle-a inngnat a ni.

2.Huang

Policy hian Bank-in service a pekte a tlakchham vang emaw, bank-a direct-a thil tih loh emaw avanga a sum hlohna chauh a rul thin. Policy hian customer-te'n opportunity losses emaw damages emaw reputational loss avanga claims an siamte chu a huam lo va, hman theih a ni lo bawk. Chuvangin, Compensation policy hi phalna nei loa account debiting te, check /instrument lakkhawm tlai avanga customer te hnena interest pek te, stop payment instructions acknowledgement hnua check pek te, India ram chhunga remittances te, foreign exchange services, etc. te huam tura duan a ni. Bank-in a sem chhuah Insurance leh Mutual fund product ang chi 3rd party product nena inzawm thil chinfelna atan pawh policy hman a ni.

Bank compensation of policy-ah hian a hnuaia tarlan te hi a huam vek a ni

1.1 Account atanga debit dik lo

- I. Bank-in account-a direct debit dik lo a tihpun chuan, debit dik lo a awm thu hriattir a nih veleh, a hun taka finfiah hnua entry chu tihdanglam a ni ang.
- II. Chutiang a nih chuan, debit dik lo chuan savings bank deposit-a interest pek emaw, loan account-a Bank-a interest dang pek emaw, charge eng emaw zat lakna atana hman tur balance tlem ber tihhniamna hmangin customer-te chu sum lama hlohna a thlen a ni balance chu minimum balance requirement hnua lam emaw, balance tlakchham vanga check pek let lehna atana charge eng emaw lak a nih chuan Bank chuan customer chu direct financial loss thleng thlengin a compensate ang.
- III. Customer chuan erroneous debit a nih atanga thla khat chhungin Bank a pan tur a ni.
- IV. Customer-in entry dik lo nia a report verification-ah hian third party a tel lo a nih chuan, Bank chuan debit dik lo report a nih atanga hnathawh ni 7 chhungin verification process chu a zo tur a ni.

IV. Verification-ah hian third party a tel a nih chuan, Bank chuan customer-in thil dik lo a tih report a nih atanga thla khat chhungin verification process chu a zo tur a ni.

V. Bank chuan compensation engmah pek lovin account-a credit dik lo post a nih chuan a sumte chu a reversing avangin customer account-ah debit theihna a nei.

1.2 Service Charge lam hawia debit te

Bank chuan a hriattir charge schedule angin customer account-ah service charge hman tur awm apiang a debit ang. Chutiang a nih chuan, Bank chuan ruahmanna bawhchhiaa charge eng pawh a la a, chu chu customer-in a tarlan hunah a reverse ang a, chu chu inremna thuthlung leh condition-te finfiah a nih hnuah a ni. Chumi avanga customer-in sum a hloh chuan Para 2.1 point-a tarlan angin a rul ang
Sub point ii.

1.3 Stop Payment Instruction hriatpuina pek hnua Cheque pek dan

Bank-in stop payment instruction a pawm hnua check pek a nih chuan, a thil tih chu tihdanglam a ni ang a, customer-te hlawkna humhim nan value-dated credit pek a ni ang. Chutiang debit chu customer-in Bank-a transaction a hriattir atanga hnathawh ni 7 chhungin reverse a ni ang. Chumi avanga customer-in sum a hloh chuan Para 2.1 sub- point ii-a tarlan angin a rul ang.

1.4 Positive Pay details-a inmil lohna nei check pek

Check image-a payee hming emaw, sum leh pai emaw, customer-te'n positive pay details an thehluh nen a inmil lo chung pawhin CTS clearing-a check pek a nih chuan, chutiang thil tih chu tihdanglam a ni ang a, value dated credit chu customer hnenah pek a ni ang. Chutiang debit chu customer-in Bank-a thil thleng a hriattir atanga hnathawh ni 7 chhungin tihdanglam a ni ang. Heng reversals te hi customer-in a hmaa positive pay details a thehluh tawhah inmil lohna awm mahse check chawimawina tur confirmation a pek chuan hman theih a ni lovang.

1.5 Account debit, customer-in Bank-a NACH debit mandate a tihtawp hnuah pawh

Customer-te account-ah debit siam a nih chuan, customer-in Bank-a debit mandate a tihtawp hnuah pawh, Bank chuan a thil tihte chu a tidanglam ang a, customer-te hlawkna humhim turin value dated credit a pe ang. Chutiang debit chu thil tih ni atanga calendar ni 1 chhungin tihdanglam tur a ni (T+1 calendar ni) (T hian thil tih ni a entir a ni). Bank-in a sawi hun chhunga thil a tihdanglam loh chuan, compensation

T+1 calendar ni aia tlai ni khatah ni khatah INR 100/- pek tur a ni.

1.6 NEFT & RTGS hmanga sum transfer

Beneficiary customers account-a credit a tikhawtlai emaw, remitter/remitting bank-a un-credited amount arawn thawn let tlai emaw a nih chuan Bank-in penal interest a pek tur. He thubuaiah hian delay tih awmzia hi "Time of Credit" tia thlak a ni ang.

NEFT transaction chu batch settlement hnu darkar hnih chhunga credit emaw returned emaw a nih loh chuan credit a dawn atanga minute 30 chhunga credit a nih loh chuan bank chuan a nghawngtu customer hnenah penal interest chu tuna RBI LAF Repo Rate plus hman mek angin a pe tur a ni za zela hnih chu credit emaw refund emaw pek hun chung / credit emaw refund ni thlenga, a awm dan azirin, he chungchangah hian customer-in claim bik a thehluh hun nghah ngai lovin customer-te account-ah pek a ni. Pawisa pek loh chu pek let leh hun sawn a nih chuan originating customer chuan current repo rate plus 2%-in compensation a dawng thei ang. NEFT & RTGS transaction-a penal interest pek dan hi Penal interest policy-a clause kaihhnawih hmanga kaihhruai a ni a, hei hi CMS policy on collections and payment-a tel a ni.

1.7 Direct Debits / ECS Debits/ Standing Instructions tihhlawhtlin loh

Bank chuan Direct Debits / ECS debits / standing instructions customer-te chu a hun taka kalpui turin a inhuam a, a hnuaia mi ang hian a ti ang:

- i. Ka. Customer chuan ECS kaltlangin debit a dawn apiang pawm turin thuneihna dik leh kimchang tak a pe tawh. Customer chuan standing instruction atan mandate a thehlut tawh a ni.
- ii. Direct debit/ ECS dawn chu a kim a, a dik bawk.
- iii. Customer hian direct debits/ standing instructions/ ECS a tih lai hian account-ah balance tling tak a nei a ni.

A chunga kan sawi tak clause-te hnuaia thupekte tihhlawhtlin loh a nih chuan leh Bank-a direct-a inngat chhan a awm chuan Bank chuan a hnuaia line-te hian customer-te chu a compensate ang.

Direct debit / ECS debit atan chuan - Bank chuan customer chu a compensate ang a, tuna RBI LAF Repo Rate hman mek hmanga penal interest pein, credit pek hun atanga credit tak tak pek ni thlengin 2% a pe ang a, customer-in claim a siam loh chuan a pe ang.

Ding dan tur zirtirna atan - Bank chuan customer chu sum lama a hloh Rs. 100 per occasion (a tam berah Rs. 1,000/-) pek theih a ni

hlohna a tawh avangin supporting document dik tak siam a ni. Tin, Standing Instruction tihhlawhtlinna atana service charges a awm chuan lak let leh tur a ni bawk.

1.8 Foreign Exchange Services – India ram pawna cheque Foreign Currency hmanga lakkhawm

- i. Ka. Bank hian Bank-in cheque lakkhawm policy a siam angin ramdang pawisaa ruat check lakkhawm a tikhawtlai chuan a rul ang
- ii. Further bank chuan foreign exchange rate-a inthlak danglamna tha lo a awm avanga a hloh theih apiang chu customer hnenah a rul ang.

1.9 India ram chhunga Instrument khawlkhawm

- i. Ka. CTS clearing kaltlangin emaw, ram chhunga centre hrang hrangah emaw, tualchhung branch-te'n check leh instrument dang an thawn (outstation cheque) a nih chuan, check lak dan policy-a tarlan angin TAT chu zawm tur a ni.
- ii. Bank hian TAT bawhchhiatna avanga customer-te chu a hnuaia tarlan ang hian check realization-ah compensation a pe ang:

CTS clearing hmanga Local Check pek chhuah: Savings bank interest rate-a compensation chu a hun chhunga tikhawtlai hun chhung atan pek tur a ni.

Ram chhunga centre hrang hranga Outstation Check thawn chhuah: Policy hnuaiah hian Bank-te Check Collection Policy-a hun bituk aia rei credit pek a tlai a nih chuan Bank chuan a customer hnenah collection instruments zat atanga interest a pe ang. Chutiang interest chu account chi hrang hrangah customer-te hnen atanga thil phut awm lovin pek tur a ni. Bank-a branch ngei emaw, bank dang emawa lak chhuah, sum lakkhawm hun sawn avanga interest pekna atana instrument lakte chu thliar hran a ni lo vang.

Lak khawn tlai a nih chuan a hnuaia rate ang hian interest pek tur a ni.

- i. Ka. Ni 14 thleng tikhawtlai a nih chuan savings bank rate of interest leh ni 14 aia rei a awm chuan term deposit rate hman tur interest pek a ni ang.
- ii. ii. Extraordinary delay, i.e., ni 90 aia tam delay a awm chuan Term Deposit rate inmil aia 2% aia tam interest pek a ni ang.
- iii. In the event the proceeds of cheque under collection were to be credited to an overdraft / loan account-ah customer-in a pe ang a, loan account-a rate hman tur angin interest pek a ni ang. Extraordinary delays a awm chuan loan account-a hman tur rate aia 2% aia tam interest pek a ni ang.

Sum leh pai enkawl dan tur: Cash Management Services (CMS) hmangtu customer-te tan chuan bank leh customer-te inkara bilateral agreement-a thuthlung angin instruments lakkhawm a ni. Penalty, a awm a nih chuan, ram pahnih inremna thuthlung angin pek tur a ni ang.

1.10 Banking phalna nei lo thil tih avanga debit dik lo lo chhuak

Electronic transaction chungchanga thil tih loh, bumna thubuui zawng zawng tan a hnuaia mi hi tarlan a ni:

- Customer account-a staff member pakhatin bumna a tih a nih chuan, chutianga din a nih chuan Bank chuan a zat chu a pe let leh mai bakah, customer chu demur awm lovin a compensate ang.
- Bank emaw customer emaw pawhin an sual lo a, mahse a dik lohna chu system hmun dangah a awm a nih chuan Bank chuan customer hnenah Rs. 5000/- a ni. Chutiang compensation chu account dam chhungin vawi khat chauh pek a ni ang.

1.11 Customer-te'n phalna nei lo electronic banking transaction an report

Thuneihna nei lo electronic banking transaction chu a zau zawngin hetiang hian then a ni:

- i. Ka. Account dang (Bank chhung leh Bank pawn)-ah sum transfer a ni.
- ii. Credit / Debit card hmanga sumdawnna tih
- iii. Shopping mall-a Credit / Debit card hmanga sumdawnna
- iv. UPI hmanga thil tih, Prepaid card emaw Forex card emaw a ni
- Final resolution chu ni 90 chhungin transaction chi leh dilna dawn ni atanga tih a ni ang.

Chutiang thil tih zawng zawngah chuan compensation chu Bank's Customer Protection Policy angin a ni ang a, hei hi bank website-ah a awm ang.

Customer Protection Policy chungchanga thil hrang hrang

Policy chuan bank leh customer aiawha mawhpurhnate a tarlang a, hei hian thil dik lo tihna atanga lo chhuak liability phurrit (onus of liability) chu a enfiah a ni. Policy chungchang thupui (synopsis) chu a hnuaia mi ang hian a ni:

Bank chuan a hnuaia mite hi a enfiah tur a ni:

- Electronic banking hmanga sumdawnna him leh himna tur system leh kalphung mumal tak siam
- Customer lungawi lohnate rang tak leh lainatna nena hmachhawn
- Customer te chu SMS & a awmna apiangah electronic banking transaction atana E-mail alerts register turin tih ngei ngei tur a ni

- SMS thawn ngei ngei tur a ni a, a awmna apiangah electronic banking transaction atan E-mail alert thawn tur a ni
- Customer-te chu phalna nei lo electronic banking transaction a thlen veleh Bank-te hriattir nghal turin fuih
- Phone Banking, website (support section) IVR (dedicated helpline) leh Branch network hmanga phalna nei lo electronic banking transaction reporting siam awlsam
- Customer-in bumna a report chu pawm nghal a nih theih nan hmalak
- Customer hnen atanga phalna nei lo thil tih a nih veleh hma la nghal la, chhiatna dang a awm loh nan
- Bank chuan pawn lam intelligence hmangin emaw, a chhui mek lai emaw chuan, customer chu thil dik lo report-naah thil tisual nawn fo a nih thu a hriat chuan, customer's liability a puang mai bakah, hriattirna dik tak nen inzawmna chu a titawp bawk ang

Customer chuan a hnuaia mi hi a enfiah tur a ni:

- Account hawn hunah SMS & Email alerts dawng turin inziak lut ngei ngei tur a ni
- Mobile number, email ID & communication address thlak danglam a awm chuan Bank hnenah hriattir ngei ngei tur a ni
- Thil tha lo an rinhlelh emaw, hloh /rukbo a awm chuan card emaw account emaw block/hotlist
- Customer te chuan engtik lai pawhin account details, credit card number, PIN, CVV te chu mail, call emaw inbiakpawhna kawng dang hmangin tu hnenah mah an puang chhuak tur a ni lo va, an share tur a ni lo
- Internet banking & mobile banking atana password thuruk (confidentiality of password) hi engtik lai pawha enkawl tur a ni.
- Customer-te chuan password te chu him taka vawn a nih theih nan leh paper emaw, electronic device hman theiha record loh nan
- Customer chuan bank-in transaction message a trigger chu a check tur a ni a, a inmil lohna a awm chuan report nghal tur a ni
- Customer chuan hun bituk angin bank-ah documentation mamawh a thehlut tur a ni a, chuti lo chuan case chu customer liability hnuaiah khar a ni
- Statement of account enfiah fo tur a ni a, a inmil lo a awm chuan Bank-ah report nghal tur a ni
- Passbook pek chhuah a awm chuan a hun hunah update thin tur a ni
- Crossed / account payee check a theih ang anga pek chhuah nise
- Blank check-ah hian sign loh tur a ni a, customer-te chuan an specimen signature chu pass book-ah emaw check book-ah emaw record tur a ni lo
- PIN & password te hi tihdanglam reng tur a ni

Customer's Liability chungchang tawi te te

Communication dawn ni atanga fraudulent transaction report tura hun hman	Customer-te mawhpurhna (₹) a ni.	
☐ Hnathawh ni 3 chhungin	Zero Liability a ni	
☐ Hnathawh ni 4 atanga ni 7 chhungin	SB account dang zawng zawng	
	Account chi hrang hrang	Liability sang ber (₹) a ni.
	BSBD Account hrang hrangah a awm	5,000
	SB account dang zawng zawng Prepaid Instruments & Gift Card/Forex Card Current/Cash credit/OD accts. of MSMEs Kum khata average balance (bumna thlen hma ni 365 chhunga) nei mimal Current Account/Cash Credit/OD accts/ Rs.25 lakh thleng tihltlem Credit Card-ah hian limit thleng a awm Rs. 5 lakh a ni	10,000
	Current/Cash Credit/OD account te, Credit Card te pawh a awm thei bawk limit aia tam Rs. 5 lacs a ni	25000

Hnathawh ni 7 piah lamah	Full Liability a ni Mahse, customer chu Rs.5000/- limit thleng emaw, transaction value, a hniam zawk emaw, Bank's angin account dam chhungin vawi khat chauh compensation pek tur a ni Board chuan compensation policy a pawm
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A chung a kan sawi tak hnathawh ni zat hi customer home branch hnathawh dan angin chhiar tur a ni a, inbiakpawhna dawn ni pawh a tel lo ang.

2.12 Bank's agent-in Code a bawhchhiat

Bank aiawh / courier emaw DSA emaw chuan thil dik lo a ti emaw, Bank-in a duhthusamin a pawm Code of Bank's Commitment to Customers bawhchhiaa thil a ti emaw tih customer hnen atanga complaint a dawn chuan Bank chuan a la ang

complaint chhui leh enkawl dan tur leh direct financial loss (a awm a nih chuan) customer-in a rulhna tur step \ha tak tak, customer-in a hloh avanga supporting document dik tak a pek phawt chuan. Hei hi Axis Bank staff ten Third Party Product an hralhnaah pawh hman theih a ni.

2.13 Co-operative Bank-te 'at par instruments' hmanga sumdawna

Bank hian a bank dangte enkawl current account-a check lakte chu a chawimawi dawn lo a, cheque pek chhuah atanga sum pek dan tur ruahmanna siam a nih loh chuan. Cheque hi a account atanga pek chhuah a nihna co-operative bank chuan sum pek dan tur ruahmanna felfai a awm loh chuan check neitu hnenah pawisa pek loh / pek tlai a nih chuan a rul ang.

2.14 Securities / Documents / Title deeds tihchhuah hun sawn (securities/ title deeds hloh) .

Bank hian lender-te liability principle a hmang a ni. Lender's liability chungchanga kaihruaina leh Code of Bank's Commitment to customers, Bank-in a pawm danah chuan Bank chuan loan latu hnenah, a in luah man securities / documents / title deeds zawng zawng, a zawng zawng a pek let atanga ni 15 chhungin a pe kir vek ang dues inremna emaw contract emaw, principal amount, interest, EMI, costs, service charges leh sum dang pek tur zawng zawng te pawh a tel. Hei hi Bank atanga loan latuin a hman theih loan / overdraft / financial facility dang hnuia outstanding a awm loh vang a ni.

Mortgage loan atan chuan Bank-in loan a hman lai khan customer-in securities / documents / title deeds a pekte chu a dah dik loh chuan, certificate a pe ang a, chutah chuan

- i. Ka. securities/ documents / title deeds te chu dah dik lo a nih thu
- ii. Bank senso hmanga document duplicate, etc. lakna hmangin customer hnenah tanpuina zawng zawng a pe chhuak ang

A hnuia thil awm danah hian Borrower(s)/ Guarantor(s) hnenah compensation pek a ni lovang:

- i. Ka. Force Majeure thil thlengte
- ii. Borrower(s)/ Guarantor(s) lam atanga tikhawtlai a awm chuan. Entirnan, e.g. Borrower(s)/ Guarantor(s) tu pawh awm lo emaw, mi pakhat a nihzia finfiahna tur Identity Proof mamawh loh emaw a nih chuan.
- iii. Borrower(s)/ Guarantor(s) ten an residential/ mailing address/ phone number an thlak a, Bank an hriattir loh a, Bank-in original title of documents lakkhawmna tur a biak theih loh chuan. (Phone, lehkhaw emaw, emaw hmanga hriattirna

Borrower(s)/ Guarantor(s) tu pawh hnena email thawn chu Borrower)/ Guarantor zawng zawng hriattirna anga ngaih a ni ang).)

Bank-in Borrower(s)/ Guarantor(s), legal heirs, executor, successors, joint owners/ holder(s), etc. hnen atanga inter se disputes leh/ emaw title documents te chu pe lo emaw, chutiang baw chu mi (mi) bik hnena hlan lo emaw, etc. Bank chuan an buaina chinfel turin a hriattir ang a, chumi hnuah chuan chutiang title document tihchhuah emaw, lak emaw dilna inzawmkhawm, a kaihnawih zawng zawngte sign-na nen Bank chu a pan ang thuneitu/ court atanga thupek tul. Chutiang hun thleng chuan Bank chuan title document te chu Borrower(s)/ Guarantor(s) hnenah (a awm dan azirin) a pe chhuak thei dawn lo va, eng party pawhin a pe thei lo vang.

2.15 ATM hmanga thil tih hlawhchhamte credit pek hun sawn

Bank chuan ATM hmanga thil tih hlawhchhamte chu thil tih ni atanga calendar ni 5 chhungin pro-active reversal a siamsak ang. Bank lam atanga hun bituk chhunga thil tih dan tur a tihdanglam loh chuan Bank chuan calendar ni 5 aia rei a tikhawtlai ni khatah INR 100/- a pe ang.

ATM transaction hlawhchham chu rinhlel a nih chuan (a sawi tawh angin Banks logs & records awm angin) emaw, transaction hlawhtling mahse customer-in a la inhnialna a awm chuan Bank chuan a hlawhchham zat chu a reverse ang transaction, customer hnen atanga claim / dispute a dawn veleh leh claim/ dispute dik taka finfiah a nih veleh, Bank chuan transaction ni atanga calendar ni 5 aia rei a tikhawtlai ni khatah INR 100/- compensation nen sum chu a credit ang customer-te account-a sum dah luh ni.

Inhnialna a awm chuan, chu chu partial failure / dispensation nena inzawm a ni a, Bank chuan thil tih leh record dangte a chhui hnuah, inhnialna awm zat chu customer account-ah a dah ang a, inhnialna a awm atanga Calendar ni 5 chhungin compensation of INR 100/- chu thil tih ni atanga customer account-a sum dah luh ni thlenga calendar ni 5 aia rei ni khatah INR 100/- a ni.

2.16 IMPS/ UPI transaction hlawhchhamte credit pek hun sawn

IMPS / UPI (P2P) transaction hlawhchham a nih chuan, remitting customer account atanga debit ni mahse beneficiary account atanga credit a nih loh chuan (transfer of funds), beneficiary bank chuan calendar 1 chhungin transaction hlawhchham chu a reverse ang thil tih ni atanga ni (T+calendar1). In event a nih chuan IMPS/UPI transaction hlawhchham tawh reversal hun sawn a nih chuan

a sawi hun chhung piah lamah beneficiary bank chuan a sawi hun chhung aia rei ni khatah INR 100/- zangnadawmna a pe ang.

He compensation hi remitting customer-in UPI/ IMPS transaction hmanga beneficiary dik lo hnena sum a transfer a nih chuan hman theih a ni lo vang.

UPI (P2M) transaction hlawhchham a nih chuan, remitting customer account atanga debit ni mahse merchant location-ah transaction confirmation a dawn loh chuan, beneficiary bank (acquiring bank) chuan calendar ni 5 chhungin transaction chu auto-reversal a ti tan ang thil tih ni (T+ calendar5) a ni. UPI transaction hlawhchham tawh chu tihdanglam hun tikhawtlai a nih chuan a sawi hun chhung aia rei a nih chuan, beneficiary bank chuan ni khatah INR 100/- chu a sawi hun chhung aia tam compensation a pe ang.

2.17 Card hmanga thil tih hlawhchhamte credit pek hun sawn

Card to card transfer transaction hlawhchham, card account atanga debit ni mahse beneficiary card account atanga credit a awm loh chuan, transaction hlawhchham atanga sum hmuh chu transaction ni atanga calendar ni 1 chhungin initiating card ah reverted tur a ni (T+ calendar1) a ni. Card to card transaction failed reversal hun tiam chhunga tikhawtlai a nih chuan beneficiary bank chuan ni khatah INR 100/- compensation a pe ang.

Point-of-sale (PoS / Card awm) leh e-commerce (card awm lo) transaction hlawhchham a nih chuan, account atanga debit ni mahse merchant location-a confirmation dawn loh i.e., charge-slip siam a nih loh chuan, transaction chu transaction a nih atanga calendar ni 5 chhungin auto-reversed a ni ang (T+ calendar5). PoS transaction hlawhchham tawh tihdanglam hun sawn hlat chu T+5 calendar days aia rei a nih chuan, beneficiary bank chuan a sawi hun chhung aia ni khatah INR 100/- compensation a pe ang.

2.18 Aadhaar Enabled Payments systems (AEPS) hmanga thil tih hlawhchhamte credit pek hun sawn hlat

AEPS transaction hlawhchham a nih chuan, customer te account atanga debit ni mahse merchant awmna hmunah confirmation dawn loh emaw, customer account atanga debit ni mahse beneficiary account atanga credit a nih loh chuan acquiring bank chuan 5 calendar chhungin credit adjustment chu a tan ang thil tih ni atanga ni (T+ calendar 5). Credit adjustment tan hun sawn hlat chu T+5 calendar days aia rei a nih chuan, beneficiary bank chuan a sawi hun chhung aiin ni khatah INR 100/- compensation a pe ang.

2.19 Aadhaar Payment Bridge System (APBS) hmanga thil tih hlawhchhamte credit pek hun sawn hlat

APBS transaction hlawhchham a nih chuan, beneficiary's account-a credit a nih loh chuan, acquiring bank chuan transaction a nih atanga calendar ni 1 chhungin reversal a tan ang (T+1). In event-ah chuan,

credit adjustment tan hun sawn hlat chu T+1 calendar ni a sawi hun chhung aia tam a nih chuan, beneficiary bank chuan a sawi hun chhung aiin ni khatah INR 100/- compensation a pe ang.

2.20 National Automated Clearing House (NACH) thil tih hlawhchhamte credit pek hun sawn

Beneficiary bank chuan T+1 calendar ni chhunga uncredited transaction chu reverse turin a ti. T+1 calendar ni piah lama tlai a nih chuan Bank chuan ni khatah @ Rs 100 a compensate ang.

2.21 Prepaid Instruments- Card/Wallets hmanga thil tih tan tawhte beneficiary account-a credit pek hun sawn

Offus-a thil tih dan- Transaction hi UPI, card network, IMPS, etc. ah a ride dawn a, a awm dan azirin a ride dawn a ni. System hrang hranga TAT leh compensation rule hman tur a ni.

On-Us hmanga thil tih a ni - PPI debit ni mahse merchant location-ah transaction confirmation a dawng lo. T+1 calendar ni-ah reversal tih tur a ni. T+1 calendar ni hnu lama tikhawtlai a awm chuan customer hnenah ni khatah @ Rs.100 pek tur a ni.

2.22 Duplicate draft tikhawtlai avanga interest pek

Duplicate draft chu a lei tu hnenah indemnity tling tak atanga pek chhuah a ni ang. Bank chuan chutiang dilna a dawn atanga hnathawh ni -15 chhungin customer hnenah duplicate draft (Bank atanga lak chhuah) a pe ang.

Hun bituk aia rei a tikhawtlai chuan Bank chuan fixed deposit of corresponding maturity-a hman tur rate hmangin customer chu a compensate ang. Chutiang compensation chu fixed deposit atana hman tur rate-in hun bituk aia tam ni zat atan pek a ni ang.

Hei hi duplicate demand draft dilna chu a lei tu emaw, beneficiary emaw-in a siamnaah chauh hman tur a ni ang a, third party endorsement-ah chuan hman a ni lo ang.

2.23 Credit Card hmanga thil tih / charges

Bank chuan a dawngtu remtihna tel lovin credit card a pe tih a hriat chuan Bank chuan charges chu a reverse nghal mai bakah, hemi chungchanga charge reversed hlutna aiin a let hnih vel zet chu a dawngtu hnenah demur awm lovin compensation a pe bawh ang. Charge-ah hian card-a thil tih loh leh chutiang charge chu customer hnen atanga lak let tak tak a nih lai pawha customer hnena lak chhuah charges chauh a tel ang.

Credit card kalpui dan chungchangah customer-te'n dik lo anga an report, sumdawng establishment-a Chiang taka sawi ngai thilte chu VISA/MasterCard International-in Chargeback dan a siam angin kalpui a ni ang. Bank chuan sawifahna leh a tul chuan documentary evidence chu customer hnenah ni 60 chhungin a pe ang a, chu chu inhnialna/protest chu thil tih ni atanga ni 60 chhunga tihchhuah a nih a, charge slip awmna tur hmun zawna atana pawisa mamawh chu pek a nih phawt chuan.

2.24 3rd party thil siam hralh dik loh

Bank-in third party product a hralh dik loh emaw, thil dik lo a tih emaw, Bank-in Code a siam bawhchhiaa thil a tih emaw nia sawiin customer hnen atanga complaint a dawn chuan, complaint chu chhui Chiang turin hma a la ang. Bank chuan a staff-te'n an hralh dik loh case a hriatchhuah chuan issue nasat dan azirin disciplinary action a kalpui ang a, customer chu a remchan dan angin a compensate ang

3 Compensation pek tur

Compensation chu a nghawngtu transaction back-valuation hmanga effect hmuh chu replicate-in pek tur a ni a, compensation sumte chu regulator-in a bik taka a sawi a nih chuan, a ruat angin compensation zat tak tak chhut chu customer hnenah a tel ve ang thil tih hlawhchham atanga sum hmuh nen.

He Policy-a tarlan angin compensation hi customer hnenah pek tur a ni a, chu chu thil tih loh emaw, commission emaw eng pawh Bank-a direct-a tih theih a nih chuan a ni.

Claim engmah ngaihtuah a ni lovang, eng dinhmunah pawh, qualitative aspects, reputation damages, society-a image hloh, sumdawwna hloh, sum lakluh hloh, etc.

Compensation pek tur zat hi Bank-a lekhahu-a sum awm zat atanga lo chhuak customer-in sum a hloh tak taknaah chauh tihkhawtlai a ni a, engti kawng pawhin, a chunga service hrang hrang pekte tana tihkhawtlai sang ber thlenga tihkhawtlai a ni.

Bank chuan Policy angin compensation eng emaw zat a pek tur a nih chuan, chutiang bawh chu complainant hnenah chhui zawh a nih atanga hnathawh ni 7 chhungin emaw, regulatory guidelines-a Chiang taka tarlanna hmunah emaw, thil tih hlawhchham zat nen a pek tur a ni.

4 Force Majeure a ni

Bank chuan customer-te chu credit tihkhawtlai/service eng pawh a awm loh chuan, thil thleng tur ruahman lawk loh (civil commotion, sabotage,

accident, kangmei, thilsiam chhiatna emaw "Pathian Thiltih" dang emaw, indona, Bank-a thil awmte emaw, a correspondent bank(s) emaw chhiatna, inbiakpawhna hmanraw pangngai emaw, lirthei chi hrang hrang emaw awm lohna, etc.) thunun theih loh Bank chu service delivery parameter tarlan chhunga a mawhpurhna hlen chhuah lohna tur a ni.

5 Customer te mawhpurhna

Check book, passbook, card, PIN, check book, passbook, card, PIN, uluk taka pek chhuah check emaw, security information dang emaw venhimna nei lo taka kal leh "Tih tur leh tih loh tur" zawm loh avanga customer-te hnena hloh tur chu Bank chuan a mawhpurtu a ni lo vang " Bank-in a tihchhuah, Bank-in customer-in a hriattir hma loh chuan."

Customer chuan dik lo taka thil a ti a,/ emaw, enkawlina mumal nei lovin a che a, chu chuan a hloh phah a ni. PIN hloh hman dik loh avanga hlohna, password emaw thuruk tihchhiatna avanga hlohna thlengte pawh Bank-in a mawhpurhna a la lo vang a, chutiang hloh/inremna chu Bank hriattir a nih hma leh a hman dik loh venna tura hma a lak hma loh chuan.

5.12 Positive Pay chungchang chipchiar taka thehluh

- Bank chuan cheque man Rs.50,000 & a chung lam cheque pek chhuah a nih laia check details thehluh theihna tur Positive Pay platform a enable a ni. Thil dik lo eng pawh a awm a, drawer's signature leh check leaf chu a dik a, positive pay details chu customer-in a thehlut loh chuan Bank chuan customer chu a compensate tur a ni lo. Chutiang hunah chuan RBI chuan CTS Grids-a Panel for Resolution of Disputes (PRD) mechanism hnuaiah complaint a ngaihtuah dawn lo. For e.g., Customer chuan payee hming emaw amount hrang hrang hmangin check chu a pe chhuak a, fraudster chuan heng details te hi a thlak danglam a, cheque clear lai hian Bank's end atang hian lapse a awm lo.

- RBI chuan member Bank-te chu check value Rs.5,00,000/- leh a chunglam a nih chuan Positive Pay details chu tih ngei ngei tur a ni (RBI Circular No. RBI/2020- 1/41/DPSS.CO.RPPD.No. 309/04.07.2005/2020-21 September ni 25th, 2020-a tihchhuah a ni ang). Mahse, Bank chuan he clause w.e.f. 01.09.2021 post which customer chuan check value Rs.5,00,000/- & a chunglam a nih chuan Positive Pay details a thehluh ngei ngei tur a ni. Cheque man Rs.5,00,000/- & a chunglam tan Positive Pay details a awm loh chuan (i.e., customer-in details a thehluh loh avangin), check chu check chu presenting Bank-ah present through a nih hunah pek kir leh a ni ang CTS clearing a ni.

6 Sawrkar Investment Products, Pension Scheme (APY leh NPS) leh Pension

PFRDA atanga kaihraina vide Circular No. PFRDA/02/05/104/0001/2017-Rns-POPs dated 15th September' 2017 angin POP zawng zawng hian Customer dilna tihfelna hun bituk an zawm vek a ngai a ni. Dilna chu New Account hawn / Subsequent Contribution / Shifting PRAN request / exit request / customer dilna chi dang eng pawh a ni thei. Service Request list chu timeline neiin PFRDA-in a ruat angin a tarlang a, a tikhawtlai a nih chuan compensation pek tur nen a tarlang bawh.

Tikhawtlai a awm chuan POP hian customer hnenah rate ruat angin compensation a pe tur a ni a, chu chu Customers PRAN-ah a credit tur a ni.

Chutiang tikhawtlai data chu Senior Management hnenah a hun hunah puan chhuah a ni ang a, chutiang bawh chu CSCB-ah pawh hlan a ni ang.

Central Pension Accounting office atanga kaihraina angin vide Circular **RBI/2021-22/08 DGBA.GBD. No. S-1/31.02.007/2021-22** dated **17th May 2021**, Agency Bank zawng zawngin Pension pekchhuah dan tur ngaihtuah hun bituk an zawm a ngai a ni.

A tlai a nih chuan Pension petu bank-te chuan pension/ arrears credit-na a tikhawtlai chu pensioner hnenah pek hun tur a thlen hnua a tikhawtlai avangin kum khatah fixed interest rate 8 per cent-in an pe tur a ni a, compensation chu pensioner-te hnenah pek tur a ni account automatically-in pensioner hnen atanga claim engmah awm lovin bank-in revised pension/ pension arrears credit a pek ni vek khan, October 1, 2008 atanga pension pek tlai zawng zawng chungchangah.

Compensation hi Central Pension Accounting office-a Circular RBI/2021-22/08 DGBA.GBD-a rate tarlan angin chhut a ni ang. No. S-1/31.02.007/2021-22 ah hian a awm a. Pawisa pek hun tur a thlen hnua tikhawtlai a nih chuan kum khatah fixed interest rate zaa 8-a chhut a ni a, compensation chu pensioner account-ah dah a ni ang.

7 Thuchhuah siamna clause

Heta a chungah thu awm zawng zawng hi awm mah se, a hnuaia thil thlengah hian Bank chuan compensation engmah a pe lovang.

- I. Bank dang nena at par payment agreement siam zah lohna, non- funding leh security zawm vang.
- II. Bank thunun theih loh thil avanga sumdawnna kalpui loh avanga tikhawtlai chu chutiang thil thlengin a huam chung hun chung chu tikhawtlai etc. chhiarna atan paih a ni ang.

III. Thubuai te chu sub-judice leh Court, Ombudsman, arbitrator, Sawrkar hmaa pending a nih chuan leh matter stay due to hold a nih chuan.

IV. Customer-te'n Credit Card hmanga sumdawnna an inhnialna chu VISA/MasterCard International/Rupay (NPCI)-in Chargeback dan a siam angin a buaipui ang. Bank chuan ni 120 chhungin customer hnenah hrilhfiarna leh a tul chuan documentary evidence a pe ang.

8 Policy siamthat/siamthat: 1.1.

Bank chuan he Policy hi a remchan dan angin leh a remchan dan angin siamthat/siamthat theihna a nei a ni. Amaherawhchu Bank chuan kum tin Policy hi ennawn a tum ang.

Last Reviewed – June, 2022