

Customer Rights Policy

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Background:

Khariddar ke hey Kendra rakhiya toh pasta majote ekta saar bichar dhara asee benk laga. Etuh benk Kariddar laga anubhav ke khusi aro hodai rishta rakhibole mahattv deh . Axis benk toh diktar paile janai diya laga rasta ekta bhal regulator guidelines teh hey bonaishe.

Objective:

Khariddar laga right policy toh manukhan laga prati ki sachai aro zimedari asee etuh ke ekdum bhal bora mane. Taihan laga policy hoile matlab toh sob saman aro sewa di asee Axis benk bora nahoilebi taihan laga agents haan, counter bora dilebi, phone teh bhi, aro post bora, naiba bachit kuribo parilaga electronic devices bora, Internet teh, sob method toh parijabo chulabole.

Coverage of the policy:**Right to Fair Treatment:**

Upar di right laga pursuance teh, Axis benk laga will -

- a. Bhal aro hosa banking adat uthabole komti standard ke piche jabole garhak logot
- b. Sachai aro equitable rishta benk grahak laga majote ageh borabole.
- c. Benk laga staff haan ke bhal bora aro thik train kuribole grahak nimite.
- d. Staff members haan etuh bhi khayal kure ki grahak haan laga business promptly aro courteously saidishe.
- e. Sob grahak ke bhal aro fair bora treat kure kuntu ke bhi discriminate nakure gender, umar, biswas, caste, literacy, economic status ability etc teh. Axis benk nahoilebi, ekta bhal scheme, bastu gharak haan ke special design kuriya laga target market group teh, naiba defensible commercially acceptable economic rationale thake grahak differentiation nimite. Benk toh schemes thakibo pare saman bastu laga affirmative action nimite jaise mahila nahoilebi backward classes karone. Eneka schemes/ bastu unfair discrimination teh tantamount nahi. Etuh laga rationale scheme karone nahoilebi terms laga toh benk haan hey somjhai dibo kitiya bhi lagiya samai teh.
- f. Bastu aro sewa diya time Upar teh likhiya principal toh applied thakibo.
- g. Bastu aro sewa toh ekta relevant kanun aro regulations teh accordance thakibo.

Bank laga endeavor thaki jabo grahak ke hassle free aro fair treatment dibole, aro benk bhi taihan laga grahak toh courteously aro sachai teh behave kuribole expect kure benk laga kam kuriya samai teh .

Bank's internal Grievance redressal machinery ke approach kuribole benk toh utsa boraina etuh benk laga endeavour asee koi asee aro alag alternate forums ke approach toh benk laga pura remedies under bank's internal grievance mechanism exhaust huwa picheteh teh hey kuribi koi asee.

Right to Transparency, Fair and Honest Dealing:

Upar di right laga pursuance the, Axis benk laga will -

- a. Complete Transparency bonaina grahak ke bhal understanding ki tai pariya reasonably/ fairly bank logot expect kuriya laga benk hey ensure kure.
- b. Ethical principles of equity, integrity and transparency grahak logot deal kuriya samai teh bank haan dhyan rakhe.
- c. Grahak ke sapha samachar dibole bastu aro sewa laga, terms aro conditions haan toh, aro interest rates/ sewa charges ekdum saral bhasha phat bora bujubole, aro khafi samachar grahak ke dibole taihan bhi reasonably thik choice bastu laga kuribo paribole.
- d. Ekta fair terms aro conditions ensure kuribo paribole aro respective rights, liabilities, aro obligations haan set up kuribole, plain saral bhasha teh hobo paribole.
- e. Kiba risks thakile mane jonai dibole bastu logot associated thaikya aro kunba features grahak karne disadvantage huwa. Most important Terms and Conditions (MITC) bastu logot associate thakiya nahoilebi sewa toh grahak laga notice teh anindibole bastu diya samai teh. Grahak haan laga terms toh bhabisya laga choice ke rukhabole naparibole ensure kuribo.
- f. Samachar interest rates, fees aro charges teh provide kure branch laga notice board the, nahoilebi website the, nahoilebi help- line help-desk teh aro Grahak ke lagile samai the Samachar bhi di deh directly.
- g. Tariff Schedule toh website www.axisbank.com teh dikhai dibo aro ekta copy toh available kuridibo sob branch teh grahak laga perusal teh. Aro etuh logot the 4 benk taihan laga branch teh notice toh dalidibo Tariff schedule branch teh.
- h. Details toh di dibi, tariff schedule the, charges laga ene asee koile, etuh toh bastu aro sewa grahak bora chuni luwa ke applicable asee.

- i. Grahak ke Samachar dibole terms aro conditions teh kiba bodli kuri laga thakile niche di thakiya channels teh revised terms aro conditions laga ekta mahina pohila effective hobole.
 - Letter
 - Statements of account
 - SMSs
 - E-mail
- j. Kiba bodli kuribo koile ek mohina ageh teh bonabole ensure kure prospective effect logote. Benk haan change kuridishe grahak ke notice nakurina aro etuh grahak karone favorable asee koile, 30 din bithorte eneka change toh notify kuridibo koina bhi jonai di asee. Eneka change toh grahak karne adverse hoile mane, prior notice toh komti the bhi 30 din bithorte bonaidibo aro grahak ke options toh provide kuri dibo, account toh bon kuribole nahoilebi alaga account the switch kuribole ene uku revised charge toh pay nakurina 60 din laga notice bithorte. 60 days laga notice toh par hoi jaile mane toh, change toh effect kuri pare bhal bora bhabina kotah applicable asee tateh kuribo.
- k. Kiba penalties haan thakile Samachar provide kuri deh etuh non- observance laga / breach terms aro conditions laga teh bastu ke governing kuriya haan/ sewa grahak choose kuriya haan
- l. Public domain teh dhalidiya/ Notice board teh Bank's policies laga deposits, Cheque jama I kuriya toh, Grievance Redressal, Compensation aro dues jama kuriya aro Security Repossession, Grahak haan laga rights haan, Grahak policy ke bochabole, and Disabled / Senior citizens haan ke facility diya haan.
- m. Pura kosish kuribo kiba bastu laga staff haan bhal bora trained thakibole etuh relevant information haan provide kuri dibole grahak ke Pura bora, correct bora aro honest bora.
- n. Ekta diya samai the applicant logot baat chit kuribole laga ensure kure benk bora decide kuriya nishena acceptance laga/ non – acceptance applicants submit kuriya haan bastu logo karone/ sewa haan toh likhat the janai dibole reasons accept nakuribole laga/ application toh decline kuri laga. Eneka period toh benk laga website the notify kuri dibo aro bastu laga application bhi.
- o. Relevant grahak logot unambiguously baat chit kuribole laga segments information:
 - Particular product laga discontinuation
 - Products availed laga changes teh
 - Office relocation haan
 - Working hours the changes haan
 - Telephone number laga change haan
 - Kiba office laga nahoilebi branch bon kuribole laga ageh bora suchna komti hoilebi 30 days pohila dibo lage laga.

Benk toh affirm Kure disclosure information laga on – going process toh bastu laga lifecycle bora/ rishta toh diligently follow hobo. Benk toh sob possible thakiya toh use kuribole ensure kuri asee

Communication laga channel haan, website ke include kurina, sob information changes laga grahak ke jonai dibo.

- p. Grahak ke advise dibole laga rights aro regulations haan niyam aro kanun teh include thakiya haan report dibole laga jarurat ke include kurina kiba critical incidents haan grahak suspect, discover nahoilebi encounter kuriya laga.
- q. Benk laga staff members haan ensure kuribo, grahak approach kurile bastu nahoilebi sewa lobo koile, sob relevant information bastu/ sewa laga provide kuri dibo/ aro ekta disha informational resources laga the provide kuridibole market the ekki bastu thakiya haan ke ekta view thakibole grahak haan informed decision bonaina.
- r. Ekta grahak laga rishta terminate nakurina ene reasonable nahoilebi contractual prior notice nadiya tak
- s. Grahak ke tai laga assist kuribole sob phane bora manage kuriya, financial rishta haan provide kuriya regular input benk laga realms teh jaise account statements haan/ passbooks haan, alerts, samai bora information bastu laga performance teh, term deposit maturity etc
- t. Sob marketing aro promotional saman haan sapah aro misleading nakuribole ensure kure
- u. Grahak ke physical jokhom bora dhamki nadibole, influence ke exert kuriya nahoilebi behaviour toh resasonably nabhabi laga harassment mani lobo. Normal appropriate business practices haan ke normal adherence bora mane.
- v. Fees/bastu aro tailaga structure toh unreasonable asee grahak karne etuh ensure kuriya

Right to Suitability:

Upur di right laga pursuance teh, Axis benk laga will -

- a. Thirty party laga bastu toh bechibole khali authorized thakile hi paribo. Benk toh ekta board approved kuriya policy marketing aro distribution laga regard teh third party laga financial bastu sale karne suitable assess mani lobo
- b. Endeavour bastu aro sewa toh nahoilebi ki grahak laga need ke appropriate asee aro grahak laga Sfinancial standing ke inappropriate asee aro understanding etuh assessment laga toh make sure kuri lobo. Eneka assessments haan toh appropriately records the document kuri lobo
- c. Grahak ke compel nakuribo third party ke subscribe kuribole quid-pro-quo benk bora diya ene kiba sea haan toh

- d. Bastu bikiri huwa haan aro sewa diya haan, tisa party bastu ke somalit kurina, extant kanun aro regulations logo accordance thakibole ensure kuribo.
- e. Grahak ke tailaga responsibility haan jonaina promptly aro sachai bora sob relevant reasonable thakiya Samachar benk bora bisari laga toh enable kuribole, bastu laga suitability toh grahak ke determine kuribole.

Right to Privacy: privacy laga right toh

Upar the di thakiya laga will ke pursuance di laga-

- a. Grahak laga nigi information ke private aro confidential treat kuribole (Grahak banking moihan logot nakuriya hoi jailebi), aro, ekta general rule nishena, eneka information haan alag manu ke najoibo/ Institutions laga subsidiaries haan bhi/ associates, tie-up institutions haan etc. kuntu maksat karone unless:
 - Grahak haan authorized kure eneka disclosure likhawat teh explicitly disclosure kuribole.
 - Disclosure toh kanun/ regulation bora compelled asee
 - Benk toh ekta duty asee public ke disclose kuribole i.e. public interest teh
 - Benk toh tai laga interests toh disclosure laga madhiyam teh bochabole pare.
 - Eneka default disclosure information credit kuribole company aro debt collection agencies regulatory mandated business asee
 - Credit companies haan logot loans, credit card etc laga information share kure
- b. Grahak laga personal information toh share nakuribole en marketing purposes hoile bhi, grahak hey etuh ke authorized nakuriya tak
- c. Telecom Commercial Communications Customer Preference Regulations,2010 haan logot adhere grahak adhere kure (National Customer Preference Registry) Telecom Regulatory Authority of India bora issued, grahak logot communicate kuriya samai teh

Right to Grievance Redressal and Compensation:

Upar di right laga pursuance teh, Axis benk laga will ensure kuriya -

- Sympathetically aro expeditiously bora sob golti jah kam deal Kure
- Mistakes promptly correct Kure
- Ene Charge kunba galti bora lagaina thakile hatai diya
- Kunba financial loss karne direct compensate kuriya grahak bora hey lapse kurina thakiya, compensation benk laga taraf bora hoi jabo

Axis benk aro bhi -

- a. Grahak ke compensate kuriya kuntu financial loss hoilebi grahak bora hey lapses rakhi dina incurred huwa haan, Benk laga compensation policy bora hey hobo
- b. Public domain teh rakhibi compensation policy delays toh / conducting lapses haan bhi/ Customer transactions haan diya samai teh settle kuriluwa aro Agreed terms contract logot accordance bonaina
- c. Robust aro responsive grievance redressal procedure toh ensure kure aro grahak haan grievance resolution authority ke approach kuriya toh clearly indicate asee.
- d. Grievance redressal laga mechanism toh easily accessible bonaishe grahak karne
- e. Kineka grahak haan complaint dhalibo paribo laga advice diye, Kun karone complaint toh di asee, kitiya reply toh expect kure aro ki kuribo lage grahak toh satisfied huwanai koile tailaga outcome logot
- f. Nam, address aro contact kuribole laga details toh dhalibi grievance redressal Authority ke/ Nodal Officer ke. Samai toh kiman dibole asee complaint resolution karne toh sapah bora display kuridibo/ etuh toh sob sewa delivery laga jaga teh accessible hobo.
- g. Complainant ke escalate kuribole tailaga complaint option toh Samachar di dibo banking laga ombudsman ke ekta di thakiya laga samai the complaint toh redressed huwanai koile.
- h. Public domain teh rakhibo pare Banking Ombudsman Scheme laga Samachar toh
- i. Contact points haan nam aro contact details banking ombudsman dhalidibo kuntu jurisdiction teh Benk laga branch toh thaki asee.

Grahak rights policy laga aspects:

Aro, Axis benk niche likhi thaka ke ensure kuribo:

- Sob formal complaints haan toh acknowledge kure(electronic means bora complaints diya haan bhi) tinta working din teh diya haan aro kam toh resolve kurilobo reasonable samai the, tista din bithorte(escalation aro examination laga samai bhi include kurina complaint highest ranking internal official bora kuriya haan grievance redressal karone zimedar ase). Tista din laga samai toh hoile mane ginti toh lagiya laga Samachar grahak logot pah picheteh hey kuribo
- Banking Ombudsman scheme laga details toh grahak ke provide kuribo complaint resolution karone titiya jab tai resolution dispute laga ke satisfy huwanai koile, nahoilebi dispute handling process laga outcome logot.

In addition, the Bank will ensure following: Eki logot benk toh etuh following toh ensure kuribo

- Sapha the janai dibo pariya laga khota toh Khariddar haan rishta bona samai the, kiba ghata hoile Benk uku lena dena nathakibo, eneka sob parties laga ahdhikar aro zimedari somalit asee. Kunba saman bhal bora cholinai specify kuriya nishena nahoilebi kiba golti hoishe koile. Hoilebi, benk toh kiba ekdum hey rukhabole napara laga prakarti laga paristhiti teh huwa ghata laga uttaradaayee nalobo(jaise market the ahiya badlav haan, saman laga pradarshan market laga variables haan, etc.)
- Grahak laga refund joldi kurideh kunu bhi badha nahina, doubt toh dikhabole naparile disputed transaction the(interest/charges logot) benk laga compensation policy hisab the hobo.

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