

Nagrik Sahakari Bank Maryadit Vidisha

Citizen's Charter

A. Customer service information:

- Nomination Facility is available on all deposit's accounts.
- If a banknote tendered here is found to be counterfeit, we will issue an acknowledgement to the tenderer after stamping the note.
- Check your cash before leaving cash counter.
- Please refer to our cheque collection policy for the applicable timeframes for collection of local and outstation cheques.
- For satisfactory accounts, we offer immediate credit of outstation cheque upto 5000.

B. Service charges:

Sr. no	Type of Account	Minimum Balance Requirement (Rs.)	Charges for non-maintenance thereof (Rs)
1	Savings Account	1000	Calculation on short fall, Maximum charge – 354
2	No-Frills Account	Nil	Nil

C. Grievance Redressal:

- If you have any Grievances/complaints, Please approach as per attached Grievance list.
- If your complaint is unresolved at the branch level, you may approach our Head Office.
- If you are not satisfied with our grievance redressal, you may approach the Banking Ombudsman at :-

Shri V K Nayak C/o Reserve Bank of India Hoshangabad Road Post Box No. 32, Bhopal-462 011 STD Code: 0755 Tel. No. 2573772 2573776 2573779

Email :- cms.bobhopal@rbi.org.in , Website: <https://cms.rbi.org.in>

Missed call to 14440.

D. Other Services Provided:

- We open "No frills" accounts
- We offer SSI loans
- NEFT/ RTGS services
- DDS (Daily deposit services)
- Mobile Banking & UPI services

E. Information Available (Please approach "May I Help You" Counter)

- All the items mentioned in point (A) to (D) above.
- The Citizen's charter for Currency exchange facilities.
- Time norms for common transactions.
- Policy documents relating Cheque collection, Grievance redressal mechanism, Security repossession and compensation.
- The complete service charges, including services rendered free of charge.



नागरिक सहकारी बैंक मर्यादित विदिशा

बैंक भवन, तिलक चौक, विदिशा (म०प्र०) 464001

फोन— 07592— 237500, 405982 nagrik_bank@nsbvidisha.bank.in

TIME NORMS FOR COMMON BUSINESS TRANSACTIONS

S.NO.	COMMON BUSINESS TRANSACTION	TIME NORMS
1	ENCASH OF CHEQUES	5-8 MINUTES
2	RECIEPT OF CASH (DEPENDING ON DENOMINATION OF NOTES)	5-10 MINUTES
3	ISSUANCE OF DEMAND DRAFT/PAY ORDER	10-20 MINUTES
4	CANCELLATION OF DEMAND DRAFT/PAY ORDER	5-10 MINUTES
5	REPAYMENT OF TERM DEPOSIT	5-10 MINUTES
6	OPENING OF ACCOUNT	1-2 HOURS
7	UPDATING OF PASSBOOK (FOR A FEW ENTRIES)	2-5 MINUTES
8	REKYC UPDATE	30 MINIUTES
9	STATEMENT OF ACCOUNT	5-10 MINUTES
10	COLLECTION OF LOCAL CHEQUES CTS	1 DAYS
11	COLLECTION OF OUTSTATION CHEQUES (NON CTS BRANCH)	5-7 DAYS