1. Citizens’ Charter and Fair Practice Code

(1) "The Kerala Grameena Bank strongly believes that a satisfied customer is the most important factor for growth of its business.

(i) *This document called the "Citizens' Charter of Kerala Grameena Bank” provides key information on various facilities / services provided to customers in branches of Kerala Grameena Bank. The Citizens' Charter, together with Code of Fair Practices, will thus, ensure high standards of accountability, responsibility and transparency in the RRB's dealings with customers. The Charter also provides comprehensive information on bank's grievances redressal mechanism.*

(ii) *This is not a legal document creating rights and liabilities. Loans and advances may also have specific terms and conditions not mentioned in the Charter. However, all terms and conditions will comply with the principles and commitments undertaken by the bank in the Code.*

(iii) *Copies of the Citizens' Charter and Code will be available on request to all our customers at our branches and controlling offices. We shall ensure that all our staff members are aware of the commitments contained in these documents and faithfully implement them.*

(iv) *The Charter provides essential information in transactions relating to savings, current and fixed deposit accounts, safe deposit lockers, grievances redressal, etc. For further details and complete information on terms and conditions of service visit our branches or write to us at Head Office.*

(v) *Information given in the Charter is current as of 01.04.2026. Information given is subject to change / revision. The bank will endeavour to update the information to changes are made but please contact the nearest branch / Area Office / Controlling Office for the latest changes, if any. "*

2. Code of Fair Practices

A. Objectives of the Code

The Code has been developed with a view to achieving the following objectives:

1. To promote good and fair banking practices by setting minimum standards in dealing with customers.
2. To increase transparency so that customers can have a clear understanding of the services and what they can reasonably expect.
3. To promote a fair and cordial relationship between the customers and their Bank.

A.1 Application of the Code

This Code applies to the following services:

1. Current Accounts, Savings Accounts, Term Deposits, Recurring Deposits, and all other deposit accounts.
2. Payment services such as pensions, payment orders, and remittances through Demand Drafts.
3. Collection of cheques and safe deposit locker facilities.
4. Loans and overdrafts.
5. Third-party insurance and investment products sold through branches.
6. Card products including KCC cards, ATM cards, and related services.

A.2 Key Commitments to Customers

The Bank commits to the following:

1. To act courteously, fairly, and reasonably, guided by ethical principles of integrity and transparency.
2. To ensure that all products and services comply with relevant laws and regulations.
3. To avoid discrimination based on age, race, gender, marital status, religion, or disability, unless required by law or regulatory instructions.
4. To ensure that documents and procedures are clear and not misleading, and that customers receive complete information about products and services.
5. To provide clear information on account/services, including terms, conditions, and applicable interest rates.
6. To assist customers in using services by providing regular statements and updates on changes in rates, charges, or terms.
7. To address issues promptly and sympathetically by correcting errors, resolving complaints, and reversing erroneous charges.
8. To maintain confidentiality of customer information and ensure secure banking and payment systems.

A.3 Deposit Accounts

A.3.1 Terms and Conditions

- The Bank shall inform customers about applicable terms and conditions at the time of opening the account.

Changes in Terms and Conditions:

1. Changes will normally be made prospectively with at least one month's notice.
2. If changes are made without prior notice, they will be communicated within 30 days. Customers may close or switch accounts within 60 days without paying any extra charges, if changes are unfavorable.
3. In case of major or multiple minor changes, the Bank shall provide a copy or summary of revised terms upon request.

A.3.2 Changing of Account

- Customers dissatisfied within 14 days of opening a current/savings account (excluding term deposits) may switch accounts or close them without notice or additional charges.
- Account closure shall be completed within five working days of request.
- Account transfer to another branch shall be completed within two weeks, subject to KYC compliance.

A.3.3 Closure of Accounts

- The Bank shall provide at least 30 days' notice before closing an account, except under exceptional circumstances (e.g., improper conduct).

A.3.4 Closure or Shifting of Branch

The Bank shall provide:

1. Three months' notice where no other bank branch exists in that area, along with alternate service arrangements.
2. Two months' notice where another bank branch exists.

A.4 Types of Deposit Accounts

A.4.1 Types of Accounts

Customers may open:

1. Savings Bank Account
2. Current Account (with or without overdraft facility)
3. Term Deposit Account

- Any delay in account opening requiring higher-level approval will be communicated with reasons.

A.5 Savings Bank Deposit Accounts

A.5.1 Purpose

Savings accounts are designed to promote savings habits and provide interest earnings with convenient deposit/withdrawal facilities.

A.5.2 Eligibility

Accounts may be opened:

1. Individually
2. Jointly (with various operational modes including joint, former/latter, or survivor)

A.5.3 Account Opening Procedure

- Applicants shall submit the prescribed application with initial deposit and required declarations.
- Each account will be allotted a unique number to be quoted in all transactions.

A.5.4 Passbook

- A passbook shall be issued and must be presented for withdrawals (except cheque withdrawals).
- Loss of passbook may be addressed by issuing a duplicate against charges.
- Customers must verify entries and maintain passbooks safely.

A.5.5 Deposits

- Deposits shall be made using duly filled pay-in slips.

A.5.6 Withdrawals

- Withdrawals (other than cheque) require passbook and withdrawal form.
- Third-party withdrawals are generally not permitted (except approved cases such as pensioners).

- As far as Possible, only clean notes will be issued to the customers.

A.5.7 Withdrawal by Cheque

- Cheque books are issued on request.
- A limited number of cheque leaves may be issued free annually; additional charges apply.
- Altered cheques without authentication may be refused.

A.6 Current Deposit Accounts

A.6.1 Eligibility

Current accounts may be opened by individuals, firms, companies, HUFs, trusts, etc.

A.6.2 Minimum Balance

Minimum balance requirements must be maintained as prescribed.

A.6.3 Charges

The Bank may levy the following:

- Ledger folio charges
- Cheque book charges
- Stop payment charges
- Duplicate statement charges
- Non-maintenance of minimum balance charges
- Cheque return charges

(Charges to be prescribed by the Bank from time to time.)

A.7 Term Deposit Accounts

A.7.1 Features

- Fixed period deposits including recurring, cumulative, annuity, and reinvestment deposits.

A.7.2 Eligibility

- Individuals, firms, companies, HUFs, etc.

A.7.3 Power of Attorney

- The Bank may register mandates/Power of Attorney for account operations, as requested by the depositor.

A.8 Model Fair Practice Code for Loans

A.8.1 Loan Applications and Processing

- Loan applications shall clearly mention fees, charges, and conditions.
- Acknowledgement shall be issued for applications.
- Loan processing timelines:
  - Up to ₹25,000 – within 15 days
  - Above ₹25,000 – within 4 weeks
- Rejections shall be communicated with reasons.

A.8.2 Loan Appraisal and Sanction

- Sanctions shall be communicated with detailed terms and borrower acceptance obtained.
- Copies of loan agreements shall be provided upon request.

A.8.3 Disbursement

- Loans shall be disbursed promptly as per sanction terms.
- Changes in interest rates/charges shall be prospective and duly notified.

A.8.4 Post-Disbursement Supervision

- Supervision shall be constructive.
- Recall or additional requirements shall be preceded by notice.
- Securities shall be released upon repayment subject to dues.

A.8.5 General Provisions

- No interference beyond agreed terms unless new facts arise.
- No discrimination in lending.
- No coercive recovery practices.
- NOC for loan transfer requests shall be issued within 21 days.

A.8.6 Borrower Covenants

Borrowers shall:

1. Accept credit appraisal decisions of the Bank.
2. Adhere to sanction terms and conditions.
3. Accept applicable interest rates and changes.
4. Acknowledge that sanction does not entitle compensation.
5. Accept discretionary nature of excess drawings.
6. Understand no obligation for additional funding without review.
7. Accept no obligation for continuing support in stressed accounts.
8. Permit disclosure of NPA accounts as per norms.

A.9 Redressal of Complaints and Grievances

- Customers may approach the General Manager / Grievance Redressal Officer at Head Office.
- Complaint procedures shall be displayed at branches.
- If unresolved within 30 days or unsatisfactory, customers may approach the Banking Ombudsman (RBI).