

Citizen's Charter

PREFACE

The ability of the banking industry to achieve the socio-economic objectives and in the process bringing more and more customers into its fold will ultimately depend on the satisfaction of the customers. We have a strong belief that a satisfied customer is the foremost factor in developing our business.

A need was felt by us at Barclays Bank Plc that in order to become more customer friendly the Bank should come out with charter of its services for the customers. Citizens' Charter concept was considered as a base instrument to fill this need and accordingly this document was prepared. This document was made in consultation with the users and highlights Barclays Bank Plc's commitments towards the customer satisfaction, thus ensuring accountability and responsibility amongst its officials and staff. This charter for customers not only explains our commitment and responsibilities along with the redressal methods but also specifies the obligation on the part of customers for healthy practices in customer banker relationship.

This is not a legal document creating rights and obligations. The charter has been prepared to promote fair banking practices and to give information in respect of various activities relating to customer service.

We wish to acknowledge the initiative taken by the Reserve Bank of India and the Indian Bank's Association for encouraging us to bring out this charter.

We maintain constant consultations with our customers to evaluate improve and widen the range of service to customer. However, all our customers are requested to keep us informed of their experiences about the various services rendered by the Bank and feel free to comment on this charter.

NOTE

Information given in this document pertains to Barclays Bank Plc and is subject to change / revision.

Information given in this booklet is as of August 2018, which is subject to change/revision. This booklet should not be considered as a legal document creating rights and obligations. It is for promoting better understanding between Customer and Banker.

Only key information on various services/ facilities has been provided in this document. Each service has its own detailed terms and conditions, which are displayed on our website www.barclays.in or can be made available on request.

For further details / information, please visit our website www.barclays.in or visit your nearest Barclays Bank Branch.

Common Practices followed by Our Branches

1. Display business hours.
2. Render courteous services.
3. Attend to all customers present in the banking hall at the close of business hours.
4. Offer nomination facility to all deposit accounts (i.e. account opened in individual capacity).
5. Display interest rates for various deposit schemes from time to time.
6. Notify change in interest rates on advances.
7. Provide details of various deposit schemes/services of the Bank.
8. Issue Demand Drafts, Pay Orders, etc.
9. Display Time - Norms for various banking transactions.
10. Pay interest for delayed credit of outstation cheques, as advised by Reserve Bank of India (RBI) from time to time.
11. Accord immediate credit in respect of outstation and local cheques upto a specified limit subject to certain conditions, as advised by RBI from time to time.
12. Provide complaint/suggestion box in the branch premises.
13. Display address of Regional/Zonal and Central Offices as well as Nodal Officer dealing with customer grievances/complaints.
14. Provide monthly statement of accounts for all Savings and Current accounts and Pass book facility on demand on our savings accounts.

FAIR BANKING PRACTICES

Customers are requested to

1. Ensure safe custody of cheque book and pass book.
2. Preferably use reverse carbon while writing a cheque.
3. Issue crossed/account payee cheques as far as possible.
4. Check the details of the cheque, namely, date, amount in words and figures, crossing etc. before issuing it. As far as possible, issue cheques after rounding off the amount to nearest rupee.
5. Not to issue cheque without adequate balance; maintain minimum balance as specified by the Bank.
6. Send cheques and other financial instruments by Registered Post or by courier.
7. Use nomination facility.
8. Safe keep account numbers, details of FDR, locker numbers, account statements etc. separately and ensure confidentiality.

9. Inform of any change of address, telephone number, etc. promptly to the Branch.
10. Inform loss of demand draft, fixed deposit receipt, cheque leave (s)/book, key of locker, etc., immediately to the Branch/ phone banking.
11. Do not share your ATM, Internet Banking, Mobile Banking passwords with anybody.
12. Avail standing instructions facility to repeat transactions.
13. Provide feedback on our services.
14. Pay interest, instalments and other dues on time.
15. Avail services such as ATM, ECS, NEFT, RTGS, offered by your bank.
16. Bring any deficiency in services to the notice of the branch.
17. Do not sign blank cheque/s. So also do not record your specimen signature either on pass book or on cheque book.
18. Not to introduce any person who is not personally known to you for the purpose of opening account.

COMMON AREAS OF CUSTOMER-BANKER RELATIONSHIP

SAVINGS BANK ACCOUNT

These accounts are designed to help the individuals (personal customers) to inculcate habit of saving money and to meet their future requirement of money. The amounts can be deposited/ withdrawn from these accounts by way of cheques/ withdrawal slips. It helps the customers to keep minimum cash at home besides earning interest.

Savings Bank accounts are very popular. These accounts can be opened by eligible person/s and certain organisation/agencies (as approved by the Reserve Bank of India (RBI)).

As required by law, while opening this account we will satisfy ourselves about the identity, including verification of address, of a person/s seeking to open an account, to assist in protecting the prospective customer/s, members of the public and ourselves against fraud and other misuses of the banking system.

The Bank is required to obtain one recent photograph of the person/s opening the account, and relevant documentations to ensure Know your customer (KYC) and Customer Identification Procedures (CIP) as per R.B.I. directives.

The Bank is required to obtain Permanent Account Number (PAN) Number or alternatively obtain declaration in Form No. 60 or 61 as per the Income Tax Act (vide Section 139 A) from the person/s opening the account.

The Bank will provide to the prospective customers details of the documents required for identification of the person/s opening the account in addition to a satisfactory introduction. Documents normally accepted are the current gas/telephone/electricity bill or voter's identity card or driving licence or passport, etc.

The account holder is required to maintain certain minimum balance in the account, as specified by the Bank from time to time. Non-compliance of this would attract service charges.

Interest at 4 % p.a. is presently paid on a quarterly basis depending on daily balance and provided it works out to minimum Re. 1/-.

Cheques, dividend warrants drawn in the name of account holder/s will only be collected through this account. Financial Instruments endorsed in favour of the account holder/s will not be collected through savings bank account.

Account holders must use these accounts for personal purposes and not for business transactions.

We offer Basic Savings Bank Deposit Account (BSBDA) and Pradhan Mantri Jan Dhan Yojna Accounts (PMJDY) as per RBI guidelines.

CURRENT ACCOUNT

Current Accounts can be opened by individuals, partnership firms, private and public limited companies, HUFs/specified associates, societies, trusts, etc.

As required by law, while opening this account we will satisfy ourselves about the identity, including verification of address, of a person/s seeking to open an account, to assist in protecting the prospective customer/s, members of the public and ourselves against fraud and other misuses of the banking system.

The Bank is required to obtain one recent photograph of the person/s opening the account, and relevant documentations to ensure Know your customer (KYC) and Customer Identification Procedures (CIP) as per R.B.I. directives.

The Bank is required to obtain Permanent Account Number (PAN) or alternatively obtain declaration in Form No. 60 or 61 as per the Income Tax Act (vide Section 139 A) from the person/s opening the account (i.e. including partners of Registered/Unregistered partnership as also Registered/Incorporated bodies/companies).

The Bank will provide to the prospective customers details of the documents required for identification of the person/s opening the account in addition to a satisfactory introduction. Documents normally accepted are the current gas/telephone/electricity bill or voter's identity card or driving licence or passport, etc.

Minimum balance as stipulated from time to time will be required to be maintained. No interest is paid on credit balances kept in current account.

Barclays Bank Plc

Service charges are levied for :

Cheque books issued

Non-maintenance of minimum balance

Return of cheques and other charges as listed in the bank's schedule of charges.

For opening special types of current accounts like for Executors, Administrators, Trustees, Liquidators etc., the Branch Manager may be contacted who will help in opening these type of accounts.

TERM DEPOSIT ACCOUNTS

Bank has tailored various deposit schemes to suit the needs and expectations of investing people in every walk of life.

Branch staff shall welcome you to seek more details and shall also be glad to assist in the area of investment in various deposit schemes vis-a-vis your requirement.

Term Deposit accounts can be opened by individuals, partnership firms, private and public limited companies, HUFs/specified associates, etc.

As required by law, while opening this account we will satisfy ourselves about the identity, including verification of address, of a person/s seeking to open an account, to assist in protecting the prospective customer/s, members of the public and ourselves against fraud and other misuses of the banking system.

The Bank is required to obtain one recent photograph of the person/s opening the account, and relevant documentations to ensure Know your customer (KYC) and Customer Identification Procedures (CIP) as per R.B.I. directives.

The Bank is required to obtain Permanent Account Number (PAN) or alternatively obtain declaration in Form No. 60 or 61 as per the Income Tax Act (vide Section 139 A) from the person/s opening the account.

The Bank will provide to the prospective customers details of the documents required for identification of the person opening the account in addition to a satisfactory introduction. Documents normally accepted are the current gas/telephone/electricity bill or voter's identity card or driving licence or passport, etc.

Premature withdrawals are allowed, unless specified otherwise, at the rate of interest applicable for the period for which the deposit has run or the contracted rate whichever is lower, subject to penalty, if any prescribed by the Bank. No interest will be paid on premature withdrawals of deposit which has remained with the Bank for less than **7 days**.

Deposits are renewed by the Bank on due dates on request. As a measure of good customer service, the Bank may intimate the depositor in advance regarding date of maturity.

Interest on deposits is payable either monthly at discounted value or quarterly or compounded quarterly (i.e., reinvestment of interest) or on the date of maturity at the option of the depositor as applicable under particular deposit scheme.

Interest on overdue deposit is paid if the deposit is renewed, as decided by the Bank from time to time.

Interest on bank deposits is exempt from income tax upto a limit specified by Income Tax authorities from time to time.

The total interest on deposits, per depositor, per branch subject to Tax Deduction at Source (TDS) at the rates stipulated by the Income Tax Authorities.

The depositor may furnish declaration in Form No. 15G or 15H preferably at the commencement of the Financial Year for receiving interest on deposits without deduction of tax.

The Bank will issue TDS Certificate for the tax deducted as per existing income tax regulations.

PAYMENT OF BALANCE IN ACCOUNTS OF THE DECEASED CUSTOMERS TO SURVIVORS/CLAIMANTS

As directed by the RBI, the bank has adopted procedures to ensure that settlement of claims in respect of deceased depositors is as simplified as possible.

STANDING INSTRUCTIONS

Standing instructions can be given to the Bank for transfer/remittance of funds from one account to other account/s maintained in the same branch, any other branch of the Bank or any other bank or any other third party

SAFE DEPOSIT LOCKERS

We are not offering the facility of Safe Deposit Lockers through any of our branch in India.

NOMINATION

Nomination facility is available for all deposit accounts.

Nomination is available for accounts opened in individual capacity (i.e. single/joint accounts as well as accounts of a sole proprietary concern) only, i.e. not for accounts opened in representative capacity.

Nomination can be done in favour of one person only. However, nomination in favour of more than one person (i.e. upto 2 persons) is permissible in jointly operated locker accounts with common consent.

Nomination can be made, cancelled or varied by the account holder anytime during his/her life time. While making nomination, cancellation or variation, witness is required and the request should be signed by all account holders.

Nomination can be made in favour of a minor also.

For the existing accounts where nomination is not made, the account holder/s can do so by filling up form available with the branches.

Customers (new as well as existing) are advised to avail nomination facility, if they have not availed so far.

REMITTANCE SERVICE

Customers may remit funds from one centre to another centre by Demand Draft or NEFT, etc., by paying specified charges as per the Bank's rules.

The customers can utilise the facility of National Electronic Funds Transfer (NEFT) and RTGS System operated through RBI for transferring funds.

Demand drafts for Rs. 20000 and above and transfers for Rs.50, 000 and above will be issued by the banks only by debit to the customer's account or against cheques or other instruments tendered by the purchaser and not against cash payment. Similarly, such payments for Rs.50, 000 and above will be made through banking channels and not in cash.

ISSUE OF DUPLICATE DEMAND DRAFT WITHOUT RECEIPT OF NON-PAYMENT ADVICE

The Bank will issue duplicate demand draft in lieu of lost demand draft, on basis of adequate Indemnity on stamp paper and request from the purchaser or beneficiary.

As directed by the RBI, the banks will issue duplicate demand draft upto Rs. 5,000/- on the basis of adequate indemnity and without obtaining Non-Payment Advice from the drawee branch.

TIME FRAME FOR ISSUE OF DUPLICATE DRAFT

As directed by the RBI, the banks will issue duplicate demand draft to the customer within a fortnight from the receipt of request. For delay in issuing duplicate draft beyond the above stipulated period, the banks will pay interest at the rate applicable for fixed deposit of corresponding maturity in order to compensate the customer for such delay.

DEMAND DRAFT, PAY ORDER, BANKER'S CHEQUE

A pay order is issued for making payment locally

Issue/payment of pay order for Rs.50000/- and above is to be made only through the bank account.

Validity period of cash order is 3 months. This can be revalidated by the issuing branch on written request of the purchaser.

COLLECTION SERVICE

Please refer to our cheque collection policy for further details on our policy for immediate cheque collection.

Our cheque collection policy is available in our branches for customer reference and is also available on the website.

All cheques (local and outstation) deposited by the customers are cleared by the Bank as follows:

LOCAL CLEARING: Cheques are cleared normally on the second working day, depending on the centre subject to depositing of the cheques/instruments in time.

NATIONAL CLEARING: Cheques drawn on Metropolitan centres listed in national clearing are cleared in 8 days.

All cheques drawn on other centres are cleared in 14 days.

The Bank will credit the proceeds of an outstation cheque within the following time norms

- State Capital other than North Eastern States & Sikkim - **10 working days**
- Other centres - **14 working days**

Interest for delayed collection shall be paid at the following rates:

- a) Savings Bank rate for the period of delay beyond 7/10/14 days as the case may be in collection of outstation cheques.
- b) In case of extraordinary delay, i.e. delays exceeding 90 days interest will be paid at the rate applicable for Term Deposit for the respective period
- c) In the event the proceeds of cheque under collection were to be credited to an overdraft/loan account of the customer, interest will be paid at the rate applicable to the loan account. For extraordinary delays i.e. delays exceeding 90 days, interest will be paid at the rate of 1% above the rate applicable to the loan account. It may be noted that interest payment as given above would be applicable only for instruments sent for collection within India.

Customers are requested to deposit their cheques within the stipulated timeframe at the branches.

EXCHANGE OF SOILED/SLIGHTLY MUTILATED CURRENCY NOTES

All the branches of the Bank will exchange freely, soiled/slightly mutilated currency notes and certain other types of mutilated currency notes of all denominations. Currency exchange facility is offered to the Bank's customers and others. The Bank follows RBI guidelines in this respect. RBI has permitted the banks to exchange mutilated currency notes which are genuine and where mutilations are such as not to cause suspicion or fraud. The Citizen's Charter of the RBI

Department of Currency Management is attached in **Appendix I** for reference.

INTEREST ON DEPOSITS:

The Bank pays interest on deposits as per various deposit schemes. Interest rates are revised from time to time and made known to public.

Revised interest rates are applicable only to the renewals and fresh deposits while existing deposit continue to get interest at the contracted rate.

SERVICE CHARGES

The Bank provides various services to customers for which service charges are levied. The charges are reviewed/revised from time to time.

Service charges are levied for collection and remittance of funds, issue of guarantees, safe custody, issue of duplicate instruments/statements, ledger folio charges etc. Details of service charges will be made available on request.

TIME-NORMS FOR VARIOUS BANKING TRANSACTIONS

The following time norms etc. are indicative only for instructions handed over at the Bank's teller counters by customers in person for an instruction bearing single transactions.

TIME NORM CHART		
S.No.	Nature of Transaction	Time required
1	Encashment of Cheque across counter	15 minutes
2	Cash Receipts (non bulk)	10-15 minutes
3	DD/PO Issuance	20 minutes
4	RTGS Requests for processing at the counter	20 minutes
5	NEFT Requests for processing at the counter	20 minutes
6	Internal funds transfer	10 minutes
7	Stop Payment requests	10 minutes
8	Generation of Acct Statement	10 minutes
9	Signature Verification	5 minutes
10	PO / DD Liquidation	10 minutes
11	Handing over of returned Welcome Kit, Cheque book, Pin	10 minutes
12	Collection of Cheques – Local	Within 2 working days
13	Redemption of Fixed Deposits (subject to completion of all documentation and related checks)	1 working day
14	Opening of a new Account (subject to all KYC documentation submitted)	1 working day

REDRESSAL OF COMPLAINTS

Our complaints commitment

We are committed to providing a high standard of service. However if you have an unresolved problem and you wish to register it with us, we would be glad to assist you.

We're here to help

You can share your complaint with your local branch staff in person or reach us through our call centre, write to us or send us an email.

Level 1

1. Visit our Branch
2. E-mail us:

For Retail Banking : customerservices@barclays.com
For Commercial Banking: commercial.help@barclays.com

Write to:

Customer Service Department,
Barclays Bank PLC,
P.O. Box.11567,
Nariman Point,
Mumbai - 400021

Please provide us with your full name, account details (if you are a Barclays customer), contact information (address, day-time telephone number and e-mail address), copies of any relevant documents and a clear description of your requirement(s).

How soon can you expect a response?

You will receive a response within 10 working days and we shall do our best to resolve your complaint within this period. Some complex complaints may take a longer time to resolve. However, even in such cases, you will be informed about the status of your complaint within this period.

Level 2

1. In case you have not received a satisfactory response from the above channel, please write to Head Query Resolution Unit.

Mr. Allan Perry
Head, Query Resolution & Service Governance Unit
Email: head.qru@barclays.com

Level 3

If you are still not satisfied with the resolution you receive, please write to our Nodal Officer.

Mr. Deepak Sah

Principal Nodal officer
Barclays Bank PLC
801/808 Ceejay House
Shivsagar Estate, Dr Annie Besant Road
Worli, Mumbai -400018.
(This address is for correspondence only)
Telephone: 91-22-67196575
Monday to Friday - 10:00 AM to 06:00 PM (Except Bank Holidays)
Email: grievanceredressal@barclays.com

You will receive a response in 5 working days of the Nodal officer receiving your communication.

Please quote the reference number of your earlier contact with the Bank on the same issue, in all your interactions with the Nodal Officer's Team.

If after having followed Levels 1, 2, and 3, your issue remains unresolved, you may approach the Banking Ombudsman for Redressal

Banking Ombudsman Scheme 2006

We participate in the Banking Ombudsman Scheme, 2006 of the Reserve Bank of India.

If you have not received a response from us within one month after we have received your complaint, or if you are not satisfied with the reply given by us, you may approach the Banking Ombudsman.

Please click on the link below to obtain details of the Banking Ombudsman Scheme 2006 and to find out contact details of your nearest Banking Ombudsman. A copy of this Scheme is available on request and the salient features of this Scheme are displayed in our branches. Our staff is available to explain the procedure.

You can use the link below to access RBI Ombudsman's scheme details:

https://www.rbi.org.in/Scripts/bs_viewcontent.aspx?Id=159

Anonymous complaints will not be entertained.

All the services and commitments are honoured without the citizen having to pay any bribe.

APPENDIX I

RESERVE BANK OF INDIA (RBI) DEPARTMENT OF CURRENCY MANAGEMENT

CITIZENS' CHARTER

1. Objective of the Citizens' Charter

This Citizen's Charter provides information on various facilities provided by the Reserve Bank of India in the matter of exchange of notes and coins and the common standards of the services provided at RBI Issue Offices and commercial bank branches.

2. Services Available at RBI Issue Offices

The RBI Offices, where Issue Department is functioning, offer the facility to members of the public to exchange their notes including soiled and mutilated notes and coins including uncurrent or worn out coins. The Bank is committed to provide exchange facility free of cost at its counters during business hours.

3. Names of RBI Offices which provide exchange facilities

The facilities are provided at the counters of the Bank's Regional Offices located at Ahmedabad, Bangalore, Belapur (Navi Mumbai), Bhopal, Bhubaneswar, Chandigarh, Chennai, Guwahati, Hyderabad, Jaipur, Jammu, Kanpur, Kochi, Kolkata, Lucknow, Mumbai, Nagpur, New Delhi, Patna and Thiruvananthapuram.

4 Exchange of notes into coins with the help of coin dispensers

Members of the general public can also get their notes exchanged into coins using the coin dispensers installed in the banking halls of the Reserve Bank's Regional Offices.

5. Exchange of soiled and mutilated notes and coins at the Bank's public counters

Members of the general public can avail themselves of the following facilities at the counters of the Bank's Offices.

(a) Exchange soiled notes. A note which has become limp or which has developed minor cuts due to wear and tear or which is disfigured by oil, colour, ink, etc. will be treated as soiled note. To facilitate easy exchange, notes which have been divided vertically through or near the centre with numbers intact are also treated as soiled notes. Notes on which political or religious slogans are written are not exchangeable under any circumstances.

(b) Exchange mutilated notes. A mutilated note is a note of which a portion is missing or a note which is composed of pieces, provided that the note presented is not less than half of the area of the note and that, if the note is composed of a note joined together, each piece is, in the opinion of

the 'Prescribed Officer' [as defined in the RBI (Note Refund) Rules] identifiable as part of the same note.

The RBI (Note Refund) Rules, 1975 (as amended upto 1980) are posted on the RBI Website <http://www.rbi.org.in> under the Head "Publications" and Sub-Head "Occasional Publications".

(c) Exchange of coins including uncurrent coins into notes or coins.

6. Exchange of mutilated/cut notes received through the Triple Lock Receptacle or by Post

In order to provide note exchange facility to members of the public who cannot wait at the Bank's counters to tender their mutilated/cut notes, the Bank's Offices provide a facility of depositing mutilated/cut notes in a locked box called "Triple Lock Receptacle (TLR)". The TLR box is kept near a specified counter and notes can be dropped into the box in a closed cover which can be obtained from the enquiry counter. The tenderers are required to write the particulars of the notes tendered by them, their name, address and bank account number on the cover. Members of the public can also send mutilated notes by insured and registered post to RBI Offices. In their own interest, such covers should be sent through Registered and Insured post. The exchange value of notes which are found payable under the Note Refund Rules is credited to the bank account of the tenderer through Electronic Clearing Service/Electronic Fund Transfer (EFT) which is at present free of cost. In case the tenderer does not have bank account or the place where he resides does not have a clearing service/provision of EFT, the exchange value is remitted by means of bank draft/money order at the cost of the tenderer. The TLR facility is available only for mutilated/cut notes and not for soiled notes.

7. General Conditions of Service

(i) The exchange facility over the Bank's counters is available during the business hours of the respective Regional Office and is free of cost.

(ii) The serial numbers of counters where exchange facility is made available at each Office are displayed at the banking hall of each Office of the Bank.

(iii) Mutilated/cut notes in closed covers are received in Triple Lock Receptacle upto one hour after the close of normal business hours.

(iv) The mutilated/cut notes are exchanged by the Bank as of grace under the Reserve Bank of India (Note Refund) Rules. When the mutilated/cut note is not found payable under the Rules, the same is rejected and rejection advice issued to the tenderer. The rejected note is retained by the bank and destroyed after four months.

(v) Notes/coins which are found to have been forged/counterfeited are impounded and no value thereof is paid. Such notes/coins are retained by the Bank after issue of advice to the tenderer.

(vi) The security features of the bank notes issued by RBI are furnished as information to members of the public in the Bank's website <http://www.rbi.org.in/currency/banknotes.html>

(vii) In case any member of the public faces any difficulty in getting the above exchange facilities at any RBI Offices or is asked for any bribe, he may record a complaint in the complaint

book/register maintained at the enquiry counter of the Regional Office or bring it to the notice of the in-charge of the Issue Department of the respective RBI Office. The designation and addresses of the in-charges are furnished in the Annexure.

(xiv) The staff and officers of the Reserve Bank will treat each member of the public with courtesy and consideration. The staff will be helpful and will attend promptly to the customer's enquiries and complaints.

8. Exchange of soiled and mutilated notes and coins at the counters of commercial banks

(i) Offices of the Reserve Bank are located at selected centers. The Bank has, therefore, made arrangement for provision of the facility of exchange of soiled notes, exchange of notes to coins and coins to notes at the branches of scheduled commercial banks. While the facility for exchange of soiled notes is available at all branches of public sector banks and currency chest branches of private sector bank, the facility of exchange of mutilated / cut notes is available only at the currency chest branches of commercial banks. A list of the currency chest branches where the mutilated notes can be exchanged is available at the enquiry counter of the RBI Offices. Such currency chest branches also have instructions to display notice board regarding availability of mutilated notes exchange facility. In case any such branch refuses to provide the exchange facility, aggrieved members of the public can complain to the Chairman and Managing Director/CEO of the commercial bank concerned. In case the grievance is not redressed, the matter may be brought to the notice of the concerned Regional Office of Reserve Bank of India.

(ii) Branches of other banks i.e. Co-operative Banks and Regional Rural Banks are expected to exchange notes and coins at their convenience. They, however, do not have powers to exchange mutilated notes.

9. Suggestion/Comment

In case any member of the public has any suggestion/comment to offer in regard to the Citizens' Charter, he may write to the Chief General Manager, Department of Currency Management, Reserve Bank of India, Central Office, Shahid Bhagat Singh Marg, Mumbai - 400 001.

V RESERVE BANK OF INDIA (RBI) DEPARTMENT OF CURRENCY MANAGEMENT

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2. Services Available at RBI Issue Offices

The RBI Offices, where Issue Department is functioning, offer the facility to members of the public

to exchange their notes including soiled and mutilated notes and coins including uncurrent or worn out coins. The Bank is committed to provide exchange facility free of cost at its counters during business hours.

3. Names of RBI Offices which provide exchange facilities

The facilities are provided at the counters of the Bank's Regional Offices located at Ahmedabad, Bangalore, Belapur (Navi Mumbai), Bhopal, Bhubaneswar, Chandigarh, Chennai, Guwahati, Hyderabad, Jaipur, Jammu, Kanpur, Kochi, Kolkata, Lucknow, Mumbai, Nagpur, New Delhi, Patna and Thiruvananthapuram.

4 Exchange of notes into coins with the help of coin dispensers

Members of the general public can also get their notes exchanged into coins using the coin dispensers installed in the banking halls of the Reserve Bank's Regional Offices.

5. Exchange of soiled and mutilated notes and coins at the Bank's public counters

Members of the general public can avail themselves of the following facilities at the counters of the Bank's Offices.

(a) Exchange soiled notes. A note which has become limp or which has developed minor cuts due to wear and tear or which is disfigured by oil, colour, ink, etc. will be treated as soiled note. To facilitate easy exchange, notes which have been divided vertically through or near the centre with numbers intact are also treated as soiled notes. Notes on which political or religious slogans are written are not exchangeable under any circumstances.

(b) Exchange mutilated notes. A mutilated note is a note of which a portion is missing or a note which is composed of pieces, provided that the note presented is not less than half of the area of the note and that, if the note is composed of a note joined together, each piece is, in the opinion of the 'Prescribed Officer' [as defined in the RBI (Note Refund) Rules] identifiable as part of the same note.

The RBI (Note Refund) Rules, 1975 (as amended upto 1980) are posted on the RBI Website <http://www.rbi.org.in> under the Head "Publications" and Sub-Head "Occasional Publications".

(c) Exchange of coins including uncurrent coins into notes or coins.

6. Exchange of mutilated/cut notes received through the Triple Lock Receptacle or by Post

In order to provide note exchange facility to members of the public who cannot wait at the Bank's counters to tender their mutilated/cut notes, the Bank's Offices provide a facility of depositing mutilated/cut notes in a locked box called "Triple Lock Receptacle (TLR)". The TLR box is kept near a specified counter and notes can be dropped into the box in a closed cover which can be obtained from the enquiry counter. The tenderers are required to write the particulars of the notes tendered by them, their name, address and bank account number on the cover. Members of the

public can also send mutilated notes by insured and registered post to RBI Offices. In their own interest, such covers should be sent through Registered and Insured post. The exchange value of notes which are found payable under the Note Refund Rules is credited to the bank account of the tenderer through Electronic Clearing Service/Electronic Fund Transfer (EFT) which is at present free of cost. In case the tenderer does not have bank account or the place where he resides does not have a clearing service/provision of EFT, the exchange value is remitted by means of bank draft/money order at the cost of the tenderer. The TLR facility is available only for mutilated/cut notes and not for soiled notes.

7. General Conditions of Service

- (i) The exchange facility over the Bank's counters is available during the business hours of the respective Regional Office and is free of cost.
- (ii) The serial numbers of counters where exchange facility is made available at each Office are displayed at the banking hall of each Office of the Bank.
- (iii) Mutilated/cut notes in closed covers are received in Triple Lock Receptacle upto one hour after the close of normal business hours.
- (iv) The mutilated/cut notes are exchanged by the Bank as of grace under the Reserve Bank of India (Note Refund) Rules. When the mutilated/cut note is not found payable under the Rules, the same is rejected and rejection advice issued to the tenderer. The rejected note is retained by the bank and destroyed after four months.
- (v) Notes/coins which are found to have been forged/ counterfeited are impounded and no value thereof is paid. Such notes/coins are retained by the Bank after issue of advice to the tenderer.
- (vi) The security features of the bank notes issued by RBI are furnished as information to members of the public in the Bank's website <http://www.rbi.org.in/currency/banknotes.html>
- (vii) In case any member of the public faces any difficulty in getting the above exchange facilities at any RBI Offices or is asked for any bribe, he may record a complaint in the complaint book/register maintained at the enquiry counter of the Regional Office or bring it to the notice of the in-charge of the Issue Department of the respective RBI Office. The designation and addresses of the in-charges are furnished in the Annexure.
- (xiv) The staff and officers of the Reserve Bank will treat each member of the public with courtesy and consideration. The staff will be helpful and will attend promptly to the customer's enquiries and complaints.

8. Exchange of soiled and mutilated notes and coins at the counters of commercial banks

- (i) Offices of the Reserve Bank are located at selected centers. The Bank has, therefore, made arrangement for provision of the facility of exchange of soiled notes, exchange of notes to coins

and coins to notes at the branches of scheduled commercial banks. While the facility for exchange of soiled notes is available at all branches of public sector banks and currency chest branches of private sector bank, the facility of exchange of mutilated / cut notes is available only at the currency chest branches of commercial banks. A list of the currency chest branches where the mutilated notes can be exchanged is available at the enquiry counter of the RBI Offices. Such currency chest branches also have instructions to display notice board regarding availability of mutilated notes exchange facility. In case any such branch refuses to provide the exchange facility, aggrieved members of the public can complain to the Chairman and Managing Director/CEO of the commercial bank concerned. In case the grievance is not redressed, the matter may be brought to the notice of the concerned Regional Office of Reserve Bank of India.

(ii) Branches of other banks i.e. Co-operative Banks and Regional Rural Banks are expected to exchange notes and coins at their convenience. They, however, do not have powers to exchange mutilated notes.

9. Suggestion/Comment

In case any member of the public has any suggestion/comment to offer in regard to the Citizens' Charter, he may write to the Chief General Manager, Department of Currency Management, Reserve Bank of India, Central Office, Shahid Bhagat Singh Marg, Mumbai - 400 001.

ANNEXURE

Addresses of RBI Issue Offices and their Jurisdiction

Sl. No.	Name and address of RBI Office	Jurisdiction
1.	The General Manager Reserve Bank of India, Issue Department 2nd Floor, Near Gandhi Bridge Ahmedabad 380 014.	The State of Gujarat and Union Territories of Dadra and Nagar Haveli and Daman and Diu
2.	The General Manager Reserve Bank of India, Issue Department 10/3/8, Nrupathunga Road, Bangalore – 560 001.	The State of Karnataka
3.	The Deputy General Manager Reserve Bank of India, Issue Department Pt. Jawahar Lal Nehru Marg, Post Box No. 16, Bhubaneswar – 751 001	The State of Orissa.
4.	The General Manager Reserve Bank of India, Issue Department Main Building, Shahid Bhagat Singh Marg, Fort, Mumbai – 400 001.	Greater Mumbai i.e. Mumbai island and the suburban district (roughly south of a line connecting Dahisar and Mulund on the Western and Central Railways respectively)
5.	The Deputy General Manager Reserve Bank of India, Issue Department, Hoshangabad Road, Post Box No. 32, Bhopal 462 011.	The State of Madhya Pradesh
6.	The Deputy General Manager Reserve Bank of India, Issue Department Plot No. 3, Sector 10, H.H. Nirmala Devi Marg, CBD, Belapur, Navi Mumbai – 400 614.	The districts of Ahmednagar, Kolhapur, Nasik, Pune, Raigad, Ratnagiri, Sangli, Satara, Sindhudurg, Solapur, and Thane in the State of Maharashtra and the State of Goa.
7.	The Deputy General Manager Reserve Bank of India, Issue Department Central Vista, Opposite Telephone Bhavan, Sector 17, Chandigarh – 160 017.	The States of Haryana, Himachal Pradesh, Punjab and the Union territory of Chandigarh
8.	The General Manager Reserve Bank of India, Issue Department Fort Glacis No. 16, Rajaji Salai, Post Box No. 40, Chennai – 600 001.	State of Tamil Nadu and the Union Territory of Pondicherry.
9.	The General Manager Reserve Bank of India, Issue Department Station Road, Panbazar, Post Box No. 120, Guwahati – 781 001.	The States of Assam, Arunachal Pradesh, Manipur, Meghalaya , Mizoram, Nagaland and Tripura
10.	The General Manager Issue Department Reserve Bank of India 6-1-65, Secretariat Road, Saifabad, Hyderabad – 500 004.	The State of Andhra Pradesh
11.	The Deputy General Manager Reserve Bank of India, Issue Department Rail Head Complex, Jammu – 180 012.	The State of Jammu and Kashmir

Sl. No.	Name and address of RBI Office	Jurisdiction
12.	The General Manager Issue Department Reserve Bank of India Rambaug Circle, Tonk Road, Post Box No.12, Jaipur – 302 004.	The State of Rajasthan
13.	The General Manager Issue Department Reserve Bank of India M.G. Marg, Post Box No. 82/142 Kanpur – 208001.	The State of Uttar Pradesh and Uttaranchal
14.	The General Manager Issue Department Reserve Bank of India Post Bag No. 49 Kolkata – 700 001.	The States of Sikkim, West Bengal and the Union Territory of the Andaman & Nicobar islands
15.	The General Manager Reserve Bank of India, Issue Department Main Office Building, Dr. Raghvendra Rao Road, Post Box No. 15, Civil Lines, Nagpur – 440 001.	The State of Chattisgarh and the districts of Akola, Amaravati, Aurangabad, Beed, Bhandara, Buldhana, Chandrapur, Dhule, Gadchiroli, Hingoli, Jalgaon, Jalna, Latur, Nagpur, Nanded, Osmanabad, Parbhani, Wardha, Yavatmal in the State of Maharashtra.
16.	The General Manager Reserve Bank of India, Issue Department 6, Sansad Marg, New Delhi – 110 001.	The State of Delhi
17.	The Deputy General Manager Reserve Bank of India, Issue Department, South Gandhi Maidan Post Box No. 162 Patna – 800 001.	The State of Bihar and Jharkhand
18.	The Deputy General Manager Reserve Bank of India, Issue Department, Bakery Junction, Post Box No. – 6507, Thiruvananthapuram – 695 033.	The State of Kerala and the Union Territory of Lakshdweep

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