

The Adarsh Co-operative Urban Bank Ltd Jeedimetla, Hyderabad

Citizens Charter

The growth and performance of the Bank depend on the satisfaction of the customers. We have a strong belief that a satisfied customer is the foremost factor in bringing more customers to our fold and in developing our business.

A need was felt by us at The Adarsh Co-operative Urban Bank Ltd, Hyderabad 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 the Bank'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 relationships.

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 interact with our clientele through various channels, 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.

Common Practices followed by "The Adarsh Co-operative Urban Bank Ltd"

Note: Information given in this booklet is as of 01.01.2026 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 is given in this booklet. Each service has its own detailed terms and conditions, which can be made available on request.

For further details/information, visit or write to our branch offices, or Head Office, Or visit our website: www.adarsh.bank.in

- Display business hours: 9 AM to 5 PM (Monday to Saturday): 9 AM to 3 PM (on Sunday). Holidays as declared under Negotiable Instruments Act including Second and Fourth Saturday in the month.
- Render courteous services.
- Attend to all customers present in the banking hall at the close of business hours.

- Provide separate 'Enquiry' or 'May I Help You' counter at all the branches.
- Offer nomination facility to all deposit accounts (i.e. account opened in individual capacity and in the capacity of proprietor of a firm) and all safe deposit locker hirers (i.e. individual hirers).
- Interest rates offered by the Bank for various deposit schemes are displayed in the Branches/Bank's Website and updated from time to time.
- Change in interest rates on advances are displayed in the Branches/Bank's Website
- Details of various deposit schemes/services of the Bank are displayed in the Branches/Bank's website.
- Issue Demand Drafts, Pay Orders, etc.
- Provide complaint/suggestion box in the branch premises.
- Address of Head Office: **The Adarsh Co-operative Urban Bank Lt
1-251/1, MPR Complex, Phase-1, IDA, Jeedimetla,
Medchal – Malkajgiri District, Hyderabad, Telangana - 500 055**
- **Details of Nodal Officer:**

Complaints & Suggestions

For any complaints, Suggestions or Inquiries, please do reach us on below customer care numbers 24x7 or reach to next escalation point of contacts during the Bank working hours:

Primary Contact (Level – 1)	Customer Care Team	Call Us on +91 7416021600 manager.operations@adarsh.bank.in
Escalation Level – 2	Sri CH Ayyapa Naidu DGM	Phone: 040-48681010 Ext: 1067 naidua.chimata@adarsh.bank.in
Escalation Level – 3	Sri M V Ramana GM	Phone: 040-48681010 Ext: 1031 ramana.manne@adarsh.bank.in

Fair Banking Practices

Customers are requested to:

- Ensure safe custody of cheque book and passbook.
- Preferably use reverse carbon while writing a cheque.
- Issue crossed/account payee cheques as far as possible.
- 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.
- In case of issue of high value cheques, inform the details of cheque through Positive Pay system to avoid frauds by altering the details of cheque.
- Not to issue cheque without adequate balance; maintain minimum balance as specified by the Bank.
- Send cheques and other financial instruments by Registered Post or by courier.
- Get passbook updated from time to time.
- Use nomination facility.
- Note down account numbers, details of FDR, locker numbers, etc., separately.
- Inform change of address, telephone number, email id etc., to the Branch.
- Inform loss of demand draft, fixed deposit receipt, cheque leave (s)/book, key of locker, etc., immediately to the Branch.
- Avail standing instructions facility to repeat transactions.
- Provide feedback on our services.
- Pay interest, instalments, locker rent and other dues on time.
- Avail services such as ATM, RTGS/NEFT/IMPS, Mobile Banking, UPI, CTS-Continuous clearing, QR Code facility etc., if offered by the branch.
- Do not share PIN/OTP to any person even to the bank staff.
- Bring any deficiency in services to the notice of the branch.
- Not to sign blank cheque/s.
- Do not record your specimen signature either on passbook or on cheque book.

Common Areas of Customer-Banker Relationship- Savings Bank Accounts

- Savings Bank 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. 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, by obtaining the documents as per KYC guidelines of RBI, 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 two recent photographs of the person/s opening the account, as per R.B.I. directives.
- The Bank is required to obtain Permanent Account Number (PAN) or General Index Register (GIR) 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. Documents normally accepted are the current gas/telephone/electricity bill or ration card or voter's identity card or driving licence or passport, etc as specified in the KYC guidelines of RBI.
- The account holder is required to maintain certain minimum balance in the account, as specified by the Bank from time to time, and also depending on, whether account holder wants to avail the cheque book facility or not. Non-compliance of this would attract service charges. Interest at 3% p.a. is presently paid on quarterly intervals calculated on the daily balance.
- 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.

Common Areas of Customer-Banker Relationship- Current Accounts

- Current Accounts can be opened by individuals, proprietor firms, 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, as per KYC guidelines of RBI, 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 the details of Beneficial Owner in case of accounts opened in the fiduciary capacity (Partnership firms, Company accounts, Society Accounts)
- The Bank is required to obtain two recent photographs of the person/s opening/operating the account, as per R.B.I. directives.
- The Bank is required to obtain Permanent Account Number (PAN) or General Index Register (GIR) 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 (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. Documents normally accepted are the current gas/telephone/electricity bill or ration card or voter's identity card or driving licence or passport, etc as per KYC guidelines of RBI.
- 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.
- Adarsh Bank: Service charges are levied for:
 - Cheque books issued
 - Non-maintenance of minimum balance
 - Return of cheques, etc.
- 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 types of accounts.

Common Areas of Customer-Banker Relationship- Term Deposit Accounts

- Term Deposit accounts can be opened by individuals, Proprietor firms, partnership firms, private and public limited companies, HUFs/specified associates, Societies as etc.
- As required by law, while opening this account we will satisfy ourselves about the identity, including verification of address, as per KYC guidelines of RBI, 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 two recent photographs of the person/s opening the account, as per R.B.I. directives.
- The Bank is required to obtain Permanent Account Number (PAN) or General Index Register (GIR) 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 opening the account as per KYC guidelines of RBI. Documents normally accepted are the current gas/telephone/electricity bill or ration card or voter's identity card or driving licence or passport, etc as specified in the KYC guidelines of RBI.
- 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 15 days.

- Loans/overdrafts against Our Bank deposits are allowed by charging interest at rates stipulated by the Bank from time to time.
- Deposits are renewed by the Bank on due dates on request automatically for the same period and at the interest rate prevailing at the time of renewal for the term of deposit. In case customer did not opt for automatic renewal, the deposit is renewed as per the term agreed by the depositor. The Bank may intimate the depositor in advance regarding date of maturity through SMS.
- 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 application of TDS under Income Tax Act, up to a limit specified by Income Tax authorities from time to time.
- Presently, if the total interest on deposits, per depositor, per branch, per financial year exceeds Rs.50,000/-, (Rs.1,00,000/- in case of senior citizens with age of 60 years or above) the same is subject to Tax Deduction at Source (TDS) at the rates stipulated by the Income Tax Authorities.
- The depositor may furnish declaration in Form No. 15H / 15G 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.

Common Areas of Customer-Banker Relationship- Safe Deposit Lockers

- The facility of Safe Deposit Lockers is an ancillary service offered by the Bank. The Bank's branches offering this facility will indicate/display this information.
- A locker may be hired by an individual (not minor), firms, limited companies, specified associations and societies, etc.
- Nomination facility is available to individual hirer of Safe Deposit Locker.
- Loss of key should be immediately informed to the Branch.
- In case of loss of locker key, Bank will break open the locker in the presence of locker hirer/s and the charges will be recovered from the locker hirer.
- Lockers are available in different sizes.
- Lockers are rented out for a minimum period of one year.
- Rent is payable in advance. In case of overdue rent, the Bank will charge penalty as decided from time to time.
- With standing instruction, the rent may be paid from the deposit account of the hirer.
- The Bank reserves right to break open the locker, even though rent is paid regularly, if the locker is not operated for a period seven (7) years even if the rent is paid, after following the due procedure. charges thereof.

- The Bank has discretion to break open any locker following due procedure if the rent has not been paid by the customer for three years in a row.
- Items as prohibited as per RBI Guidelines should not be kept the Locker.

Nomination Facility

- Nomination facility is available for all deposit accounts, articles in safe custody and safe deposit vaults.
- Nomination is available for accounts opened in individual capacity (i.e. single/joint accounts as well as accounts of a sole proprietor) only, i.e. not for accounts opened in representative capacity.
- Nomination can be done in favour of four individuals as per the amendments made effective from 1st November 2025.
- In case of deposits, nomination can be either successive or simultaneous.
- In case of successive nomination, Nominees are ranked from first to fourth. The right to claim the account balance or locker contents passes to the next person on the list only if the nominee placed higher is deceased or unable to claim.
- In case of simultaneous nomination, a percentage of share for each nominee is specified with total of share of all the nominees should be 100%.
- In case of safe deposit lockers and safe custody articles, nomination can be successive only.
- Nomination can be made, cancelled or varied by the account holder anytime during his/her lifetime. 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.

OTHER SERVICES:

Remittances:

Customers may remit funds to the accounts of others by using the following facilities:

- RTGS/NEFT facility provided by Reserve Bank of India.
- IMPS / UPI / ACH / CTS facility provided by NPCI.
- Demand Draft/Pay Order (for Rs. 50000/- and above issued by debit to customer account and not against cash payment)
- Payments for Rs 50000/- and above will be made through Banking channels and not in cash.

Digital Products:

Customers can use the following digital products offered at the branches:

- Mobile Banking -for transactions using IMPS and NEFT facility.
- Internet Banking- View facility
- QR Code
- ATM and Recyclers using Debit Cards
- Debit Cards
- SMS services
- Missed call (Tollfree) Banking
- Third party apps for UPI

CTS- Continuous Clearing:

- Customers can get the cheques drawn in their name, collected through continuous clearing service provided by the Branches.
- Cheques presented to the Bank will be cleared on the same day/maximum next day subject to realisation by another bank/Drawer Bank.

Settlement of Deceased claims of deposits/safe deposit lockers.

Accounts having Nomination facility:

- Bank will take all steps to settle the claims in the deceased accounts as quickly as possible.
- In case nomination is made in case of deposit accounts, in the name of single person, the amount is settled in favour of the nominee/s as per the nomination rules.
- In case of safe deposit locker in the name of single person and if the nomination is made, the access to locker is allowed to the nominee as per the nomination rules.
- In case of deposit account, safe deposit lockers opened jointly, and the nomination is made in these accounts, the claim is settled/access is allowed to the nominee (as per nomination rules) after death of all the deposits/locker hirers.
- The claims are settled subject to production of Death Certificate, KYC details of Nominee and any other form prescribed by the Bank.

Accounts with Survivorship clause:

- In case of deposit accounts where the survivorship clause is available, the claim is settled in favour of the survivor on the date of maturity of the deposit.
- If the consent is given all the depositors at the time of deposit to pay the deposit to the survivor before maturity also, the claim can be settled in favour of the survivor.
- In case of safe deposit lockers, where the survivorship clause is available, the locker access can be given to the survivor.
- The claims are settled subject to production of Death Certificate, KYC details of Survivor and any other form prescribed by the Bank.

Accounts without Nomination/Survivorship clause:

- In case of deposit accounts and safe deposit locker accounts, where nomination and Survivorship clause is not available, the claim will be settled in favour of the heirs of the deceased on the submission of the documents as required by the bank viz., Death Certificate, Family Member Certificate/Legal heir certificate, KYC details of the claimants.

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, processing of loan proposals, issue of guarantees, safe custody, issue of duplicate instruments/statements, ledger folio charges etc. Details of service charges are displayed on the Bank's Website: <https://adarsh.bank.in/service-charges-2025.pdf>

Redressal of Complaints/Grievances

- To enable the customers to voice their grievances or offer suggestions for improvement in customer service, Complaint/grievance redressal system is in place in the Bank.
- Customer can give feedback or lodge complaint using the 24*7*365 days customer support service provided by the Bank by contacting: **7416021600/040-48681010**
- Customer can give feedback or lodge complaint at the Branch also.
- If the complaint is not redressed to the satisfaction of the customer by the customer support or the branch staff, the matter may be taken up with the Head office.

- If the complainant still feels unsatisfied with the responses received, he can address his complaint to the bank's Nodal Officer designated to deal with customers' complaints/grievances giving full details of the case.
- After exhausting all the above machinery/channels, if the customer is not satisfied, the complaint can be lodged with Integrated Ombudsman
 - i. through contact centre: No: 14448,
 - ii. through website: www.cms.rbi.org.in email: crpc@rbi.org.in or
 - iii. by post to: **Centralized Receipt and Processing Centre (CRPC) Reserve Bank of India, Central Vista, Sector 17, Chandigarh - 160 017**
- The District Consumer Forum under Consumer Protection Act, 1985.