

यूनियन बैंक
ऑफ इंडिया
भारत सरकार का उपक्रम



Union Bank
of India
A Government of India Undertaking

Citizen Charter of Union Bank of India

Classificati
on:
Internal

1. Vision

To become the bank of first choice in our chosen areas by building beneficial and lasting relationships with customers through a process of continuous improvement.

2. Mission

- To be a customer centric organization known for its differentiated customer service.
- To offer a comprehensive range of products to meet all financial needs of customers.
- To be a top creator of shareholder wealth through focus on profitable growth.
- To be a young organization leveraging on technology and an experienced workforce.
- To be the most trusted brand, admired by all stakeholders.
- To be a leader in the area of financial inclusion.

3. Applicability of Charter

The citizen charter of Union Bank of India provides key information about our various products, facilities and services provided by its branches. This charter also provides information on grievance redressal mechanism of the bank and specifies the obligations on the part of the customers for healthy banker-customer relationship.

This is not a legal document creating rights and obligations. The charter itself does not create new legal rights, but it surely helps in enforcing existing rights.

4. Our Key Commitments to Customers

- To act fairly, courteously and reasonably in all our dealings.
- To ensure that our procedures and documents are clear and not mis-leading so that clear information is provided to you about our products and services.
- Any changes/updation in service charges/terms & conditions would be informed via suitable ways.
- We will make sure that this citizen charter is available publicly, copies are available, and our staff puts it into practice.
- The information of customers would be dealt with privacy & confidentiality and to operate a secure and reliable banking and payment system.
- To deal sympathetically and quickly with things arising due to errors by correcting mistakes quickly, handling complaints/grievances quickly and reversing any bank charges applied in error.
- We will help you use your account or service by providing statements, suitable guidance (where applicable) and providing services to all customers without any discrimination.

5. Our Expectations from Customers

- To help us meet the KYC (Know your Customer) guidelines at the time of opening your account with us and updation from time to time as per RBI/Government/IBA/Statutory bodies guidelines.
- Take precautions that are intended for protection of your accounts.
- Avail all the services provided by the branch like ATM (Automatic Teller Machine), CDM (Cash deposit Machine), ECS (Electronic Clearing System), ETF (Electronic Fund Transfer), etc.
- Avail Nomination facility provided for their accounts and Safe deposit lockers.
- Move forward with us towards our journey of advancement and co-operate towards any minor technological disturbances.
- Provide feedback to our services so as to enable us to improve and provide better customer service.
- Check your statement of accounts or passbook regularly.
- Bring Passbook while withdrawing cash from savings bank account through withdrawal slip. Get passbook updated from time to time.
- Ensure safe custody of cheque book and passbook. Passbook, cheque book, ATM/Debit card not to be kept together for safety.
- Issue crossed/account payee cheques as far as possible.
- Ensure cheque is crossed and at the back of the cheque the account number and mobile number is mentioned before dropping in the cheque drop box.
- While tendering the cheques at the branch for collection/dropping the cheques in drop box, acknowledgement can be obtained from the officials.
- 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.
 - a) To prevent from any loss, cheque be issued without cutting/overwriting. No changes/corrections should be carried out on the cheques. For any change in the payee's name, courtesy amount (amount in figures or legal amount (amount in words) etc. fresh cheque forms should be used by the customers. This would help banks to identify and control fraudulent alterations. Cutting in date, wherever required should be for re-validation of 'Stale Cheque'. Blanks in spaces meant for writing Payee's Name, Amount in word and figure should be securely plugged by putting cross/drawing a line.
 - b) Cheque issued with cuttings are liable to be rejected if presented in clearing functioning under 'Cheque Truncation System' (CTS), even though the cutting(s) is/are authenticated.
- Send cheques and other financial instruments by registered post or courier. Do not sign blank cheques. Also do not record your specimen signature either on passbook or on cheque book.
- Not to issue cheque without adequate balance; maintain required balance as specified by the bank.
- Pay service charges for non-maintenance of minimum stipulated balance, cheque returns, remittances, collections, etc. The detail of service charges are available

with branches and on our website.

- Note down account numbers, details of FDR, locker number, etc. separately.
- Inform change of address, telephone number, etc. to the branch.
- Inform the loss of demand draft, FDR, Cheque leave(s)/book, locker key, etc. immediately to the branch.
- Pay interest, installments, locker rent and other dues on time.
- Ensure safe custody of the Delivery Book in the Demat accounts and not to keep any blank signed slip in the book.
- Complaint relating to deficiency of customer service should be reported within a reasonable time provided this is within the prescribed period of preservation of relevant records.
- Operate account regularly to maintain the status of the account as Operative/Active. Inform bank if you intend not to operate the account for some time.
- Avail standing instruction facility for repeat transactions.
- Ensure safe custody of credit card, debit/ATM card. Wherever signature on the card is mandatory, it should not be left unsigned.
- Ensure confidentiality of password for internet banking and PIN for credit/debit card.
- In case of loss of ATM/debit card, notify your bank (Bank's Call centre) to take immediate steps to prevent the same from being misused. Customer shall be liable for any misuses until the time the bank has been notified.
- Never leave credit card unattended. Do not bend credit card.
- Do not give account details, passwords or any other security information to anyone. Memorize personal identification number (PIN) and change it on regular basis.
- Not to respond to any unauthorized email asking for password/PIN/account details.
- Use SMS alert facility and notify any change in mobile number.
- Avoid using bank's internet banking website through a link from any website or email/SMS. Verify the domain name displayed to avoid spoof website.
- Not to use cyber cafes/shared PCs to access any internet banking site.
- Log off the PCs when not in use.
- As a matter of good practice, personal firewall software and antivirus software should be downloaded & installed and latest available updates should be regularly installed. In case of doubt, reconfirm by doublechecking the padlock symbol/icon on website to ensure the website is running in secure mode before any confidential/sensitive information is fed.
- Change internet banking password regularly. Keep password a combination of alphabet, special character and number. (Ensure password is strong)
- Always logout from internet banking before closing the window. Use virtual keyboard for entering internet login id and password especially when not using own PC. There might be risk of capturing key strokes.
- Do not store ID/PIN in the internet browser.
- Cooperate with the bank/police/any other investigating agency, for any investigation on any transaction on any account.
- Bring any deficiency in services to the notice of the bank.

- Furnish the nominations for deposit and pension account separately.
- Correct PAN/ form 15(G or H) is to be submitted at the commencement of financial year enabling to deduct TDS correctly.
- Account holder is to ensure that account is not used for money laundering or for any fraudulent transaction.
- Customer obligation- Proper utilization of Bank Loan and timely repayment.

6. Our Products & Services

6.1 Deposit Accounts

Different deposit products are offered by our bank which can be categorized broadly into the following types:

- Savings Deposit Account



<https://www.unionbankofindia.co.in/english/saving-bank-deposit-products.aspx>

- Current Deposit Account



<https://www.unionbankofindia.co.in/english/current-deposit-products.aspx>

- Term Deposit



<https://www.unionbankofindia.co.in/english/term-deposit-products.aspx>

- Salary Account



<https://www.unionbankofindia.co.in/english/union-super-salary-account.aspx>

- NRI/NRO Account & Services

<https://www.unionbankofindia.co.in/english/nri-services.aspx>



6.2 Loans

Our bank offers various type of loan products catering to the needs of the customers. These can be broadly categorized into:

- Personal Loan

<https://www.unionbankofindia.co.in/english/personalloan.aspx>



- Home Loan

<https://www.unionbankofindia.co.in/english/homeloan.aspx>



- Education Loan

<https://www.unionbankofindia.co.in/english/educationloan.aspx>



- Vehicle Loan

<https://www.unionbankofindia.co.in/english/vehicleloan.aspx>



- MSME Loan

<https://www.unionbankofindia.co.in/english/apply-for-msme-loan.aspx>



- MUDRA Loan

<https://www.unionbankofindia.co.in/english/mudra-stp-loan-online.aspx>



All products available on <https://www.unionbankofindia.co.in/english/home.aspx> under the tab “Apply Online”



6.3 Digital Products

- Internet banking

<https://www.unionbankofindia.co.in/english/internet-banking.aspx>



<https://www.unionbankonline.co.in>



- Doorstep Banking

<https://www.unionbankofindia.co.in/english/doorstepbanking.aspx>



- Self- banking

<https://www.unionbankofindia.co.in/english/digi-selfservice-banking.aspx>



- ATM Banking

<https://www.unionbankofindia.co.in/english/atm.aspx>



- Mobile Banking

<https://www.unionbankofindia.co.in/english/digi-app-banking.aspx>



6.4 Cards

<https://www.unionbankofindia.co.in/english/digi-cards.aspx>



6.5 Safe Deposit Lockers

This product is available in our branches wherever the facility is offered, however, allotment of safe deposit vault will be subject to availability and compliance with terms & condition for the subject service. For details kindly visit



<https://www.unionbankofindia.co.in/english/safedepositelocker.aspx>

6.6 Other Services

- Exchange of Soiled/Mutilated Notes
- Acceptance of Coins
- Debit card/ATM card hot-listing
- Cheque collection
- POS Services
- Kisan Vikas Patra
- NPS
- Trading account
- E-Tax payments
- Utility Bill Payments
- Insurance
- FASTag and more.

6.7 Digital banking Units

Digital Banking Unit (DBU) is a specialized fixed-point business unit / hub housing certain minimum digital infrastructure for delivering as well as servicing existing financial products & services digitally, in both self-service and assisted mode.

Bank is live (in East Godavari, Machilipatnam, Palakkad, Bhopal, Nagpur, West Tripura,

Patiala) with following kiosks in DBU in Self Service Modes:

1. ATM
2. CRM (Cash Recycling Machine)
3. Self-Passbook Printing Kiosk
4. Multifunctional Kiosk
5. Interactive Tabs
6. Internet Banking Kiosk/PC.
7. Uni-Verse through Virtual Reality (VR) Headset

7. Nomination Facility

The bank recommends that all depositors avail the nomination facility offered by the bank in deposit accounts, safe deposit locker, etc. so that in the event of death of the depositor all the outstanding balance in the account would be received by the nominee as a trustee of legal heirs.

Nomination is also available in sole proprietary concern account.

Nomination can be made in favour of one individual only. Any change/update of nomination can be done at any time following third party witness.

Nomination can be done in favour of minor also subject to a major being named appointee during the minority period.



Link for online nomination facility: <https://icmt.unionbankofindia.co.in/nomination/>

8. Service Charges

All services of the bank are subjected to service charges being levied depending on the type of account/service provided.

The details of all the service charges are available at all the branches and <https://www.unionbankofindia.co.in/english/fees-and-services.aspx>



Any change in service & fees would be communicated to the customers in advance before changes become effective.

9. Interest Rates



<https://www.unionbankofindia.co.in/english/interestrates.aspx>

10. Time Norms for common Transactions & Services/Products

Transaction processing times for all transactions are available at all branches. The following time norms are indicative and are subject to change depending upon the volumes handled by each branch based on location and peak/non-peak period.

NATURE OF TRANSACTION	TIME NORMS
Receipt of Cash	5 to 15 minutes
Cash Payment	5 to 7 minutes
Issuance of Demand Draft <ul style="list-style-type: none"> ▪ Against cash deposit ▪ Against transfer cheques 	10 to 20 minutes 10 to 30 minutes
Issuance of term deposit receipts	10 to 30 minutes
Payment of term deposit receipts	15 to 20 minutes
Updation of passbook	5 to 15 minutes
Collection of cheques <ul style="list-style-type: none"> ▪ Local ▪ Outstation 	2 to 4 days 6 to 10 days
Remittance-RTGS/NEFT	15-20 minutes
Settlement of deceased claim	Within 15 days from submission of complete documents
Stop Payment instructions	5 to 10 minutes

NATURE OF SERVICE/PRODUCT	TIME NORMS
Savings Account Opening (Online Process)	1 day*
Current Account Opening	3 days*
Gold Loan Sanction	15 minutes (Existing Customers)
MSME WC Sanction	7 days (within Branch delegation)
KCC Sanction	7-14 days (within Branch delegation)
Personal Loan	3 days

*The time norms are applicable after submission of complete documents.

11. Redressal of Complaints and Grievances

We keep making constant efforts to keep our customer satisfied with our products and services.

However, in case of any issue/complaint, customers can register complaint with the bank via the below mentioned channels:

- Letter  VYOM Application
- E-mail  UVConn (WhatsApp)
- Call center  Website

Online Grievance Redressal:

<https://www.unionbankofindia.co.in/english/online-grievance-redressal.aspx>



In-case the complaints are not resolved by the Branch, customer can approach the Regional Office/Zonal Office and/or Chief Grievance Officer/Banking Ombudsman.

The details of Grievance officer/Banking Ombudsman along with address and contact number are made available at all the branches.

Further, details of Banking Ombudsman, Chief Vigilance Officer and Chief Grievance Officer are given below:

Grievance Redressal	
1	<p>If you are not satisfied with resolution provided by the Bank you may approach the Principal Nodal Officer/ Chief Grievance Officer and/or Reserve Bank of India Banking Ombudsman on following address:</p> <p>The Chief Grievance Officer (CGO) / Principal Nodal Officer (BO) Address: Union Bank of India, Operations Department, CO Annex Mangaluru, Mangladevi Temple Road, Pandeshwar, Mangaluru, 575001. Email: cgo@unionbankofindia.bank Tel: <u>0824-2428565</u></p> <p>Banking Ombudsman (RBI) Address: Centralized Receipt and Processing Centre (CRPC) Reserve Bank of India, 4th Floor, Sector 17, Chandigarh-160017.</p> <p>By login to RBI CMS Portal https://cms.rbi.org.in</p>
	<p>Chief Vigilance Officer of our Bank</p> <p>Chief Vigilance Officer (CVO)</p>

2		Address: Central Vigilance Department, 10 th Floor, Union Bank Bhavan, Nariman Point, Mumbai -400021. E-mail: cvo@unionbankofindia.bank Tel: 022-22851662
3	Customer Care:	1800-2222-44 / 1800-2222-43 / 1800-208-2244 / 1800-425-1515 / 080-61817110 (chargeable) Dedicated for NRI: +91-8061817110 e-mail: customercare@unionbankofindia.bank

Customer Rights & Grievance Policy:



<https://www.unionbankofindia.co.in/english/grievances-redressal.aspx>

12. Policies and Disclosures

Various policies regarding KYC-AML/Bank deposits/Collection of cheques/instruments/Whistle blower policy, etc. are available on our website <https://www.unionbankofindia.co.in/english/home.aspx> under the tab “We care”.

