



Comprehensive Notice Board

A. CUSTOMER SERVICE INFORMATION:

- (i) We have separately displayed the key interest rates on deposits & forex rates (In Authorized Branches) in the branch.
- (ii) Nomination facility is available on all deposit accounts, articles in safe custody and safe deposit vaults.
- (iii) We exchange soiled notes and mutilated notes.
- (iv) We accept/exchange coins of all denominations.
- (v) If a banknote tendered here is found to be counterfeit no value shall be given for the same and Note shall be retained . Acknowledgement can be issued on the request of tenderer.
- (vi) Please refer to our cheque collection policy, available on bank website as well as with Branch, for the applicable time frames for collection of local and outstation cheques.
- (vii) For satisfactory accounts, we offer immediate credit of outstation cheque up to Rs.15000.00 (Please refer cheque collection policy).
- (viii) Bank's lending rates

MCLR (one Year): -8.75% p.a. (effective date : 10/06/2024)

RBLR: - 9.35% p.a. (effective date : 10/06/2024)

B. SERVICE CHARGES:

1) Saving Account :-

Rural: - Minimum Balance: Rs. 500/-, charges for non-maintenance thereof: Max Rs. 34 per month.

Semi Urban: - Minimum Balance: Rs. 1000/-, charges for non-maintenance thereof: Max Rs. 50 per month.

Urban & Metro: - Minimum Balance: Rs. 2000/-, charges for non-maintenance thereof: Max Rs. 84 per month.

2) No-Frills Accounts :-

Minimum Balance: Nil, charges for non-maintenance thereof: NA.



GRIEVANCE REDRESSAL

- (i) If you have any grievances/complaints, please approach: **Branch Manager**
(ii) If your complaint is unresolved at the branch level, you may approach our

Regional Heads

AMRITSAR REGION:

Name: MR. RAM YADAV
Office Address: Guru Ram Dass Divine Towers, PUDA Complex, Opp. Tehsil (Suvidha Centre), Jalandhar
Telephone No.: 9179045414
Email ID: ramyadav@centralbank.co.in

CHANDIGARH REGION:

Name: MR. SUDHANSHU SHEKHAR
Office Address: P.B.NO. 13, NO. 58-59, 2 nd Floor BANK SQUARE, SECTOR 17B CHANDIGARH
Telephone No.: 9152560001
Email ID: msudhan@centralbank.co.in

JALANDHAR REGION:

Name: MR. RAHUL SAXENA
Office Address: GURU RAM DAS DIVINE TOWER, SEC30-31 3-FLOOR, PUDA COMPLEX, JALANDHAR, PUNJAB
Telephone No.: 0
Email ID: mjalaro@centralbank.co.in

KARNAL REGION:

Name: MR. HARPAL SINGH
Office Address: Durga Mata Mandir Trust premises, Near old Bus Stand, Kamal
Telephone No.: 8533500001
Email ID: mharpal@centralbank.co.in

LUDHIANA REGION:

Name: MR. ASHOK SHARMA
Office Address: 630, GURDEV NAGAR, K.P.COMPLEX, ADJ.HOTEL PARK PLAZA, FEROPUR ROAD, LUDHIANA
Telephone No.: 9888487206
Email ID: mashok@centralbank.co.in



ROHRAK REGION:

Name: MR. AJAY DUA
Office Address: Jawahar Market, Near D Park, Delhi Rohtak Road, Model Town, Rohtak
Telephone No.: 9138944101
Email ID: mrohtro@centralbank.co.in

SHIMLA REGION:

Name: MR. MUKESH CHOUDHARY
Office Address: Combermere Complex, Near LIFT, The Mall, Shimla, Himachal Pradesh
Telephone No.: 9805877008
Email ID: mshimro@centralbank.co.in

Zonal Head

CHANDIGARH ZONE:

Name: MR. SHISHRAM TUNDWAL
Office Address: P.B.NO: 13, NO: 58-59, BANK SQUARE, SECTOR 17B, CHANDIGARH
Telephone No.: 9769033112
Email ID: zmchanzo@centralbank.co.in

- (iii) If you are not satisfied with our grievance redressal, you may approach the **Banking Ombudsman at:**
Centralized Receipt and Processing Centre (CRPC), 4 Floor, RBI, Sec-17, Central Vista, Chandigarh, 160017
Registration Portal: <https://cms.rbi.org.in>
Toll free No.: (#14448)



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C. OTHER SERVICES PROVIDED:

- i) We accept direct tax collection. (Please quote PAN/TAN on Challan. Do not drop the Challans in the Drop Boxes).
- ii) We open Public Provident Fund accounts. (HUF-PFF cannot be opened)
- iii) The Senior Citizens Savings Scheme, 2004, Sukanya Samridhi, Mahila samman saving certificate and New Pension Scheme are operated here.
- iv) Prime Minister's Mudra Yojana / other schemes sponsored by Government of India and State Government are operated here.
- v) We offer MSME loans/products.
- vi) We issue Kisan Credit Cards.
- vii) We open 'Prathamik Bachat Bank Jama Khata' with "Zero Balance".
- viii) Donations for PM's relief fund are accepted here.

D. INFORMATION AVAILABLE IN BOOKLET FORM (Please approach 'MAY I HELP YOU' Counter / Branch manager)

1. All the items mentioned in (A) to (D) above.
2. Code of Bank's Commitment to Customers (BCSBI Codes)
3. Code of Bank's Commitment to SME.2012
4. KYC Guidelines and periodic update of KYC Documents
5. AML Guidelines



6. Banking Ombudsman Scheme
7. Citizen's Charter
8. Fair practice code for lenders
9. Bank's compensation Policy
10. Policy on collection of cheque
11. Policy on collection of Dues & Repossession of Security
12. Policy on Grievance Redressal Mechanism
13. Policy on Bank Deposit
14. Latest Service Charges for various facilities, including services rendered free of charge.
15. Time Norms for various services
16. Interest rate on deposits/loans
17. Exchange of notes and coins
18. Counterfeit Notes
19. Design & Security features of Bank Notes
20. RBI caution notices about Phishing
21. National Trust for Welfare of Persons with Austin, Cerebral Palsy, Mental Retardation and Multiple Disabilities Act, 1999.
22. Customer Right Policy.