

# 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 gnevances/complaints, please approach: Branch Manager
(ii) If your complaint is unresolved at the branch level, you may approach our

## Regional Head

CHENNAI REGION: Name:-

MR. PAWAN AGGARWAL

Office Address: 48/49, Second floor, Montieth Road, Egmore, Chennai 600008

Telephone No.:- 9920717917

Email-ID:- mchenro@centralbank.co.in

#### COIMBATORE REGION:

Name:- MR. P JYOTI PRAKASH

Office Address: 14/15 THIRD FLOOR, VARIETY HALL ROAD, COIMBATORE

Telephone No.:- 9962052844

Email-ID: mcoimro@centralbank.co.in

KICHI REGION:

Name: MR. RAHUL SINGHAL

Office Address: 1st floor, Metro Palace, Opposite Emakulam Town Railway Station, Kochi 682 018.

Telephone No.:- 6374711200

Email-ID:- rmcochro@centralbank.co.in

MADURAI REGION:

Name: MR. PANIGRAHI

Office Address:- Raja muthiah mandram, I st floor, Dr Ambedkar Road, Madurai-625020

Telephone No.:- 9962052833

Email-ID:- rmmaduro@centralbank.co.in



#### THIRUVANTHAPURAM REGION:

Name: MR. P KHAFEEL AHMED

Office Address:- CSI Building, 2ND FLOOR , PULIMOOD JUNC, MG ROAD, THIRUVANANTHAPURAM

Telephone No.:- 6374711211

Email-ID:- mthirro@centralbank.co.in

TRICHY REGION:

Name: MR. N BALACHANDRAN

Office Address:- NO.54, WB ROAD, OPPOSITE THEVAR HALL, TRICHY-620 008

Telephone No.:- 6374711233

Email-ID :- mtricro@centralbank.co.in

## Zonal Head

CHENNAI ZONE:

Name: MR. ARVIND KUMAR

Office Address: 3RD FLOOR 48/49 RED CROSS ROAD, EGMORE CHENNAI

Telephone No.:- 9998561395

Email-ID:- zmchenzo@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-PPF cannot be opened)
- iii) The Senior Citizens Savings Scheme, 2004, Sukanya Samriddhi, 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 updation of KYC Documents
- 5. AML Guidelines



- 6. Banking Ombudsman Scheme
- 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
- National Trust for Welfare of Persons with Austin, Cerebral Palsy, Mental Retardation and Multiple Disabilities
  Act. 1999.
- 22. Customer Right Policy.