



Rights of Bank's Customer



We understand your world

Easy ways to #ForgetCash...Go Digital!

For Individuals

25

Monthly Spends & Money Transfer

Maid, Driver, Laundry, Building Maintenance, Milk, Newspaper, Cable TV, Rent, Car Wash

Pay instantly, 24X7: **UPI** (MobileBanking), **PAYZAPP**, **chillr**

Money transfer with HDFC Bank UPI

1. Download new HDFC Bank **MobileBanking App**
2. Login through Customer ID & Password OR Quick Access Pin. Click on the **Accounts** tab
3. Under **Enquiry**, click on UPI
4. Register your unique **Virtual Payment Address (VPA)** & press Continue

How to get started with Payzapp

1. Download Payzapp from Playstore or App-store
2. Register & generate your 4-12 digit secure pin
3. Link your Debit/Credit Card
4. Click on Add/Send Money
5. Enter beneficiary Mobile No. or Email Id.
6. Enter the amount and click confirm



Utility Bills

Electricity, Mobile, Landline, DTH, Gas, Insurance

Set automatic bill payments: Standing Instructions in NetBanking

1. Login to NetBanking
2. Go to 'Bill Pay and Recharge' tab
3. Register biller and set automatic bill payments



Shopping, Travel, Entertainment

Medical, Grocery, Apparel, Fuel, Taxi, Flights, Hotels, Restaurants, Movies

Pay offline or online: Credit/Debit/Prepaid Cards, **PAYZAPP**

This is how safe your Credit/Debit Card is:

1. 4 digit PIN is your Security Code
2. Online purchases are authenticated using OTP or Password
3. All payments have an SMS alert
4. All Debit Card transactions are insured against fraud upto Rs. 4 lakh per card

3 ways for customers to make cashless payments with Payzapp

1. Send money through beneficiary's Mobile No. or Email Id.
2. Scan to Pay - QR code based payment (mVISA)
3. SMS Pay - SMS/Email based payments



We understand your world

Rights of Banks' Customers



Banking Codes and Standards Board of India



BANKING CODES AND STANDARDS BOARD OF INDIA

www.bcsbi.org.in



Dear Readers,

I am happy to present "Rights of Banks' Customers" in the form of Pictorial booklet. This is a small effort from BCSBI towards Banks' customers to make them aware about banking services and their rights. About 25 crore bank accounts have been opened so far under Pradhan Mantri Jan Dhan Yojana. It is all the more important for such customers to know about different services being provided by the banks.

Technological development has made banking transactions through ATM, Internet banking, etc. very easy, but at the same time, chances of risk and fraud have also increased. It is imperative that customers should be aware about precautions to be taken to avoid frauds.

This Pictorial booklet has been published with the above points in view. I hope this booklet will be useful for readers and member banks will publicize this as part of the financial inclusion programme.

(A C Mahajan)

Chairman

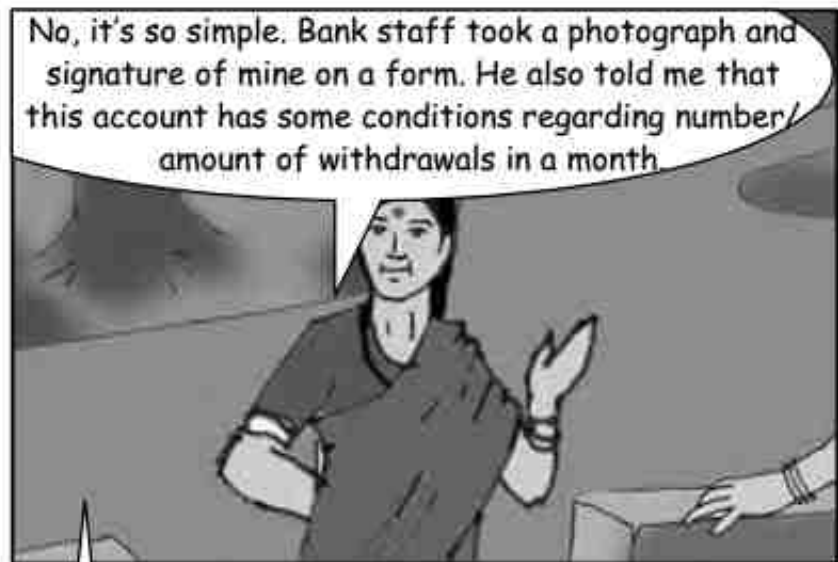
Banking Codes and Standards Board of India

October 17, 2016

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1. Opening of Basic Savings Bank Deposit (BSBD) –small account is very easy



Note: BSBD-small account can be opened with a photograph and signature or thumb impression on account opening form but it has some conditions regarding number/amount of withdrawals in a month.

2. Special conditions of deposit accounts.



Note: It is important for the banks to inform the customers about the special conditions while opening deposit accounts.

3. Condition of Minimum balance in Savings Bank account

Nowadays everything is so costly. I don't know how to cope with this.



Yes, it is true, but as soon as I get my salary I deposit Rs 500 in my account so that I can withdraw when needed



If I want to withdraw full amount, will the bank allow it?



Yes Vimla, even if there is no balance in BSBD account, then also the account remains active.

I am also thinking of opening such account so that whenever I have money I can deposit some amount and withdraw when needed.

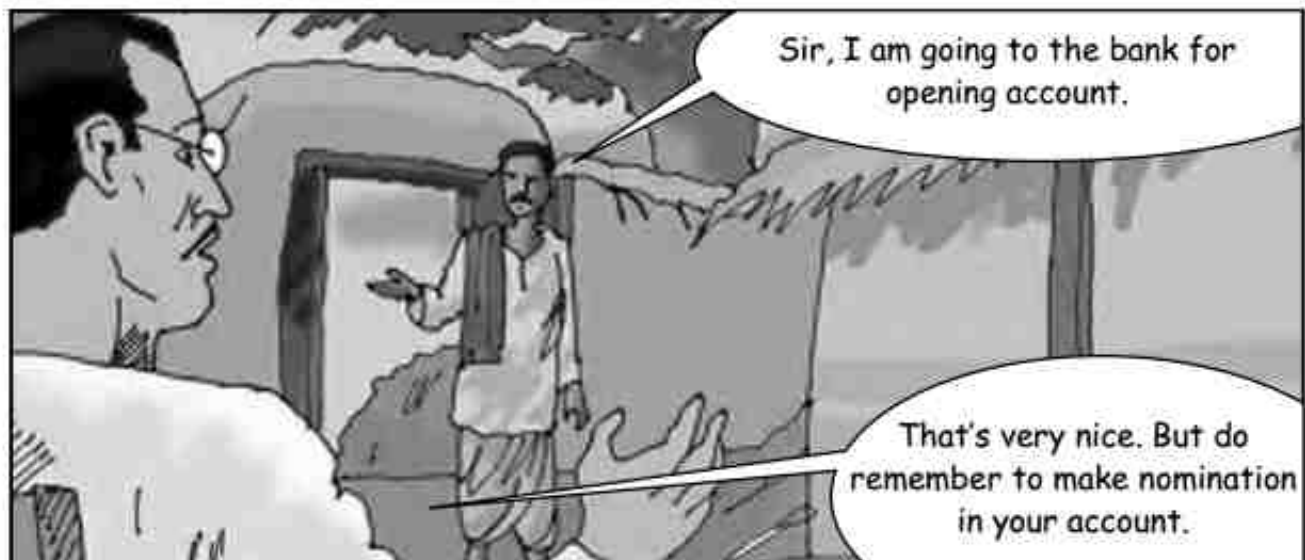


Then don't delay. Open your account today itself in the Bank.



Note: If there is no balance in BSBD account, then also account remains active without any penalty.

4. Nomination in deposit accounts

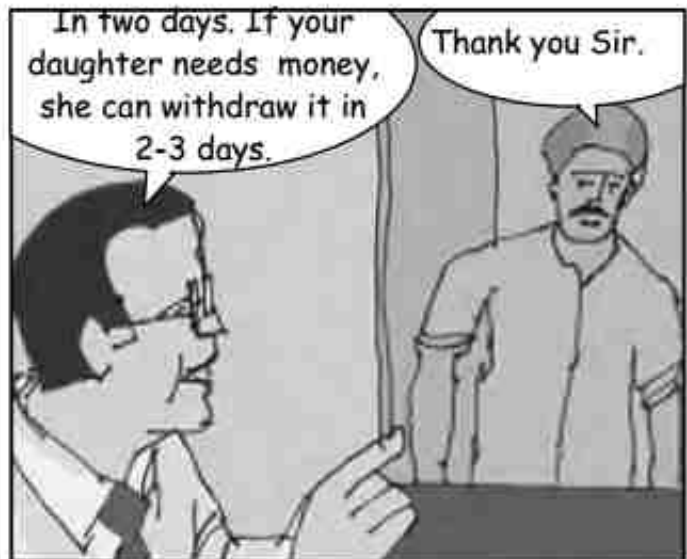
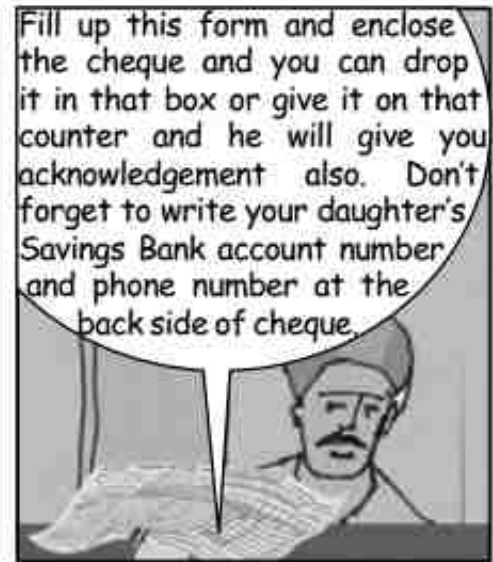


After my father's death, my mother had to face problems in withdrawal of my father's money deposited in the Bank. If you make nomination in the deposit accounts, then in case of any mishap, your wife or children will not have any problem in withdrawing money deposited by you in the bank.



Note: Nomination in Savings Bank account / Fixed Deposits saves nominee from problems of withdrawal of money in future, after the death of account holder(s).

5. Deposit of cheque in Savings Bank account



Note: Before depositing your cheque or presenting at the counter, do write your account number and mobile number or depositor's mobile number at the back of the cheque.

6. Activating the account which has become dormant/inoperative

You know, Gas agency people are asking us to furnish Savings Bank account details for crediting gas subsidy directly in our account.

Yes, I know that. My husband had a Savings Bank account for many years but he never transacted in that, then it became inoperative.

Then what Savings Bank account details did you give to gas agency?

My husband took his passbook to the bank branch where he had account. Bank staff took photocopy of his Aadhar card and took his signature on a form.

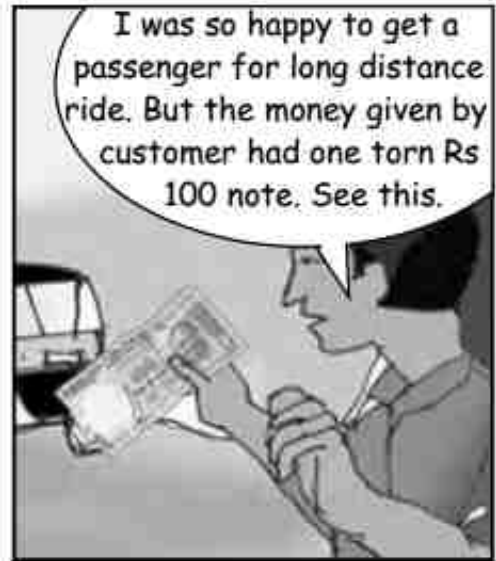
Bank staff told him to deposit Rs. 50-100 in his account.

That's all! Did his account become operative only by doing this much?

Yes, the account was activated. My husband gave details of same account to the gas agency.

Note: Bank does not charge any fee for activation of your inoperative account.

7. Exchange of torn/soiled notes in Bank



Note: You can visit any branch of any bank to exchange your torn/soiled notes.

8. Premature withdrawal of Fixed Deposits or Loan against Fixed Deposits



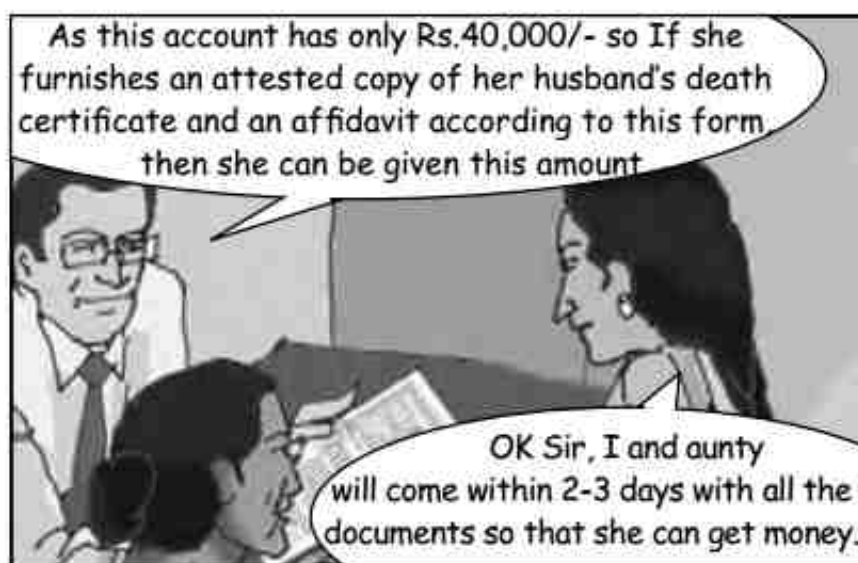
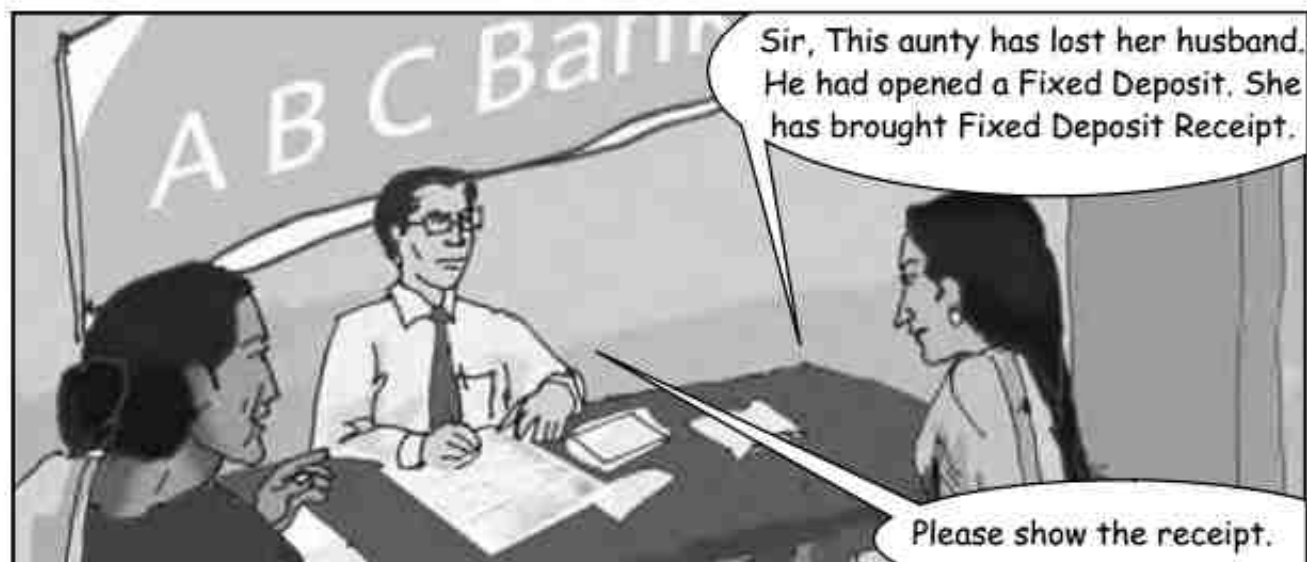
Note: Fixed Deposit can be closed before maturity or you can apply for a loan against it.

9. Premature closure of Fixed Deposit in case of account holder's death



Note : In case of depositor's death, the Fixed Deposit proceeds can be paid before maturity to the nominee in the account. In such case no penalty is levied.

10. Settlement of claims in respect of deceased account holders



Note: In case there is no nomination in the deposit account (upto certain limit), then the legal heirs of the depositor have to furnish death certificate, Identity proof of the claimant and an affidavit to the Bank. Bank has to pay the deposit proceeds within 15 days of lodging the claim.

II. Issue of RuPay Card with Basic Savings Bank Deposit (BSBD) account



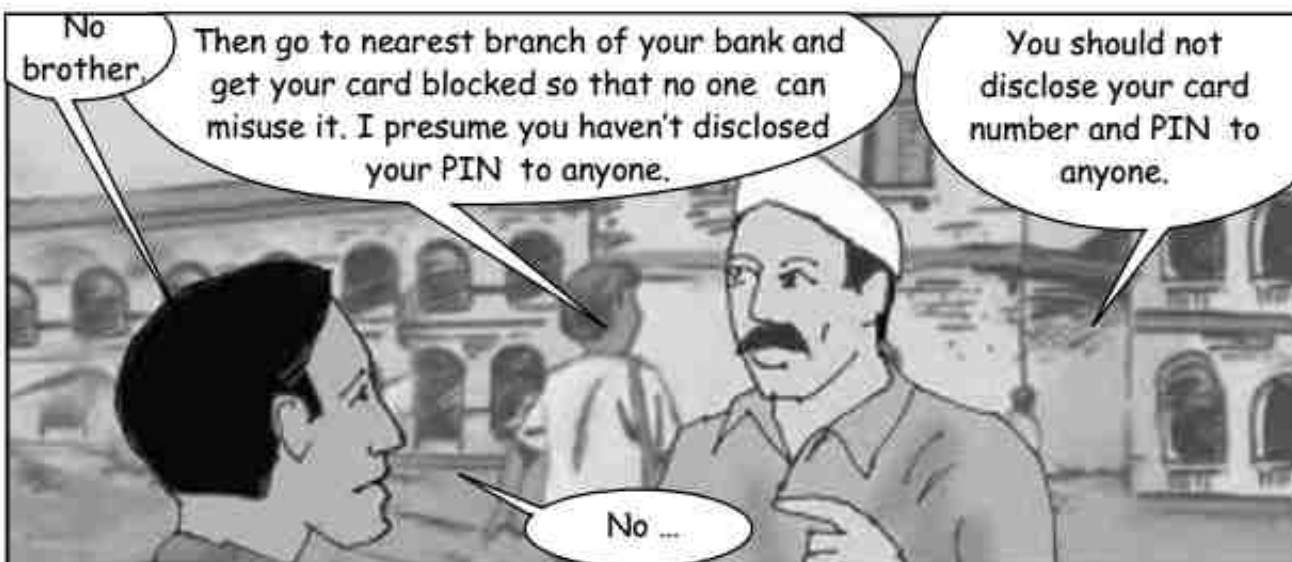
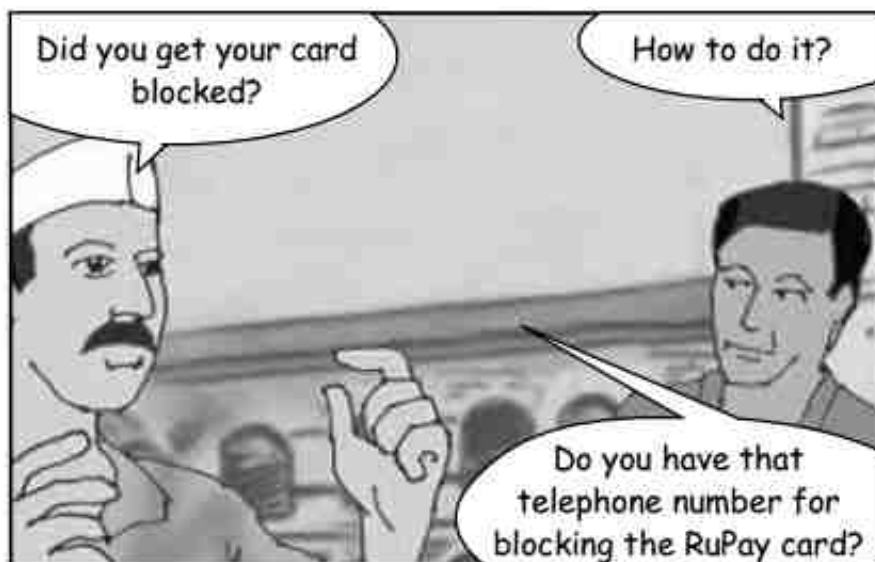
Note: Do take RuPay card with your Savings Bank account but don't disclose your RuPay card number or PIN to anyone.

12. Receiving SMS about debit from account but no cash dispensed from ATM



Note : If you receive SMS about debit from your Savings Bank account but no cash is dispensed from the ATM machine or less cash is dispensed, then lodge your complaint on the toll free number of your Bank or in the bank branch.

13. Informing Bank about loss of debit/RuPay card



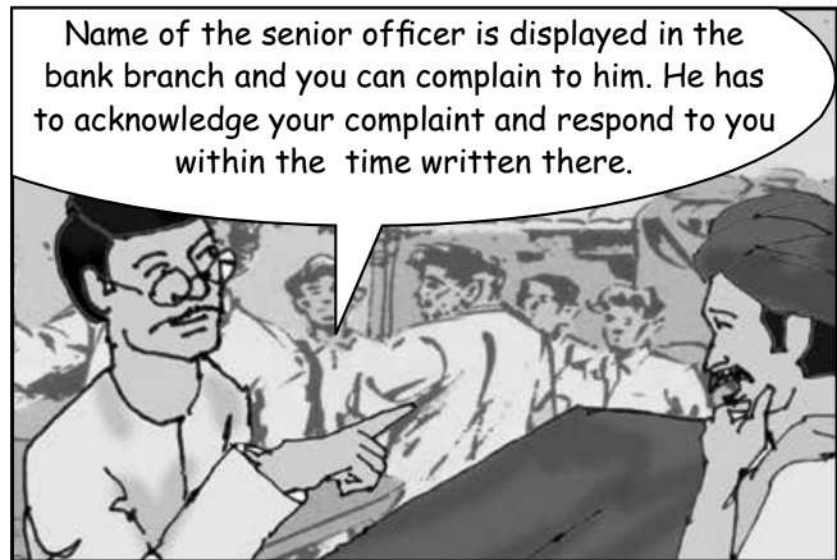
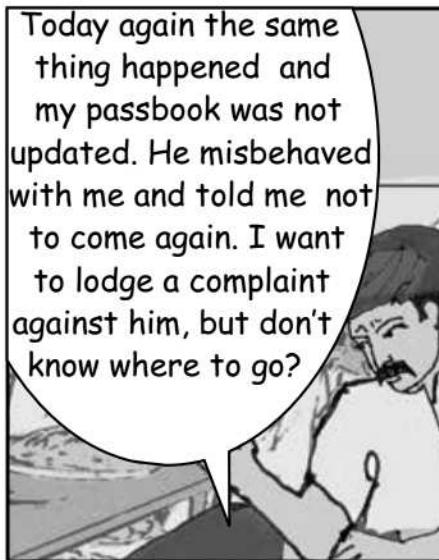
Note : If your debit card/ RuPay card is lost, then contact on toll free number of your Bank and get your card blocked so that no one can misuse it.

14. Transferring money from one place to another within the bank



Note: You can transfer money from your bank account to any customer's bank account of same bank within no time.

15. Process of lodging complaints/ Grievance redressal system



Grievance redressal system
 If you want to lodge any complaint in the branch, then contact the following: Branch Manager :
 Shri
 Address
 Phone Number
 Email

If your complaint is not resolved or you are not satisfied with the resolution by Bank Manager, then contact the following Regional Manager/ Zonal Manager/Principal Nodal Officer
 Shri
 Address
 Phone Number
 Email

If your complaint is not resolved within 30 days or you are not satisfied with the bank's answer then contact Banking Ombudsman on undernoted address:
 Banking Ombudsman : Shri
 Address
 Phone Number
 Email



Note: If you are not satisfied with any bank service, then you can contact Branch Manager or lodge your complaint on the toll free number of the Bank.

16. Single window facility for Senior citizens/Physically handicapped persons



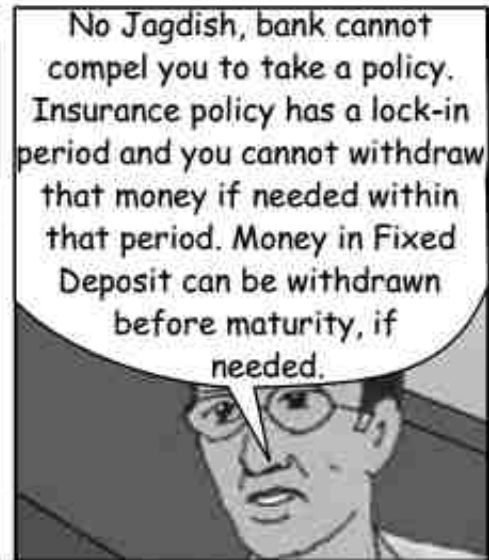
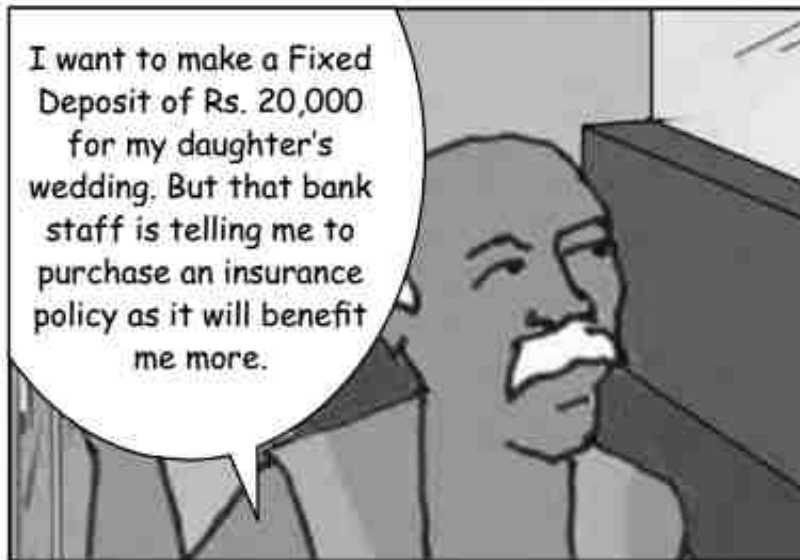
Note : It is necessary for the banks to provide Single window facility for Senior Citizens/Physically handicapped persons

17. Right to privacy and confidentiality.



Note: Bank does not share customer's information about his deposit account, loan account, etc with anybody, not even with his family members also.

18. Mis-selling of insurance policy to customer



19. Getting help from Business correspondent/facilitator in banking.



Note: Business correspondent or facilitator provides services at such places where there is no banking facility.

Important points for customers

1. Opening of BSBD – small account, is very easy.
2. Before opening deposit account, read and understand its special conditions.
3. Make nomination in Savings and Fixed deposit (Term deposit) accounts.
4. Withdrawal can be done from Fixed Deposit (Term deposit) before maturity and loan can be taken against it.
5. Do take ATM / RuPay card along with your Savings Bank account so that you can easily withdraw money.
6. Handle your ATM/Rupay card carefully. Don't disclose its number and PIN to anyone (not even bank officials).
7. If your ATM/Rupay card is lost or you receive SMS about debit from your account without withdrawing money, then inform your bank immediately.
8. Do some transactions in Savings Bank account regularly. You should do at least one credit/debit transaction in your account at least once in 2 years to keep it operative.
9. If you have any problem in any of the bank service or you want to lodge a complaint then complain to Branch Manager or at toll free number of the Bank.
10. It is important for the banks to provide all facilities on a single counter to Senior Citizens/Physically handicapped persons.
11. Business correspondent or facilitator provides services at such places where there is no banking facility.
12. Banking Code tells you about your rights to get fair treatment from Banks for all services available in a transparent manner. You must be aware of Banking Codes of Commitment to customers.

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Disclaimer

The purpose of this magazine is to educate customers about different banking services provided and their rights. Readers are advised to use this information prudently.

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Banking Codes and Standards Board of India

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Easy ways to #ForgetCash...Go Digital!

For Businesses



Staff Salaries & Reimbursements

Disburse on time: ENet, Prepaid Cards

1. Login to Enet
2. Go to 'Cash Management Services' tab and upload Bulk Salary file
3. Credit salary instantly to staff



Vendor Payments

Pay directly online: Funds Transfer, NEFT, RTGS via ENet

1. Login to Enet
2. Go to 'Cash Management Services' tab and upload Bulk Payment file
3. Credit vendors directly via Funds Transfer, RTGS or NEFT



Transfer Money

Pay taxes & fees: NetBanking, SmartHub Payment Solutions

1. Go to Govt. tax website
2. Select the tax you want to pay
3. Select HDFC Bank NetBanking for payment

For Individuals and Businesses

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