

A. Customer Service Information

- i. We have separately displayed the key interest rates on deposits & forex rates 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, we will issue an acknowledgement to the tenderer after stamping the note
- vi. Please refer to our cheque collection policy for the applicable timeframes for collection of local and outstation cheques.
- vii. For satisfactory accounts, we offer immediate credit of outstation cheque up to Rs. 15,000/-

B. Service Charges

Sr. No.	Type of Account	Minimum Balance Requirement	Charges for Non-maintenance thereof (In Rs.)
1	Savings Account	Rs. 200/- (* Rs. 1000/- For account with cheque book facility)	Rs. 30/- per Month (*Rs. 50/- per Month , For account with cheque book facility)
2	No-Frills Account	No Charges	No Charges

C. 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 / Zonal Manager at : (Address)
Please click on this: <https://keralagbank.com/contactus>
- iii. If you are not satisfied with our grievance redressal, you may approach the Banking Ombudsman at:
Name- **Office of the RBI Ombudsman, Thiruvananthapuram** ,
Address- **Thiruvananthapuram**
Telephone numbers- **0471-2783124**
Email address - obo.thiruvananthapuram@rbi.org.in

D. Other Services provided – as applicable

- i. We accept direct tax collection. (Please quote PAN / TAN on Challan. Do not drop the Challans in the Drop Boxes).
- ii. We offer SSI loans / products.
- iii. We issue Kisan Credit Cards.
- iv. We open 'Basic Savings Bank Deposit Accounts'.

E. Information Available in Booklet Form (Please approach 'MAY I HELP YOU' Counter)

- i. The Citizen's Charter for Currency Exchange facilities
- ii. Time norms for common transactions.
- iii. Design and security features of all the bank notes.
- iv. Policy documents relating to Cheque Collection, Grievance Redressal Mechanism, Security repossession and Compensation.
- v. The complete service charges, including services rendered free of charge.
- vi. Fair Practices Code / The Code of Bank's Commitment to Customers.