

For Customer



Do's

- ◆ Ask for system generated receipt for transaction.
- ◆ Confirm detail of your transaction with the system generated receipt.
- ◆ Always check the account balance before leaving the BC Outlet.
- ◆ Ask for Mini statement as and when required.
- ◆ Register your complaint/ suggestion at the compliant register kept with BC or the link Bank branch.
- ◆ Use your RuPay Debit Card regularly.
- ◆ Link your mobile number in the account for SMS alerts.
- ◆ Keep sufficient balance in your account for periodic premium contribution towards PMJJBY, PMSBY & APY schemes.
- ◆ Approach link branch for the additional products and services.



Don'ts

- ◆ Do not accept hand written receipts/ statements and accept only system generated receipts/ statements.
- ◆ Do not allow manual entry by BC in the passbook.
- ◆ Do not pay fee/ charges for which system generated receipt is not provided by the BC.
- ◆ Do not give finger print/ IRIS except for processing of any transaction.
- ◆ Do not share your ATM Card Number/ PIN with BC.
- ◆ Do not keep any disputes unsettled about your banking transaction with the BC operator. Approach linked branch for resolving unsettled issue.

For Business Correspondent



Do's

- ◆ Treat every customer with due respect.
- ◆ Ensure the functioning of outlet during specified working days/ hours.
- ◆ Keep the outlet clean and safe.
- ◆ Keep the PC/Android device (Micro ATM) in working condition.
- ◆ Keep adequate physical cash at outlet and adequate balance in settlement account based on daily transaction volume.
- ◆ Maintain the Mandatory Registers.
- ◆ In case of any issue on functioning of BC outlet, report to Field Supervisor/ Link Branch Officials immediately.



Don'ts

- ◆ Discriminate the customers based on religion, caste, sex, creed, political party, family feuds, social status, and personal friendship.
- ◆ Not providing cash to customer for successful withdrawal transactions.
- ◆ Charge the customers for any transactions/service.
- ◆ Exploit customers.
- ◆ Encourage informal borrowing or lending.
- ◆ Reveal transaction/account details of the customers to anybody else.
- ◆ Keep large amounts of cash.
- ◆ Keep customer's Debit card, Passbook or other documents.

Code of Conduct for Business Correspondent

- BC will handle their responsibilities with care, diligence & sensitivity.
- During recovery procedures, BC will adhere to Bank's Fair Practices Code for lenders. The BC will not resort to intimidation or harassment of any kind, either verbal or physical, against any person in their recovery efforts.
- BC should refrain from any action that could damage the integrity and reputation of Bank and observe strict customer confidentiality.
- The BC must provide services on behalf of Bank in a manner befitting the status of Bank as the most trustworthy and customer oriented Bank in the country.
- The BC will not charge any fee from the customer directly for services rendered by them on behalf of the Bank.
- A complaint book will be maintained by the BC at their outlet to enable customers to record their complaints if any.