

**THE KRISHNA DISTRICT COOPERATIVE CENTRAL BANK LTD.,
MACHILIPATNAM**

Citizens Charter

Sl. No.	Service	Documents and other parameters	Time Norms (indicative) after completion of form
1	Opening of SB accounts	<p>A. For Identity Proof, copy of any one: i) Passport ii) PAN Card iii) Voter ID Card iv) Identity Card (subject to the Bank's satisfaction) v) Driving license vi) Letter from recognized public authority or public servant verifying identity and residence of the customer to the satisfaction of the Bank vi) Aadhar card/ Letter issued by UIDAI containing name, address and Aadhaar no. (where applicable)</p> <p>B. For Proof of address, copy of any one: i) Electricity Bill ii) Telephone Bill iii) Bank account statement iv) Ration Card v) Letter from recognized public authority to the satisfaction of the Bank vi) Letter from employer (Subject to satisfaction of Bank) (vii) Aadhaar Card (where applicable)</p> <p>C. Photograph</p>	15 Minutes
2	Closing of SB accounts	Passbook, Unused cheque book, ATM/Debit Card.	10 Minutes
3	Opening of Term Deposit Accounts	As applicable in SB accounts	15 Minutes
4	Payment of Term Deposits	Original FDR/ RD pass book	10 Minutes
5	Issuance of duplicate FDR	Indemnity Bond	20 Minutes from the receipt of application along with required documents by the base branch.
6	Opening of Current Account	<p>A. For Identity Proof submit copy of any one: i) Passport ii) PAN Card iii) Voter ID Card iv) Identity Card (subject to the Bank's satisfaction) v) Driving license vi) Letter from recognized public authority or public servant verifying identity and residence of the customer to the satisfaction of the Bank vi) Aadhar card/ Letter issued by UIDAI containing name ,address and Aadhaar no (where applicable)</p> <p>B. For Proof of address submit copy of any one: i) Electricity Bill ii) Telephone Bill (iii)Bank account statement (iv) \$ Ration Card (v) Letter from recognized public authority to the satisfaction of the Bank (vi) Letter from employer (Subject to satisfaction of Bank) (vii) Aadhaar Card (where applicable)</p> <p>C. Photograph of authorized signatories</p> <p>D. Introduction</p> <p>E. Partnership Deed in case of partnership concern.</p> <p>F. Memorandum of Association and Article of Association</p>	30 Minutes

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		in case of Company.	
7	Closing of Current account	Unused cheque book, ATM/ Debit Card	10 Minutes
8	Transfer of accounts/ Transfer of accounts	Request letter for transfer of account at any branch i.e. transferor or transferee branch.	3 working days
9	Receipt of cash -Through SWO -Through cashier	Up to Rs. 20,000/-	7 Minutes
		Above Rs.20,000/-	15 Minutes
10	Payment of cash -Through SWO -Through cashier	Up to Rs.20,000/-	7 Minutes
		Above Rs.20,000/-	15 Minutes
11	Updation of passbook/ issuance of statement of a/c	On the counter	5 Minutes
12	Issuance of cheque Book to Existing Customers (Non -Personalized/ -Personalized)	Requisition to be submitted at base branch.	10 Minutes
	For new customers		10 working days
14	Internet Banking Service facility	Requisition to be submitted at base branch or through ATM.	7 working days
15	Mobile Banking facility		7 working days
16	Remittance-RTGS/ NEEFT/Draft		15 Minutes
17.	Payment of Drafts		7 Minutes
18	Collection of cheques		
	-Local		2-3 working days
	-Outstation		10-14 working days
	- National Clearing		7 working days
19	Retirement of Bills		20-30 Minutes
20	Settlement of deceased claim	In case of nomination registered - Death Certificate , Duly filled claim forms In other cases - Death Certificate, Duly filled claim form, Indemnity bond with surety/ succession certificate (depends upon claimed amount).	15 working days
21	Issuance of	Subject to availability.	

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	Locker facility	Identity and address proof. Locker Agreement.	30 Minutes
22	Stop payment/ Standing instructions		10 Minutes
23	Redressal of complaints		30 working days

The parameters and time norms may change from time to time. For complete details please visit to nearest branch.