



Customers' Charter

National Savings Bank
September 2009

Successful practice of the norms set by this charter is a joint effort between you as our valuable customer and us. We strive to improve our service to you and solicit your support and cooperation in our endeavor to reach the goals.

National Savings Bank

Head Office

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URL: <http://www.nsb.lk>

SWIFT Code: NSBFLKXXXX

Vision

Providing a high quality courteous service within a least possible time

Mission

Creating a friendly service culture in order to enhance the long lasting customer relationship

Commitment

Empathically to have the customers' interest in heart

We assure through this Customers' Charter our commitment in delivery of our services with

- **Integrity**
- **Courtesy**
- **Transparency**
- **Accountability**
- **Promptness**
- **Efficiency and Effectiveness**

We are governed by,

- **National Savings Bank Act No. 30 of 1971 and its amendments**
- **Compliance and statutory requirements of Banking Act No 30 of 1988 and its amendments**
- **Central Bank of Sri Lanka (CBSL) directives and guidelines**
- **Anti Money Laundering (AML) statutory requirements**
- **Directives of Financial Intelligence Unit (FIU) of CBSL**
- **Regulations and directions of the Department of Inland Revenue**

Our Expectation

- **Through the Customers' Charter we expect to provide our services in an efficient manner to delight our valuable customers and to retain them with us for their all banking needs.**
- **Our priority is to delight them in every aspects of banking through the island wide branch net work creating a customer friendly environment.**
- **We appreciate the understanding of our customers on what we can and cannot deliver since we are a Specialized Savings Bank.**
- **Our customers' constructive criticisms and their opinions are warmly welcome because we feel that those will certainly assist us in further enhancing an efficient and courteous service.**
- **It is our pleasure to see a delighted customer leaving out, with an expectation to return from every delivery point, while our staff feels excessive joy for an excellent service rendered in the task of delighting his/her customer.**

Our Standards

- **We endeavor to offer the services within the declared time, provided all specified information and documents are submitted by the customer along with the request.**
- **All Your telephone calls are courteously responded within the first three rings. It is a human touch and no answers are readymade or automated.**
- **Preserving Customers' secrecy and confidentiality of the information provided are utmost priorities in our agenda.**
- **We are bound to respond all your written communications promptly and in any case it will not exceed three working days. However in case of likely or inevitable delay in making a decision on a disputed issue, we certainly communicate with you promptly.**
- **We are fair and equal for every one irrespective of the race, nationality, social status, occupation, age and gender. We follow zero gender discrimination and zero racial discrimination.**
- **We will continue to make improvements in every customer interaction point.**

OUR PLEDGE

Services Delivered	Service Delivery Standard	Service Point Reference
<u>CUSTOMER DEPOSITS AND RELATED SERVICES</u>		
<u>Savings Accounts</u>		
- Opening	10 Minutes	Service point – 01 /02/03
- Cash Deposits	2 Minute	Service point – 03
- Cheque Deposits	4 Minutes	Service point – 03
- Cash Withdrawals	2 Minutes	Service point – 03
- Closing	5 Minutes	Service point – 02
<u>Fixed Deposits</u>		
- Opening	8 Minutes	Service point – 01 /02/03
- Closing	5 Minutes	Service point – 02
<u>Foreign Currency Accounts (Savings/Fixed deposits)</u>		
- Opening	7 Minutes	Service point – 01 /02/03
- Currency/Cheque Deposits	4 Minutes	Service point – 03
- Rupee Withdrawals	12 Minutes	Service point – 03
- Closing	15 Minutes	Service point – 02
<u>Funds Transfer Facility</u>		
<u>ATM Cards</u>		
- Card Issue	4 Minutes	Service point – 02
- Reissue for lost cards	2 - 5 Days (fees payable)	Service point – 02
	2 - 5 days (fees payable)	Service point – 02
<u>Appointing Nominees</u>		
- For Rupee accounts	7 Minutes	
- For Foreign Currency accounts	5 Days	
		Service point – 02

<p><u>Appointing Power of Attorney</u></p> <ul style="list-style-type: none"> - For Rupee accounts - For Foreign Currency accounts <p><u>SERVICES FOR DECEASED CUSTOMER ACCOUNTS</u></p> <ul style="list-style-type: none"> - Gratuity Payment to be made Under the Bank's Scheme - Withdrawal from Deceased Customer's Account <ul style="list-style-type: none"> • If the balance in the account is less than Rs. 500,000/- • If the balance in the account is over Rs. 500,000/- <p><u>CREDIT FACILITIES AND RELATED SERVICES</u></p> <p><u>Housing Loan</u></p>	<p>7 Minutes 5 Days</p> <p>21 Days in aggregate (On duly perfection of required documents)</p> <p>30 - 60 Minutes in aggregate (on receipt of independent confirmation)</p> <p>As per the Direction of the Court</p>	<p>Service point – 02</p> <p>Service point – 02 Service point – 02</p> <p>Service point – 02</p> <p>Service point – 02 / 03</p>
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<ul style="list-style-type: none"> - Normal Service - Express Service - Express Service 	<p>15 - 21 Working Days 4 Days (fees payable) 10 Days (fees payable)</p>	<p>Service point – 06 Service point – 06 Service point – 06</p>
<p><u>Pawn Broking</u></p> <ul style="list-style-type: none"> - Release of advance - Redemption - Part payment/ Renewal - Reissue for lost pawning ticket 	<p>6 Minutes 8 Minutes 4 Minutes 10 Minutes (fees payable)</p>	<p>Service point – 03/04/05 Service point – 03/04/05 Service point – 03/04</p>
<p><u>Loans Against Deposits</u></p> <ul style="list-style-type: none"> - On Rupee Deposits - On Foreign Currency Deposits 	<p>6 Minutes 22 Minutes</p>	<p>Service point – 05</p>
<p><u>Revolving Credit (Ready Cash Card)</u></p>	<p>2 Days 15 - 21 Days</p>	<p>Service point – 02/03 Service point – 02/03</p>
<p><u>Personal / Other Loans</u></p>	<p>1 Day</p>	<p>Service point – 02</p>
<p><u>Issue of Letter of guarantee</u></p>	<p>1 Day</p>	<p>Service point – 06</p>
<p><u>OTHER SERVICES (Subject to fees payable)</u></p> <ul style="list-style-type: none"> - Standing Orders - Safety Lockers - Utility Bills Payment - Bills/Cheque Purchases - Internet Banking (Receiving authentication by post) - Investment in Government Securities 	<p>2 Minutes (fees payable) 13 Minutes (fees payable) 1 Minute (fees payable) 7 Minutes (fees payable) 2 - 5 Days in aggregate 7 Days</p>	<p>Service point – 06</p> <p>Service point – 02</p> <p>Service point – 02 03</p> <p>Service point – 03</p> <p>Service point – 03 / Manager</p> <p>Service point – 02</p>

		Service point – 02 / Manager
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Easy References:

- Service Point – 1** - *Receptionist / Inquiries*
- Service Point – 2** - *Savings / Fixed Deposits Officer / Asst. Manager*
- Service Point – 3** - *Teller / Cashier*
- Service Point – 4** - *Pawning Assistant*
- Service Point – 5** - *Pawning Officer*
- Service Point – 6** - *Credit / Loans Officer*
- Service Point – 7** - *Security Officer*

The above easy reference is proposed as a guideline. Your Branch will have its own easy reference depending on the size and volume of the Branch Business.

OUR PLEDGE

(IN DETAIL)

CUSTOMER DEPOSITS AND RELATED SERVICES

Services Delivered	Documents to be submitted	Flow Chart/ Directions	Service Duration	Contact Person
Opening a New Savings Account – (Individual/ Joint/ Minor)	(1) Mandate – Form No. SA/01 (2) Identification Document along with a photocopy (NIC/Passport/ Driving License) (3) In case, if the address in the identification document differs, produce utility Bill or Bank Statement. (Electricity bill, water bill and fixed telephone line bill are named as utility bills, but Issued not earlier than three months before) (4) Mandatory KYC Form (5) Cash Deposit Slip (6) Withholding Tax Declaration Form Common Instructions (1) Any language to fill the Mandates could be used, but English is preferred. (2) Please place your full signature in the relevant cage of the Mandate and ensure to use it for all future transactions with us. (3) Please check the Pass Book and ensure that the personal details are correct.	Service Point - 1 For information and to obtain Mandate & other documents	0 - 1 minute	Step 1 Service Point - 2 Step 2 Manager
		Service Point - 2 For an interview before opening the account	3 minutes	
		Data Entry (Internal Activity)	4 minutes	
		Service Point - 2 To attest the signature & to collect the Pass Book	0 - 1 minute	
		Service Point - 3 To deposit cash & update the Pass Book	0 - 1 minute	
Opening Savings	Required documents will be	Service Point - 2		Step 1

Accounts of any other types (Business / Clubs / Societies / Organizations/Courts etc.)	informed at the Service Point 2 depending on the type of the account intended to be opened.	For an interview before opening the account and to collect Mandate & other documents	2 - 3 minutes	Service Point - 2 Step 2 Manager
		Data Entry (Internal Activity)	1 - 2 minutes	
		Service Point - 2 To attest the signature & to collect the Pass Book	0 - 1 minute	
		Service Point - 3 To deposit cash & update the Pass Book	0 - 1 minute	
Opening a New Fixed Deposit Account - (Individual/Joint/Minor)	(1)Mandate – (Form No. FD/01 for Individuals and Joint; For minors Form No FD/03) (2)Identification Document along with a photocopy (NIC/Passport/Driving License) (3) In case, if the address in the identification document differs, produce utility Bill or Bank Statement. (Electricity bill, water bill and fixed telephone line bill are named as utility bills, but Issued not earlier than three months before) (4)Cash Deposit Slip (5)Withholding Tax Declaration Form	Service Point - 1 For information and to obtain Mandate & other documents	0 - 1 minute	Step 1 Service Point - 2 Step 2 Manager
		Service Point - 2 For an interview before opening the account.	0 - 2 minutes	
		Data Entry (Internal Activity)	1 - 2 minutes	
		Service Point - 3 To deposit cash	0 - 1 minute	
		Service Point - 2 To collect the Fixed Deposit Certificate	1 - 2 minutes	
Opening any other types of Fixed Deposits Accounts (Business/Clubs/Societies/Organizations/Courts)	Required documents will be informed at the Service Point 2 depending on the type of the account intended to be opened.	Service Point - 2 For an interview & to collect relevant Mandate and to know about the documents to be	2 - 3 minutes	Step 1 Service Point - 2 Step 2 Manager

s etc.)		submitted.		
		Service Point - 3 To deposit cash	0 - 1 minute	
		Data Entry (Internal Activity)	1 - 2 minutes	
		Service Point - 2 To collect the Fixed Deposit Certificate	1 - 2 minutes	
Opening of New Foreign Currency (Savings / Fixed Deposits) Account	(1) Mandate Form No. SA/FC/01 for Individual /Joint Savings Accounts. Form No. FD/FC/01 for Individual /Joint Fixed Deposits Accounts. (2) Passport along with a photocopy (only the page/s containing personal details & extension pages) (3) In case, if the address in the identification document differs, produce utility Bill or Bank Statement. <i>(Electricity bill, water bill and fixed telephone line bill are named as utility bills, but Issued not earlier than three months before)</i> (4) Mandatory KYC Form (5) Cash / Cheque Deposit Slip	Service Point - 1 For information and to obtain Mandate.	0 - 1 minute	Step 1 Service Point - 2 Step 2 Manager
		Service Point - 2 For an interview before opening account.	2 - 3 minutes	
		Data Entry (Internal Activity)	1 - 2 minutes	
		Service Point - 3 To deposit foreign currency/Foreign Cheque	0 - 1minute	
		For RFC/NRFC Savings account, an advice slip would be issued at every transaction and a detail statement would be issued half yearly. For RFC/NRFC Fixed Deposits account, the FD Certificate would be posted on the day the account was opened		
Cash Deposit to an existing Savings Account	(1)Cash Deposit Slip (2)Pass Book	Service Point - 3 To deposit cash	1 - 2 minute	Step 1 Service Point - 2
Deposit Foreign Currency/Foreign Cheques to an existing Foreign Currency Savings /Fixed Deposits Account	(1) Cash /cheque Deposit Slip	Service Point - 3 To deposit cash	0 - 1 minute	Step 1 Service Point - 2 Step 2 Manager
		Service Point - 3 For authentication in case of cheques	0 - 1 minute	

Deposit a cheque to an existing Savings Account	(1)Cheque Deposit Slip. (2)Pass Book. NOTE: If the cheque is in favor of NSB, Manager's prior approval is not necessary. If the cheque is in favor of Customer, Manager's prior approval is needed	Service Point - 3 To collect the deposit slip	0 - 1 minute	Step 1 Manager
		Manager (If the cheque is in favor of Customer) For prior approval	1 - 2 minutes	
		Service Point - 3 To deposit the cheque	0 - 1 minute	
Withdraw cash from an existing Savings Account	(1)Withdrawal Form (2)Pass Book (3)Identification Document (NIC/Passport/Driving License)	Service Point - 3 To withdraw cash	1 - 2 minutes	Step 1 Service Point- 2
Withdraw cash from Foreign Currency (Savings / Fixed Deposits) Account	(1) Withdrawal Form (2) FD Certificate(only In the case of Fixed Deposits) (3)Identification Document (NIC/Passport/Driving License)	Service Point - 2 To get the payment confirmation from the International Division at Head Office	5 - 10 minutes	Step 1 Service Point-2
		Service Point - 3 To collect cash	1 - 2 minutes	Step 2 Manager
Funds Transfer Funds could be transferred to customers own account/ account of a third party provided both accounts are at NSB.	(1) Duly signed Request Letter with the correct details of the Transferee	Service Point - 2 For authentication and Internal Activity	1 - 4 minutes	Step 1 Service Point-2 Step 2 Manager
Closing a Savings Account	(1) Duly Signed Request Letter (2) Duly Completed Withdrawal Form (3) Pass Book (4) Identification Document (NIC/Passport/Driving License)	Service Point - 2 To authorize the closure of account	1 - 4 minutes	Step 1 Service Point -2
		Service Point - 2 To collect cash	0 - 1 minute	Step 2 Manager

	License)			
Closing a Fixed Deposits Account	(1) Duly perfected & Signed Fixed Deposit Certificate	Service Point - 2 To authorize the closure of account	2 - 4 minutes	Step 1 Service Point -2
	(2) Identification Document (NIC/Passport/Driving License)	Service Point - 2 To collect cash	0 - 1 minute	Step 2 Manager
Closing a Foreign Currency (Savings / Fixed Deposits) Account	(1) Request letter (2) Withdrawal Form (3) Pass Book (4) Duly perfected FD Certificate(only in the case of Fixed Deposits)	Service Point - 2 To authorize the closure of account by the International Division at the Head Office	5 - 13 minutes	Step 1 Service Point - 2
	(5) Identification Document (NIC/Passport/Driving License)	Service Point - 2 To collect cash	1 - 2 minutes	Step 2 Manager
Issue of a New ATM Card	(1) ATM Application (2) Pass Book	Service Point - 2 For preliminary processing activities	2 - 5 minutes	Step 1 Service Point - 2
		Within 2-5 days a New ATM Card along with a new PIN number will be issued subject to a nominal fee of Rs.100/=		Step 2 Manager
ATM Cards Linkage	(1) ATM Link Application (2) Pass Book (If you have more than one account either in one branch or any other branches all these accounts (Only up to 10 Accounts) can be linked to one ATM Card)	Service Point - 2 For preliminary processing activities	2 - 5 minutes	Step 1 Service Point -2
		Linkage facility is available within 3 working days		Step 2 Manager
Reissue for Lost ATM Card	(1) Duly Signed Letter of Notice NOTE:	Service Point - 2 For preliminary processing activities	2 - 5 minutes	Step 1 Service Point - 2 Step 2

Appointing Nominees	(1) Nomination Form No: Nom/01 in duplicate	Service Point - 2 For a preliminary discussion & processing activities	5 - 7 minutes	Step 1 Service Point - 2 Step 2 Manager
		In case of Foreign Currency Accounts	4 - 5 days	
	It is advisable to inform the loss immediately. Can be informed either to the Branch or NSB Call Centre over the telephone No. 011-2379379	Within 2-5 days a New ATM Card along with a new PIN number will be issued subject to a nominal fee of Rs.200/=		Manager
Appointing a Power of Attorney	(1) Duly signed request letter (2) Original Power of Attorney agreement with a copy (3) Identification Document of Attorney	Service Point - 2 OR Manager For a preliminary discussion & processing activities	5 -7 minutes	Step 1 Service Point - 2 Step 2 Manager
		In case of Foreign Currency Accounts	4 - 5 days	

SERVICES FOR DECEASED CUSTOMER ACCOUNTS

Bank's Gratuity Payment on the death of a customer	For a preliminary discussion and to get the relevant documents	Service Point – 2 OR Manager In order to ensure the eligibility criteria for Registration.	2 - 5 minutes	Step 1 Service Point - 2 Step 2 Manager
	At the death of a depositor, all savings account holders including RFC/NRFC savings account holders are eligible <i>subject to conditions</i> for gratuity payment and Payment will be made within 2 weeks after duly perfected required documents are submitted.			

Withdrawal from deceased customer's account If the balance of the account is less than Rs. 500,000/=	(1) Notice of Death in writing	Step 1 Service Point - 2/3 Collecting of Forms Nos. SP 2 & 3 after handing over the Notice of Death	1 - 5 minutes	Step 1 Service Point - 2 Step 2 Manager
	(2) Forms Nos. SP 2 & 3	Step 2 Accepting duly completed forms and verification	1 - 5 minutes	
	(3) Original Death Certificate with a photocopy	Step 3 Obtaining Independent Confirmation from Attesters and Divisional Secretaries	5 - 10 minutes	
	(4) Certified copy of the Marriage Certificate	Step 4 Service Point – 2/3 To collect Payment	1 - 2 Minutes On receipt of independent confirmation	
If the balance in the account is over Rs. 500,000/=	(5) Certified copies of The Birth Certificate/ s of Heir/ s			
	(6) Pass Book/Fixed Deposits Receipt/s			
The claimant should refer the matter to the District Court and payment will be made as per the Directions of the Court.				

CREDIT FACILITIES AND RELATED SERVICES

<p>Housing Loans (Normal Service)</p>	<p>(1) Loan Application (2) Documents with regard to income and property as required in the Broacher.</p> <p>NOTE: The broacher will be given at the interview</p>	<p>Service Point – 6 OR Manager For a preliminary discussion to ensure whether a housing loan can be granted or not and to inform about the documents to be submitted if the evaluation is positive.</p>	<p>20 - 30 minutes</p>	<p>Step 1 Service Point - 6</p> <p>Step 2 Manager</p>
<p>Housing Loan (Express Service)</p>		<p>Service Point - 6 Execution of Security Documents</p>	<p>10 - 15 minutes</p>	
		<p>Service Point - 6 To release the loan proceeds</p>	<p>15 - 30minutes</p>	
		<p>After a preliminary evaluation and if decided to consider the loan, the loan would be granted, within 4-6 weeks provided all the documents including security documents are duly submitted/ executed.</p> <p>After a preliminary evaluation and if decided to consider the loan, the loan would be granted, within 4 days or 10 days provided all the documents including security documents are duly submitted / executed. Respective fees will be charged for such express services.</p>		

Pawn Broking	(1) Identification Document <i>(NIC/Passport/Driving License)</i> (2)Data Entry Form	Service Point - 4 For Testing & Valuation of Gold Articles	1 - 3 minutes	Step 1 Service Point - 5 Step 2 Manager
		Service Point - 5 For authentication & to collect the Pawning Ticket	1 - 2 minutes	
		Service Point - 3 To collect cash	0 - 1 minute	

Redemption of Pawns Article/s	(1) Pawning Ticket (2) Cash Deposit Slip (3) Identification Document <i>(NIC/Passport / Driving License)</i>	Service Point - 4 For signature verification and calculation of interest.	1 - 2 minutes	Step 1 Service Point - 5 Step 2 Manager
		Service Point - 5 For authentication	0 - 1 minute	
		Service Point - 3 To make payment	0 - 1 minute	
		Service Point - 5 To collect the article	2 - 4 minutes	
Part Payment and Renewal of Pawning Advances	(1) Pawning Ticket (2) Cash Deposit Slip (3) Identification document <i>(NIC/Passport/ Driving License)</i>	Service Point - 4 For signature verification and calculation of interest.	1 - 2 minutes	Step 1 Service Point - 4 Step 2 Manager
		Service Point - 3 To make the payment	0 - 1 minute	
		Service Point - 4 To up date the pawning advance account and to collect Computer Generated Confirmation Receipt.	0 - 1 minute	
Loss of Pawning Ticket	Step 1 Duly Signed Letter of Notice Step 2 Collect (a) Affidavit (b) Letter of Indemnity. Step 3	Service Point - 5 To register the notice of loss and collect the Affidavit & Letter of indemnity	30 - 60 minutes	Step 1 Service Point - 5 Step 2 Manager

	<p>Complete these Two Forms and get it Attested by a JP or Commissioner of Oaths.</p> <p>Step 4 Hand over the duly completed Two Forms to the Service Point - 5</p> <p>Step 5 Notice of Confirmation of Loss will be issued there after.</p>	Collect the Notice of Confirmation of Loss	3 - 5 minutes	
		<p>Notice of Confirmation of Loss will be issued only after submitting the duly completed and attested Affidavit & Letter of Indemnity.</p>		

Loans against Deposits	<p>(1) Loan Application (2) Rs.50/= stamp (3) Duly signed Fixed Deposits Certificate (4) Service charges of Rs.150/=.</p>	<p>Service Point - 2 For preliminary discussion & processing activities</p>	2 - 3 minutes	<p>Step 1 Service Point - 6</p> <p>Step 2 Manager</p>
		Data Entry (Internal Activity)	1 - 2 minutes	
		<p>Service Point - 3 To collect cash</p>	0 - 1 minute	
Loans against Foreign Currency Deposits	<p>(1) Loan Application (2) Pass Port (3) Withdrawal Form (4) Rs.50/= Stamp (5) Service Charge Rs.150/=</p>	<p>Service Point – 2 OR Manager To collect the duly completed forms & forward it to the International Division at the Head Office</p>	0 - 1 minute	<p>Step 1 Service Point - 6</p> <p>Step 2 Manager</p>
		<p>International Division (Internal Activity) Payment Authentication</p>	15 - 20 minutes	
		<p>Service Point - 3 To collect cash</p>	0 - 1 minute	

Revolving Credit Facility	<p>(1) Application for Revolving Credit Facility (Form No. NSB/RC1 (2) Agreement for Revolving Credit</p>	<p>Service Point – 2 OR Manager For preliminary Processing Activities</p>	1 - 3 minutes	<p>Step 1 Service Point - 2</p> <p>Step 2 Manager</p>
		<p>Service Point - 2 To forward the</p>		

	facility (Form No. NSB/RC2) (3) Letter of Set Off (Form No NSB/RC 3) (4) Application for NSB Electronic Teller Card (5) Duly perfected Fixed Deposit Certificate	ATM application to IT Division (Internal Activity)	1 - 2 minutes	
		Electronic Card (Ready Cash Card) will be issued within 1-2 days		

Personal & Other Loans	(1) Loan Application (2) Guarantors Forms (3) Other Supportive Documents which depend upon the purpose of the loan	Service Point – 6 OR Manager For a preliminary discussion	5 - 10 minutes	Step 1 Service Point - 6 Step 2 Manager
		Loan will be released within 2-3 weeks after execution of all security documents.		

Issue of Letters of Guarantee	(1) Application for letter of guarantee (Form No.LG1) (2) Letter of Set off(Form No.LG2) (3) Letter of Indemnity (Form No. LG3) (4) Request letter of the Principal (5) Pass Book or Duly perfected Fixed Deposit Certificate	Service Point – 6 OR Manager For a preliminary discussion	5 - 10 minutes	Step 1 Service Point - 6 Step 2 Manager
		Letter of Guarantee will be issued within a day once all the duly perfected documents are submitted/executed.		

OTHER SERVICES

Standing Orders	(1) Standing Order Form No. NSB/SO/01 (2) Pass Book	Service Point - 2 For Registration & Processing activities.	2 - 5 minutes	Step 1 Service Point - 2 Step 2 Manager
Safety Locker Facility Annual Rental ➤ Small Rs.2000/= ➤ Medium Rs.3000/= ➤ Large Rs.4000/=	(1) Safety Locker Application (Form No. SDL 01). (2) Safety Locker Agreement (Form No SDL 08). (3) Safety Locker Signature Statement & Annual Rental (Form No. SDL 03). (4) Mandate (Form No. FD/01) to open an one year Fixed Deposit Account for Rs.50,000/=. (5) Standing Order (Form No. NSB/SO/01)	Service Point - 2 For Registration & Processing activities	5 - 7 minutes	Step 1 Service Point - 2 Step 2 Manager
		Service Point - 3 To deposit cash for Fixed Deposit Account and to pay annual rental	0 - 1 minute	
		Service Point - 2 To obtain the keys of the Locker.	2 - 5 minutes	
Utility Bills Payments	(1) Relevant bill/voucher issued by the respective authority	Service Point - 3 To deposit cash.	0 - 1 minute	Step 1 Service Point - 2 Step 2 Manager

Bills/Cheques Purchase Facility	(1) Cheque Deposit Slip along with the cheque (2) Pass Book	Step 1 Manager In order to obtain the prior approval	0 - 1 minute	Step 1 Service Point - 2 Step 2 Manager
		Step 2 Internal Activity	3 - 5 minutes	
		Step 3 Service Point - 3 To collect cash/ Credit Account	0 - 1 minute	

Internet Banking	1) Application form for Internet Banking 2) Pass Book	Step 1 Service Point - 1 For information and to obtain application form	0 - 1 minute	Step 1 Service Point - 2 Step 2 Manager
		Step 2 Internal Activity	1 - 3 minutes	
		Step 3 (1) To obtain Authentication Code through private e-mail (2) Obtain Masked Authentication through post	2 - 5 days	
		Step 4 Activation of Internet Banking	0 - 1 minute	
Investment in Government Securities	For a preliminary discussion and to get the relevant documents	Service Point - 2 OR Manager For Registration & Processing activities	2 - 5 minutes	Step 1 Service Point - 2 Step 2 Manager
		Service Point - 2 OR Manager To collect the Certificate /Confirmation Letter	Within One Week	
Any other available Banking Needs & Information	If required service is provided by NSB, the required documents will be issued	Service Point - 2 OR Manager For a preliminary discussion.	2 - 5 minutes	Step 1 Service Point - 2 Step 2 Manager

Complaint Redressing System

Providing a prompt, courteous and friendly service at all the time by all of our staff members is our motto. However, if you notice or experience any shortcoming in respect of any of our services you are welcome to register your experience with the following officers who will act promptly.

Name: Designation: Location: Telephone: Fax: E-Mail:	Name: Designation: Location: Telephone: Fax: E-Mail:
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We will acknowledge all complaints within 2 working days and final reply on the action taken will be communicated within 5 working days.

Your Bank is committed to constantly revise and improve the services being offered under this Customers' Charter.

**LET US JOIN HANDS IN MAKING THIS
CHARTER A SUCCESS.**

THANK YOU, OUR VALUABLE CUSTOMER