

# “CITIZEN’S CHARTER”



“JOGINDRA CENTRAL COOP BANK  
LIMITED”

## **PREFACE**

The ability of the Banking industry to achieve the socio-economic objectives and in the process bring more and more customers into its fold will ultimately depend on the satisfaction of the customers. We strongly believe in Responsible Banking to achieve the socio-economic objectives and in the process bringing more and more customers into its fold. Satisfaction of the customers is the foremost factor in delivering a Superior Banking Experience. We have a strong belief that a satisfied customer is the foremost factor in developing our business. A need was felt by Jogindra Central Cooperative Bank limited, that in order to become more customers friendly, the Bank should come out with charter of its services for the customers. Citizens' Charter concept was considered as a base instrument to fill this need and accordingly this document was prepared. A 'Co-operative' is a form of business organization based on the principles of cooperation. This charter highlights JCC Bank's commitments towards the customer satisfaction, thus ensuring accountability and responsibility amongst its officials. This charter for customers not only explains our commitment and responsibilities along with the redressal methods but also specifies the obligation on the part of customers for healthy practices in customer Banker relationships. This is not a legal document creating rights and obligations. The charter has been prepared to promote fair Banking practices and to give information in respect of various activities relating to customer service. Copies of the Citizens Charter will be available on request to all our customers at our branches and at our web site. We will ensure that all our staff members are aware of the commitments contained in these documents and faithfully



implement them. The Charter provides essential information on transactions relating to savings, current, fixed deposit accounts, collections and remittances, grievance redressal etc. For further details and complete information on terms and conditions of service we request you to visit our branches or our website [www.jccb.co.in](http://www.jccb.co.in). Citizen's Charter 2020. All our customers are requested to keep us informed of their experiences about various services rendered by the Bank and may feel free to comment on this charter.

Place: Solan Date: 23-10-2020

  
**Managing Director**

## Introduction

The term 'Co-operation' is derived from the Latin word 'co-operari', where 'co' means 'with' and '**operari**' means 'to work'. Thus the term Co-operation means working together, that people will have to come together to share with each other and support one another.

- A 'Co-operative' is a form of business organization based on the principles of cooperation.
- A 'Co-operative Society' is formed and directed by an association of users applying for itself the rules of democracy and directly intending to serve both its own members and the community at large.
- The 'Co-operative Movement' is a socio-economic movement and it means something more than just a series of activities. Its purpose is to evolve a system of co-operative community organization which deals with all aspects of life to the extent possible.

## Features of Cooperative organisations:

Features of a cooperative undertaking can be easily understood with the following dimensions:

**Ownership:** Each and every person is considered as the owner and that is the unique feature. A co-operative is based on private individuals coming together as members to set up a collective, joint or social ownership. Since all are considered as owners, individual dominance is not given importance.

**Goal:** The goal of a co-operative is to serve members as favourably as possible and to serve them at a cost without profit. Since the profit motive is not given importance, even if profit is earned it is shared among the members.

**Control:** A co-operative is being controlled by its members in a democratic manner.

**Coordination:** Internal competition is excluded. Activities are being undertaken in coordination with the members for doing services.





**Open Membership:** One of the significant aspects being the open membership concept. No one is denied membership on grounds of caste, creed, gender, economic or financial position.

**Democratic Control:** 'One man, one vote' is one of the foundation base of the Co-operative concept. Everyone is treated at par. Equality is given more attention. Irrespective of the number of shares held, all the members are treated equally.

**Distribution of surplus (Dividend):** The excess earning (surplus) is divided among the members, in proportion to their business done through the co-operative and not based on the investment made in it.

**Political and religious neutrality:** The main purpose of co-operative is to serve its members by enhancing their economic standard and not to serve members of any political or a religious group.

**Promotion of Education:** Education alone improves social and cultural values of any society. Hence Co-operative setup has to support the education. Proper education would ensure better utilization and results.

### **Principles and Values**

The co-operative principles are guidelines by which co-operatives put their values into practice. These principles are:

*First Principle: Voluntary and Open Membership*

*Second Principle; Democratic Member Control*

*Third Principle: Economic Participation of Member*

*Fourth Principle: Autonomy and Independence*

*Fifth Principle: Education, Training and Information*

*Sixth Principle: Co-operation among Co-operatives.*

*Seventh Principle: Concern for Community.*

**District Central Cooperative Bank:** These banks act as a link between StCB and the PACS. DCCBs are federations of primary credit societies in specified areas normally extending to the whole district.



### **Functions, objectives and features of DCCBs**

To develop and extend banking facilities in rural areas where banking facilities are scarce.

Providing agriculture loans to farmers at low interest rates for the growth of agriculture sector and allied activities.

- To attract local deposits.
- To act as a balancing centre of finance for the primary societies in the district by providing them funds when they have a shortage.
- To provide a safe place for investing the reserves of primary societies.
- To develop the co-operative movement in the district.
- To supervise, guide and control working of member societies.

### **Area of Operation:**

Jogindra Central Cooperative Bank Ltd is one of the oldest and the only state run cooperative bank in Solan district of Himachal Pradesh having its notified area extended to whole district.

### **Evolution of Cooperative Banking:**

The origin of Co-operative Credit Movement can be traced to 1844 as per the Report of Wood, Head, Famine Commission of Bengal Province. The said Commission opined and recommended that credit should be made available to the needy people at a very low rate of interest. Rayat Commission in 1872 supported the setting up of Co-operative Organization to offer credit to agriculturalists. Then the first Co-operative Land Mortgage Bank was started in 1882.

The First Co-operative Credit Societies Act was passed in 1904. That led to the formation of Credit Societies in India. Since India is a country mainly dependent on agriculture, importance was given to agriculture related co-operatives. Later developments saw that co-operative setups have come off in other areas such as housing co-operatives, employees co-operatives, co-operative credit agencies, co-operative banks and so on.



Cooperative banking structure has unique position in the rural credit delivery system of India. The cooperative banking sector which is now a century old has a significant role in the field of credit to the rural through the short term and long term structure from many years the cooperative banks are the prime institutional agencies with a vast network, wide coverage and reach up to the remote areas. The cooperative way of doing business takes many forms, ranging from local to regional and federated organizations and from highly specialized to multipurpose societies. The cooperative banks have a three tier structure. At the top level there are state cooperative banks, at the district level there are central cooperative bank, at local level there are rural primary cooperative banks and urban primary cooperative banks.

### **History of Cooperative Banks:**

The commercial Banks were operating for the years, but it was being felt that these banks were not playing necessary head to the credit requirements of the common masses. Further the commercial banks, were mainly concentrating their business in the urban area and the banking facilities to rural people were not available consequently, the cooperative banks were came into existence after 1904. Himachal Pradesh has the distinction of having the first cooperative society registered in India. Cooperative were primarily visualized as specialized agency for financing credit requirement of rural people in country particularly agriculture.

The cooperative movement has been conceived as the movement of the masses, for the masses and by the masses. Today the Cooperatives are





reckoned as agencies of economic growth, creating wealth and employment especially in the rural areas. The benefits of the cooperatives in the present set up can be viewed from different angles such as economical social and educational. Cooperative Credit Institutions as an integral part of the rural credit system in India has completed 115 years.

**Glorious Journey of 95 years Jogindra Central Cooperative Bank Limited:**

Keeping the view of cooperation, the Jogindra Central Coop Bank Ltd. was established in august 1924 under the Cooperative Society Act, 1912. Onward from its establishment the bank is developing day by day and satisfying the needs of many customers. The Jogindra Central Cooperative Bank Ltd was registered on 20-08-1924 during the princerey regime of erstwhile Nalagarh State. It was very small bank having its business with two or three co-operative societies. In 1948, the State of Nalagarh was merged in Patiala Eastern Punjab States Union (PEPSU). In 1957, it became a part of district Patiala and later on district Ambala of the Punjab State. With reorganization of Punjab on linguistic basis the area i.e. old Nalagarh State was transferred to the Himachal Pradesh. The Himachal Pradesh State Government reorganized its districts in 1972 resultantly Sloan district came into being. In the year 1976, Arki and Sloan branches were transferred by the H.P. State Cooperative Bank Ltd. to the Jogindra Central Cooperative Bank Ltd. and Totu branch was transferred by the Jogindra Central Cooperative Bank Ltd. to the H.P. State Cooperative Bank Ltd. The Bank is registered under the Himachal Pradesh Cooperative Societies Act, 1968 and





has been licensed by RBI to commence and carry on banking business. In the year 1991, the Head Office of the bank was shifted from Nalagarh to Solan which is presently located near Thodu Ground Rajgarh Road, Solan.

Area of Operation: The notified area of the bank is extended to entire Solan district of the state.

## **1. Vision and Mission of the Bank**

The vision and mission statements of the Bank are as follows:

### **1.1 Vision:**

Our Main Vision is to become first in customer satisfaction. JCCB is committed to work towards building a strong and viable co-operative banking and credit system across the entire district, to strive for level playing field for the institutions, to be an effective voice of the sector, to work towards eliminating visible weaknesses and infirmities, to provide the training and other support and to knit the institutions into a cohesive unit for them to benefit from strength of being in co-operative system.

The adoption of all modern technologies for Better, Fast and Squared service will be priority of the bank in future. The environment of all the branches will match a highest standard with easy operation for our valuable customer.

To become the most preferred and trusted bank of the Solan district by providing high quality customer centric services, to offer credit to the common man at moderate interest rates , eliminating the dominance of private money lenders and providing all types of financial services in rural areas where banking facilities are scarce.

### **1.2 Mission**

We will consistently exceed customer expectation by providing value-adding solutions through professional and highly motivated staff, delivering excellent financial performance in all markets where we operate.



To be the top most cooperative bank in the country providing able leadership to the cooperative structure for achieving a sustained growth and upliftment of the small and marginal farmers and rural masses implementing the objectives of financial inclusion.

- Delighting customers with our excellent service and comprehensive suite of best-in- class financial solutions.
- Touching more people's lives with our expanding retail footprint while maintaining our excellence in agriculture and micro financing.
- Continuing to act in an ethical, transparent and responsible manner.
- Deploying upgraded technology, systems and processes to improve business efficiency and exceed customers' expectations.
- Encouraging a positive, dynamic and performance-driven work culture to nurture employees grow them and build a passionate and committed work force.
- Expanding our presence throughout the district.

## **2. Aims and Objectives of the Charter**

The aims and objectives of the charter have been derived from the Vision and Mission of the Bank.

### **2.1 Aims**

To promote fair Banking practices by maintaining transparency in various products and services offered to make banking an enriching experience.

### **2.2 Objectives**

- Delighting customers with our excellent service and comprehensive suite of best-in- class financial solutions.
- Touching more people's lives with our expanding retail footprint while maintaining our excellence in agriculture and micro financing.



- Continuing to act in an ethical, transparent and responsible manner.
- Deploying upgraded technology, systems and processes to improve business efficiency and exceed customers' expectations.
- Encouraging a positive, dynamic and performance-driven work culture to nurture employees grow them and build a passionate and committed work force.
- Expanding our presence throughout the district.

### **Application of the Charter**

#### **Disclaimer:**

It is not a legal document creating rights and obligations. The Citizen's Charter does not by itself create new legal rights, but it surely helps in enforcing existing rights. This Charter applies to all products and services offered by Bank across the counter, by post, through interactive electronic devices and through technology (alternate delivery channels).

#### **Key Commitments**

- (i) To act fairly and reasonably in all dealings with the customers in matters of:
  - a. To render courteous, efficient, diligent and speedy services in a professional manner to clients.
  - b. Providing minimum Banking facility of receipt and payment of cash/cheques at the Banks' counters. Basic Banking services are provided in BSBA accounts.
  - c. Not to discriminate on the basis of religion, caste, gender, descent or any of them.
  - d. Meet the commitments and standards prescribed in this Charter for the products and services offered and in the procedures and practices followed.





- e. Ensuring dealings with the customers rest on ethical principles of integrity and transparency.
  - f. Operating a secure and reliable Banking and payment system.
  - g. To deal quickly and sympathetically with customer grievances arising due to errors, delays in handling of customer related issues or on account of problems arising due to technological failure.
  - h. To remain fair and honest in advertisement and marketing of Loan products.
  - i. To provide services to the customers as per laid down standards.
- (ii) To display on the Bank's website
- b. Complaint form for recording grievance of the customer.
  - c. Feedback form for obtaining feedback and suggestions from the customer.
  - d. Contact details of Grievance Redressal Officers and Internal Lokpal of the Bank dealing with customer grievance / complaints.
  - f. Banking Safeguards (Do's and Don'ts) to be observed by customers for protection of their accounts. (Do's and Don'ts are also available on Bank's website)
5. Expectations from customers for qualitative and efficient services

**The customers are advised to follow safe Banking practices to protect their accounts.**

Check their statement/passbook regularly and immediately inform us of any discrepancy. In the event of loss/misplace/stolen of your Demand Draft, Fixed Deposit Receipt or Locker key inform nearest branch of the Bank immediately.



Never respond to emails that request for personal information. Kindly note that the Bank will never ask for details about your Account/Personal identification number or Passwords.

Please avail nomination facility for deposit accounts and safe deposit locker.

Change and memorize your Personal Identification Number, password and other security information received by you.

Do not disclose your card, PIN, password or other security information to anyone else.

Do not introduce any person to the Bank who is not personally known to you for the purpose of opening account.

Pay Interest, Loan Instalments, Locker Rent, Service charges for non maintenance of monthly average balance and other dues on time. Customers are also requested to refer to simple safeguards of Banking that have been hosted on the Bank's website "**Do's and Don'ts of Banking**".

**General Services offered by Bank:**

SAVINGS BANK ACCOUNT: • CURRENT ACCOUNT • TERM DEPOSITS  
ACCOUNT: • NOMINATION FACILITY • SPECIAL CUSTOMERS • PAYMENT  
OF BALANCE IN ACCOUNTS OF THE DECEASED CUSTOMERS TO  
SURVIVORS / CLAIMANTS • SAFE DEPOSIT VAULTS (LOCKERS) •  
REMITTANCE SERVICES • ALTERNATE CHANNELS SERVICES •  
INDICATIVE TIME NORMS FOR VARIOUS TRANSACTIONS. • GRIEVANCE  
REDRESSAL MECHANISM • CUSTOMER EDUCATION.

**(A) Pensioners and Other Senior Citizens.**

a. Bank makes pension payments on behalf of the Governments to the retired employees of State Governments and state owned Board/Corporations. All pension payments are subject to rules and procedures prescribed by the Government(s), RBI and the concerned departments/organizations from time to time.



b. A pensioner can open an account with cheque book facility and also avail nomination facility in his pension account.

c. There will be prioritized service to Pensioners, Senior Citizens and physically handicapped persons by way of effective crowd/people management available at all branches.

d. There is no requirement of minimum balance/ average balance in Pension accounts.

e. Life Certificate in prescribed format has to be submitted twice every year in the month of January and July. Pension payments may be withheld if life certificates are not submitted on time.

**(B) Customers in Rural and Semi Urban Areas**

a. The Bank will ensure quality of notes in circulation in rural areas.

b. It will be ensured that the branches are opened as per the scheduled timings and function for full working hours as mentioned in the branch premises.

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A handwritten signature in black ink is written over a circular purple stamp. The stamp contains the text "Institute Central Co-op. Bank Ltd." around its perimeter.