

Bank Policies 2023

BANK POLICIES 2023

1. ****Customer Service Policy****:

- All complaints must be resolved within 7 working days.
- Customer privacy must be maintained according to RBI guidelines.
- Dispute resolution mechanisms should be in place.

2. ****Fraud Prevention****:

- Account monitoring for suspicious transactions.
- Two-factor authentication required for online banking.
- Fraudulent accounts will be frozen within 24 hours.

3. ****Deposit & Withdrawal Policies****:

- Maximum daily ATM withdrawal limit: INR 50,000.
- Fixed deposits require a minimum tenure of 6 months.
- No penalty on premature withdrawals up to INR 5,00,000.

4. ****Online Banking Guidelines****:

- Customers should change passwords every 90 days.
- Secure PIN authentication is required for UPI transactions.