



Citizen Charter of Union Bank of India

(Updated on : 30-06-2025)

1. Vision

To become the bank of first choice in our chosen areas by building beneficial and lasting relationships with customers through a process of continuous improvement.

2. Mission

- To be a customer centric organization known for its differentiated customer service.
- To offer a comprehensive range of products to meet all financial needs of customers.
- To be a top creator of shareholder wealth through focus on profitable growth.
- To be a young organization leveraging on technology and an experienced workforce.
- To be the most trusted brand, admired by all stakeholders.
- To be a leader in the area of financial inclusion.

3. Applicability of Charter

The citizen charter of Union Bank of India provides key information about our various products, facilities and services provided by its branches. This charter also provides information on grievance redressal mechanism of the bank and specifies the obligations on the part of the customers for healthy banker-customer relationship.

This is not a legal document creating rights and obligations. The charter itself does not create new legal rights, but it surely helps in enforcing existing rights.

4. Our Key Commitments to Customers

- To act fairly, courteously and reasonably in all our dealings.
- To ensure that our procedures and documents are clear and not mis-leading so that clear information is provided to you about our products and services.
- Any changes / updation in service charges/terms & conditions would be informed via suitable ways. We will make sure that this citizen charter is available publicly, copies are available, and our staff puts it into practice.
- The information of customers would be dealt with privacy & confidentiality and to operate a secure and reliable banking and payment system.
- To deal sympathetically and quickly with things arising due to errors by correcting mistakes quickly, handling complaints/grievances quickly and reversing any bank charges applied in error.
- We will help you use your account or service by providing statements, suitable guidance (where applicable) and providing services to all customers without any discrimination.

5. Our Expectations from Customers






- To help us meet the KYC (Know your Customer) guidelines at the time of opening your account with us and updation from time to time as per RBI/Government/IBA/Statutory bodies guidelines.
- Take precautions that are intended for protection of your accounts. Avail all the services provided by the branch like ATM (Automatic Teller Machine), CDM (Cash deposit Machine), ECS (Electronic Clearing System), ETF (Electronic Fund Transfer), etc.
- Avail Nomination facility provided for their accounts and Safe deposit lockers.
- Move forward with us towards our journey of advancement and co-operate towards any minor technological disturbances.
- Provide feedback to our बैंक so as to enable us to improve and provide better customer service.
- Check your statement of accounts or passbook regularly. Bring Passbook while withdrawing cash from savings bank account through withdrawal slip. Get passbook updated from time to time.
- Ensure safe custody of cheque book and passbook. Passbook, cheque book, ATM/Debit card not to be kept together for safety.
- Issue crossed/account payee cheques as far as possible.
- Ensure cheque is crossed and at the back of the cheque the account number and mobile number is mentioned before dropping in the cheque drop box.
- While tendering the cheques at the branch for collection/dropping the cheques in drop box, acknowledgement can be obtained from the officials.
- Check the details of the cheque namely, date, amount in words and figures, crossing, etc. before issuing it. As far as possible, issue cheques after rounding off the amount to nearest rupee.
 - a) To prevent from any loss, cheque be issued without cutting/overwriting. No changes/corrections should be carried out on the cheques. For any change in the payee's name, courtesy amount (amount in figures or legal amount (amount in words) etc. fresh cheque forms should be used by the customers. This would help banks to identify and control fraudulent alterations. Cutting in date, wherever required should be for re-validation of 'Stale Cheque'. Blanks in spaces meant for writing Payee's Name, Amount in word and figure should be securely plugged by putting cross/drawing a line.
 - b) Cheque issued with cuttings are liable to be rejected if presented in clearing functioning under 'Cheque Truncation System' (CTS), even though the cutting(s) is/are authenticated.
- Send cheques and other financial instruments by registered post or courier. Do not sign blank cheques. Also do not record your specimen signature either on passbook or on cheque book.
- Not to issue cheque without adequate balance; maintain required balance as specified by the bank.
- Pay service charges for non-maintenance of minimum stipulated balance, cheque returns, remittances, collections, etc. The detail of service charges are available with branches and on our website.
- Note down account numbers, details of FDR, locker number, etc. separately.
- Inform change of address, telephone number, etc. to the branch.
- Inform the loss of demand draft, FDR, Cheque leave(s)/book, locker key, etc. immediately to the branch.

- Pay interest, instalments, locker rent and other dues on time.
- Ensure safe custody of the Delivery Book in the Demat accounts and not to keep any blank signed slip in the book.
- Complaint relating to deficiency of customer service should be reported within a reasonable time provided this is within the prescribed period of preservation of relevant records.
- Operate account regularly to maintain the status of the account as Operative/Active.
- Inform bank if you intend not to operate the account for some time.
- Avail standing instruction facility for repeat transactions. Ensure safe custody of credit card, debit/ATM card. Wherever signature on the card is mandatory, it should not be left unsigned.
- Ensure confidentiality of password for internet banking and PIN for credit/debit card. In case of loss of ATM/debit card, notify your bank (Bank's Call centre) to take immediate steps to prevent the same from being misused. Customer shall be liable for any misuses until the time the bank has been notified.
- Never leave credit card unattended. Do not bend credit card.
- Do not give account details, passwords or any other security information to anyone. Memorize personal identification number (PIN) and change it on regular basis.
- Not to respond to any unauthorized email asking for password/PIN/account details.
- Use SMS alert facility and notify any change in mobile number.
- Avoid using bank's internet banking website through a link from any website or email/SMS. Verify the domain name displayed to avoid spoof website.
- Not to use cyber cafes/shared PCs to access any internet banking site.
- Log off the PCs when not in use.
- As a matter of good practice, personal firewall software and antivirus software should be downloaded & installed and latest available updates should be regularly installed. In case of doubt, reconfirm by doublechecking the padlock symbol/icon on website to ensure the website is running in secure mode before any confidential/sensitive information is fed.
- Change internet banking password regularly. Keep password a combination of alphabet, special character and number. (Ensure password is strong)
- Always logout from internet banking before closing the window. Use virtual keyboard for entering internet login id and password especially when not using own PC. There might be risk of capturing keystrokes.
- Do not store ID/PIN in the internet browser.
- Cooperate with the bank/police/any other investigating agency, for any investigation on any transaction on any account.
- Bring any deficiency in services to the notice of the bank.
- Furnish the nominations for deposit and pension account separately.
- Correct PAN/ form 15(G or H) is to be submitted at the commencement of financial year enabling g to deduct TDS correctly.
- Account holder is to ensure that account is not used for money laundering or for any fraudulent transaction.
- Customer obligation- Proper utilization of Bank Loan and timely repayment.

6. Our Products & Services


6.1 Deposit Accounts

Different deposit products are offered by our bank which can be categorized broadly into the following types:

Sr No.	Deposit Product	URL	QR CODE
1	Savings Deposit Account	https://www.unionbankofindia.co.in/en/Listing/saving-bank-deposit-products	
2	Current Deposit Account	https://www.unionbankofindia.co.in/en/Listing/Current-Deposit-Products	
3	Term Deposit	https://www.unionbankofindia.co.in/en/Listing/Term-Deposits	
4	Salary Account	https://www.unionbankofindia.co.in/en/Listing/union-salary-account	
5	NRI / NRO Account & Services	https://www.unionbankofindia.co.in/en/SubCatList/nri-deposits	

6.2 Loans


Our bank offers various type of loan products catering to the needs of the customers. These can be broadly categorized into:

Sr No.	Loan Product	URL	QR CODE
1	Personal Loan	https://www.unionbankofindia.co.in/en/Listing/personal-loan	
2	Home Loan	https://www.unionbankofindia.co.in/en/Listing/home-loan	
3	Education Loan	https://www.unionbankofindia.co.in/en/Listing/educational-loan	
4	Vehicle Loan	https://www.unionbankofindia.co.in/en/Listing/union-vehicle	
5	MSME Loan	https://www.unionbankofindia.co.in/en/SubCatList/MSME	
6	Mudra Loan	https://www.unionbankofindia.co.in/en/Details/straight-through-processing-shishu-mudra-for-existing-customers-upto-rs-50000	
All products are available under “Apply Online” Tab		https://www.unionbankofindia.co.in/en/home	

6.3 Digital Products


Sr No.	Digital Product	URL	QR CODE
1	Internet Banking	https://www.unionbankofindia.co.in/en/Listing/internet-banking	
		https://www.unionbankonline.co.in/	
2	Door Step Banking	https://www.unionbankofindia.co.in/en/Details/door-step-banking	
3	Self Service Banking	https://www.unionbankofindia.co.in/en/SubCatList/Self-Service-Banking	
4	ATM Banking	https://www.unionbankofindia.co.in/en/Listing/ATM-Banking	
5	Mobile Banking (VYOM)	https://www.unionbankofindia.co.in/en/Listing/App-Banking	
6	WhatsApp Banking (UVCONN)	https://www.unionbankofindia.co.in/en/details/Union-Virtual-Connect or Send Hi on 9666606060 using WhatsApp Messenger	

6.4 Cards

Sr No.	Card Type	URL	QR CODE
1	Debit Card	https://www.unionbankofindia.co.in/en/Listing/debit-cards	
2	Credit Card	https://www.unionbankofindia.co.in/en/Listing/Credit-Cards	

6.5 Safe Deposit Lockers

This product is available in our branches wherever the facility is offered, however, allotment of safe deposit vault will be subject to availability and compliance with terms & condition for the subject service. Kindly visit the following

URL	QR CODE
https://www.unionbankofindia.co.in/en/Listing/Safe-Deposit-Lockers	

6.6 Other Services

- Exchange of Soiled/Mutilated Notes
- Acceptance of Coins
- Debit card/ATM card hot-listing
- Cheque collection
- POS Services
- Sukanya Samridhi Yojana
- Public Provident Fund Accounts
- Kisan Vikas Patra
- NPS
- Trading Account
- E-Tax Payments
- Utility Bill Payments
- Insurance
- FASTag and more.

6.7 Digital banking Units

Digital Banking Unit (DBU) is a specialized fixed-point business unit / hub housing certain minimum digital infrastructure for delivering as well as servicing existing financial products & services digitally, in both self-service and assisted mode.


Bank is live (in East Godavari, Machilipatnam, Palakkad, Bhopal, Nagpur, West Tripura and Patiala) with following kiosks in DBU in Self Service Modes:

1. ATM
2. CRM (Cash Recycling Machine)
3. Self-Passbook Printing Kiosk
4. Multifunctional Kiosk
5. Interactive Tabs
6. Internet Banking Kiosk/PC.
7. Uni-Verse through Virtual Reality (VR) Headset

7. Nomination Facility

The bank recommends that all depositors avail the nomination facility offered by the bank in deposit accounts, safe deposit locker, etc. so that in the event of death of the depositor all the outstanding balance in the account / belongings would be received by the nominee as a trustee of legal heirs. Nomination can be made in favour of only one individual and is also available in sole proprietary concern account. Any change/update of nomination can be done at any time following third party witness. Nomination can be done in favour of minor also subject to a major being named appointee during the minority period.

Nomination in the account can be updated through following modes

Sr No	Mode	Path & Process
1	Internet Banking	https://www.unionbankonline.co.in/ Log-in >> Navigate to the Dashboard >> Select Accounts >> Select Add Nominee Details >> Select Account Number >> Fill in the Nominee Details and Submit
2	Banks Website	https://icmt.unionbankofindia.co.in/nomination/ Click on e-Nomination >> enter Account Number & Email ID and Continue
3	Mobile Banking Application (VYOM)	Log-in and Visit the Option Services >> Manage Nominee >> Select Account and then update the Nominee.
4	WhatsApp Banking (UVConn)	Send hi to 9666606060 on WhatsApp >> Select Other Services >> Nomination Details
5	QR Code based Link	 Scan the QR Code and follow the link

8. Re-KYC

KYC which stands for “Know Your Customer” is a process used by Banks and other Financial Institutions to verify the identity, suitability, and risk profile of their customers. The goal is to prevent illegal activities such as Money laundering, Terrorist Financing, identity theft and frauds using banking channels.





Re-KYC refers to the process of updating or re-verifying the KYC information of the existing customers. As per RBI’s guidelines, the periodic interval for Re-KYC is based on risk profile of a customer i.e. 2 years for High risk, 8 years for Medium risk and 10 years for Low risk customers.

In case of any change in the existing KYC details, the customer can contact any of their nearest branch to complete their Re-KYC. If there’s no change in their KYC details customer can confirm no change through following digital channels.

Sr No	Mode	Path & Process
1	Dedicated Re-KYC Portal	https://myportal.unionbankofindia.co.in/rekyc/ Open the link >> Select any one from Customer ID/Account number/ PAN number >> proceed with CAPTCHA and submit >> Validate with OTP >> Confirm no change in existing KYC details.
2	Internet Banking	https://www.unionbankonline.co.in/ Log-in >> Navigate to the Dashboard >> Click on General Services >> Click on Services >> Click on Re-KYC >> Select your Customer ID >> Validate with OTP.
3	Banks Website	https://www.unionbankofindia.co.in/en/Details/online-re-kyc Click on the 3 horizontal lines to explore various options >> Select Digital Banking >> Select Self Service Banking >> Click on Online Account Opening >> Select Online Re-KYC <i>This will take you the Re-KYC Solutions Portal (follow the process mentioned in Serial No. 1)</i>
4	Mobile Banking Application (VYOM)	There are two ways to complete Re-KYC through VYOM <ol style="list-style-type: none"> 1. If the customer is due for Re-KYC, they will receive a pop-up message after logging in the app. Customer can confirm no change in that pop-up and complete their Re-KYC. 2. Customer can complete their Re-KYC without even logging in. Open VYOM >> Select More services >> Select Products >> Select Services >> Click on Re-KYC <i>This will take you the Re-KYC Solutions Portal (follow the process mentioned in Serial No. 1)</i>
5	WhatsApp Banking (UVConn)	(SMS "Hi" to 9666606060) >> Log-in with MPIN > Main menu >> Account services >> Other services >> More services >> Re-KYC >> Click on the Re-KYC Link <i>This will take you the Re-KYC Solutions Portal (follow the process mentioned in Serial No. 1)</i>


6	QR Code based Link	 Scan the QR Code and follow the link <i>This will take you the Re-KYC Solutions Portal (follow the process mentioned in Serial No. 1)</i>
7	ATM	Insert Card in the ATM >> Click on REKYC Confirmation >> Enter ATM PIN >> Select YES as Self declaration.

9. Other Core Services Available Online

Sr No.	Service	URL	QR CODE
1	Form 15G /15H Submission	https://myportal.unionbankofindia.co.in/Form15GH	
2	Positive Pay System	https://myportal.unionbankofindia.co.in/PositivePay	
3	Form 16/16A Generation	https://myportal.unionbankofindia.co.in/Form16	
4	Death Claim Submission	https://icmt.unionbankofindia.co.in/deathclaim	

10. Service Charges


All services of the bank are subjected to service charges being levied depending on the type of account/ service provided. The details of all these services charges is available at all the Branches and on Banks website on following link.

URL	QR CODE
https://www.unionbankofindia.co.in/en/common/fees-and-services	

Any change in service & fees would be published on Banks Website and displayed on Branch Notice Board in advance before the changes become effective.

11. Interest Rates

To know the interest rates, kindly visit the following

URL	QR CODE
https://www.unionbankofindia.co.in/en/common/rates-and-charges	

12. Time Norms for common Transactions & Services/Products

Transaction processing times for all transactions are available at all branches. The following time norms are indicative and are subject to change depending upon the volumes handled by each branch based on location and peak/non-peak period.

Nature of Transaction	Time Norms
Receipt of Cash	5 to 15 Minutes
Cash Payment	5 to 7 Minutes
Issuance of Demand Draft <ul style="list-style-type: none"> ▪ Against Cash Deposit ▪ Against Transfer Cheque 	10 to 20 Minutes 10 to 30 Minutes
Issuance of Term Deposit Receipts	10 to 30 Minutes
Payment of Term Deposit Receipts	15 to 20 Minutes
Updation of Passbook	5 to 15 Minutes
Collection of Cheques	Maximum 14 Days
Remittance (RTGS / NEFT)	15-20 Minutes
Settlement of Deceased Claim	Within 15 Days from submission of complete Documents
Stop Payment Instructions	5 to 10 Minutes

Expected Turn Around Time (TAT) for Basic Products:

Nature of Product	Turn Around Time*
Savings Account Opening	3 to 5 Working Days
Current Account Opening	7 Working Days
Gold Loan Sanction	15 Minutes (Existing Customers)
MSME Working Capital Sanction	7 Days (Within Branch Delegation)
KCC Sanction	7 to 14 Days Within Branch Delegation


*The time norms are applicable after submission of duly filled form with the required information & documents and upon satisfactory due diligence of the Bank.

13. Redressal of Complaints and Grievances

We keep making constant efforts to keep our customer satisfied with our products and services. However, in case of any issue/complaint, customers can register complaint with the bank via the below mentioned channels:

- Website
- Call Centre
- Email
- Letter
- Mobile Application (Vyom)
- WhatsApp Banking (UVConn)
- Internet Banking
- Social Media Handles

Online Grievance can be lodged through the following

URL	QR CODE
https://www.unionbankofindia.co.in/en/common/grievance-redressal	

In-case the complaints are not resolved by the Branch, customer can approach the Regional Office/Zonal Office and/or Chief Grievance Officer and Banking Ombudsman.

The details of Chief Grievance officer and Banking Ombudsman along with address and contact numbers are made available at all the branches and on Bank's Website.

Further, details of Customer Care, Chief Grievance Officer and Banking Ombudsman of the Bank are given below:

Customer Care	<p><u>All-India Toll-Free Number:</u></p> <ul style="list-style-type: none"> • General Numbers : <ul style="list-style-type: none"> ➤ 1800-2333 ➤ 1800-208-2244 ➤ 1800-425-1515 ➤ 1800-425-3555 • Dedicated Helpline for reporting fraud / disputed transactions: <ul style="list-style-type: none"> ➤ 1800-2222-43 • Dedicated helpline for Premium Account: <ul style="list-style-type: none"> ➤ 1800-425-2407 • Call back Facility for NRI Customers: <ul style="list-style-type: none"> ➤ +91-8484848458 <p><u>Chargeable Numbers:</u></p> <ul style="list-style-type: none"> ➤ 080-61817110 <p>Email: customercare@unionbankofindia.bank</p>
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Chief Grievance Officer (CGO) / Principal Nodal Officer (BO)	Address: Union Bank of India, Operations Department, 2 Floor “ The Arcade”, Tower 4, Gate No. 3, World Trade Centre, Cuffe Parade, Mumbai, Maharashtra 400005. Email : cgo@unionbankofindia.bank Tel : <u>0824-2428565</u>
Banking Ombudsman (RBI)	Address: Centralized Receipt and Processing Centre (CRPC) Reserve Bank of India, 4th Floor, Sector 17, Chandigarh 160017. RBI CMS Portal : https://cms.rbi.org.in

14. Details of Chief Vigilance Officer


Chief Vigilance Officer (CVO)	Address : Union Bank of India Central Vigilance Department, 10 th Floor, Union Bank Bhavan, Nariman Point, Mumbai 400021. E-mail : cvo@unionbankofindia.bank Tel : 022-22851662
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15. Cyber Crime Complaint Reporting

Cyber Crime Complaints can be reported either on the Nation Cybercrime Reporting Portal (NCRP) by logging in to www.cybercrime.gov.in or through National Cybercrime Helpline number **1930** or by lodging physical complaints at Police Station.

16. Policies and Disclosures

Various Policies regarding KYC-AML, Bank Deposits, Collection of Cheques/ Instruments, Whistle Blower, Grievance Redressal & Customer Rights etc. are available on website and can accessed through the following

URL	QR CODE
https://www.unionbankofindia.co.in/en/common/policies-and-disclosures	

17. Feedback

Customer feedback is of utmost importance to the Bank. Feedback about Banks services can be shared digitally through the following

URL	QR CODE
https://t.ly/RXf1	