

MIZORAM CO-OPERATIVE APEX BANK LTD.

Head Office : Tuikual South,
Near Aizawl Tennis Court,
Aizawl – 796001. Mizoram



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Fax : 0389 -2327764
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No.MCAB/Adm/15/15/2023-24/

Dated Aizawl, the 18th March 2023

CIRCULAR

Kan Bank in RBI/NABARD circular te kan zawm tha tawk lo tih RBI Incognito Visit Report-ah tarlan a ni a. Chuvangin, kan Bank-in RBI circular kan zawm tur he circular-a rawn tarlante hi compliance tura hma lo la nghal turin ngen leh hriattir kan ni e:

- 1. Comprehensive Notice Board:** RBI notification-a tarlan angin Branch tinah Comprehensive Notice Board hi tar vek tur a ni a, a tul anga update thin tur a ni.
Action: Head Office. (RBI Master Circular on Customer Service in Banks dated July 1,2015, RBI Circular on Display of Information by Banks – Comprehensive Notice Board)
- 2. Enquiry/May I Help You Counter:** Bank dawr tura rawn kalte pui tur – ‘May I help You Counter’ hi Branch tinah neih theuh tur a ni. Hemi atana Counter hran siam thei lo pawhin ‘May I help You Counter’ hi counter dang nena kawp turin siam tur a ni, customer-te an mamawh ang zela pui thei turin Bank luhka atanga hmuh leh pan awlsam thei turah counter hi dah a, ‘May I Help You Counter’ tih hi chiang taka tar bawk tur a ni.
Action: All Branches (RBI Master Circular on Customer Service in Banks dated July 1,2015).
- 3. Exchange of Notes and Coins:** RBI Circular angin a hnuai service-te hi public (customer/non-customer) -ah pe thei turin Branch tin ten ruahmanna siam tur a ni:
 - (i) Issuing fresh/good quality notes and coins of all denominations.
 - (ii) Exchanging soiled/mutilated/defective notes.
 - (iii) Accepting coins and notes either for transactions or exchange.

‘Facility for Exchange of Notes and Coins’ -a kan service pek hi mipuite hmuh leh hriat theih turin notice board ah emaw tarlan tur a ni.

Tin, kan rawn Circulate tawh angin kan pawisa dawn leh pekchhuahah RBI Clean Note Policy te zawm tur a ni a, UV Lamp, Magnifying Glass leh cut notes belna tur counter-ah kawl tur a ni. RBI thuchhuah kan tarlante hi chhiar a, zawm tur a ni.

Action: All Branches (RBI Master Direction-Schemes of Penalty for Bank Branches and Currency Chests for deficiency in rendering customer service to the members of public dated April 23,2023, RBI Master Circular – Facility for Exchange of Notes and Coins dated April 01,2022, RBI Clean Note Policy, RBI Note Refund Rules 2009).

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4. **Customer Meeting:** Customer Meeting hi Branch zawng zawngah quarter tina nei thei turin Branch Head in ruahmanna siam tur a ni. Customer Meeting-a thurelte leh sawiho te chu minute a, a copy Head Office ah thawn thin tur a ni. *Action: All Branches.*
5. **Complaint Register/Box:** Complaint Register/Box hi Branch tinah hman theih tura neih theuh tur a ni a, Branch-in complaint a dawng a nih chuan a tul angin acknowledgment pek a, a tul anga bawhzui in; complaint lutte Head Office-ah thlen thin tur a ni. *Action: All Branches.*
6. **RBI Ombudsman:** RBI Ombudsman hi Branch tinah tar tur a ni a. Tin, RBI Ombudsman information pawimawh - scheme, mode of lodging complaints, address of CRPC, email, CMS leh details of Contact Centre te hi Comprehensive Notice Board ah tarlan vek tur a ni. *Action: All Branches, Head office. (Reserve Bank - Integrated Ombudsman Scheme 2021 dated November 12,2021, The Banking Ombudsman Scheme 2006)*
7. **KYC Posters in bilingual:** KYC chungchang Customer te hriattur poster Mizo tawng baka English/Hindi tawngin Branch ah tar tur a ni. *Action: Designated Director, KYC, Head Office and All Branches.*
8. **Issue of Demand Draft:** Demand Draft hi kan customer leh customer ni lo (non-customer) ah pawh issue theih a ni. *(Action: All Branches)*
9. **Dual Display Note Counting Machine:** Branch tinah Dual Display Note Counting Machine hi hman theuh tur a ni. *(Action: All Branches)*
10. **Cheque Drop Box Facility and facility for acknowledgement of cheques:** RBI Circular angin cheque hi Cheque Drop Box leh counter ah te dawn thin tur a ni a. Counter ah cheque collect tur kan dawng a nih chuan 'acknowledgement pay in slip' pek zel tur a ni. Tin, Cheque Drop Box ah hian, cheque hi counter ah pawh pek theih a nih thu English, Hindi leh Mizo tawnga tarlan tur a ni. *Action: All Branches (RBI- Cheque Drop Box Facility and the Facility for acknowledgement of cheques dated December 26, 2006)*
11. **Counter dedicated for senior citizens/differently abled persons:** Senior Citizen te leh rualbanlote tan counter hran siam a nih theih nan a tul angin Branch Head in ruahmanna siam tur a ni. *Action: All Branch (RBI - Banking Facility for Senior Citizen and Differently abled persons dated November 9, 2017).*

Sd/-
(LALZUAHLIANA)
Chief Executive Officer

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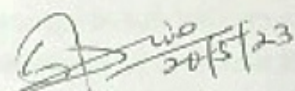
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Memo No.MCAB/Adm/15/15/2023-24/

Dated Aizawl, the 18th March 2023

Copy to:

- (1) AGM/Chief Manager/Branch Manager all Branches for information and necessary action.
- (2) Designated Director, KYC, Head Office for information and necessary action.
- (3) General Manager for information.
- (4) Department Head, All Department, Head Office for information and necessary action.


(C LALTHANPUIA)

Assistant Genral Manager
Administration Department