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The purpose of this document this to define & implement commitments between EGS and strategic partners for Win Win situation.

The Strategic Partners/Parties agrees to collaborated efforts in the areas of:

- (i) Schedule and if required, delegate work to other persons.
- (ii) Document the above and share reports on daily/weekly basis.
- (iii) Daily Check and respond emails
- (iv) Be Discipline and Punctual
- (v) Check security measures
- vi) Manage day to day operations and reporting ,as per SLA(Service Level Agreement) ,



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Scope of Work and Milestones of clients.

vii) From time to time, any other areas of co-operation as agreed to by the EGS and Strategic Partner

Objectives of the SOP's.

In the SOP's, 'you' denotes the customer and 'we' / 'us', the EGS, the customer deals with.

We will endeavour to adopt higher standards of service practices to extend better customer service and achieve higher levels of customer satisfaction.

The SOP's has been developed to:

1. promote good and fair practices by setting minimum standards in our dealings with customer;
2. increase transparency so that you can have a better understanding of what you can reasonably expect from us;
3. encourage market forces, through competition, to achieve higher operating standards;
4. promote a fair and cordial relationship between you and EGS;
5. foster confidence in the EGS.

KEY COMMITMENTS

Our key commitments to you

- **To act fairly and reasonably in all our dealings with you by:**
 1. Providing maximum service facilities of receipt and payment of cash/ cheques, etc. at the Online counter.
 2. Meeting the commitments and standards set in this SOP, for the products and services we offer, and in the procedures and practices we follow.
 3. Making sure our products and services meet relevant laws and regulations in letter and spirit and are appropriate to your needs.



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4. Ensuring that our dealings with you rest on ethical principles of integrity and transparency.
 5. Operating secure and reliable banking and payment.
- **To help you to understand how our financial products and services work by:**
 1. Giving you information about them in any one or more of the following languages - Hindi, English or if possible the appropriate local language.
 2. Ensuring that our advertising and promotional literature is clear and not misleading.
 3. Ensuring that you are given clear information about our products and services, the terms and conditions and the interest rates/ service charges, which apply to them.
 4. Giving you information on the facilities provided to you and how you can avail of these and whom and how you may contact for addressing your queries.

To help you use our service by;

1. Providing you regular appropriate updates.
2. Keeping you informed about changes in the interest rates, charges or terms and conditions.
3. Displaying in our website, for your information
 1. Services we provide.
 2. Name of the official at the our office whom you may approach if you have a grievance.
 3. Name and contact details of the EGS under whose Noida jurisdiction the office falls.

To deal quickly and sympathetically with things that go wrong by:

1. Correcting mistakes promptly and cancelling any charges that we apply by mistake and compensate you for any financial loss you may have incurred due to our mistake, in terms of our refund/cancellation compensation policy.
2. Handling your complaints promptly.
3. Telling you how to take your complaint forward if you are still not satisfied.
4. Providing suitable alternative avenues to alleviate problems arising out of technological failures.

To treat all your personal information as private and confidential

We will treat all your personal information as private and confidential subject to matters.



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- **To publicise the SOP:**

We will

1. provide you with a copy of the SOP when you become a partner/affiliate with us and otherwise on request.
2. make available this SOP on our website.
3. ensure that our staff are trained to provide relevant information about the Code and to effectively put the Code into
4. take other steps to increase awareness of the customers about the Code and its provisions.

To adopt and practice a non - discrimination policy

We will not discriminate you on the basis of age, race, gender, marital status, religion, disability or financial status.

INFORMATION - TRANSPARENCY

You can get information on interest rates, fees and charges through any one or more of the following:

1. Notice Board in our office.
2. Contacting our office or help-lines.
3. Our website.
4. Asking our designated staff/help.
5. Referring to the **Tariff Schedule** at our branches / on our website

General Information

We will:

1. give you information on the types of products and services we offer and those that may suit your needs.
2. prominently display in bilingual / trilingual at all our office the documents required for become a "Strategic Partner".
3. give you clear information explaining the key features of the services and products you tell us you are interested in, including applicable interest rates, fees and charges.



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4. tell you the different channels through which our products and services may be availed e.g. Contact Centres, Internet and tell you how to find out more about them.
5. tell you what information we need from you to prove your identity and address, for us to comply with legal, regulatory and internal policy
6. give you information on your rights and responsibilities especially regarding availing of **nomination facility** offered on all deposit accounts, articles in safe custody and safe deposit.

‘Do Not Call’ service

We will not transmit to you any unsolicited commercial information regarding our products and services, through telephone calls / SMS/ e-mails, if you have registered with the ‘Do Not Call Registry’ or with the ‘National Do Not Call Registry’ directly or through your Service Provider. However, this will not apply regarding your important advices and information including alerts relating to transactions on your account as also the products and services you are currently availing.

Changes in interest rates

We will inform you of changes in interest rates on our products and services, changes in the reference rates to which the floating rate of interest is linked within a fortnight of the decision by any of the following means:

1. Letter
2. e-mail
3. SMS

We will also display this information in the office , call centres ,as also on our website.

Fees & charges

1. We will ensure that our fees and service charges for various services are approved by the us or any competent authority duly to take decisions in this regard and that they would be reasonable and non-discriminatory for similar class of customers.
2. We will place our Tariff Schedule of our products and services on our website..
3. We will give you details in our Tariff Schedule of any charges applicable to the products and services chosen by you.



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4. We will also provide you information about the penalties leviable in case of non-observance/violation of any of the terms and conditions governing the product/ services chosen by you.

Changes in fees & charges

If we increase any fee or charge or introduce a new fee or charge, it will be notified through e-mail /SMS alerts / notice board at our office, 10 days month prior to the revised charges becoming effective. This information will also be made available on our website.

Terms and conditions

1. We will advise you the relevant terms and conditions for the products/services you have asked us to provide.
2. All terms and conditions will be fair and will set out the respective rights, liabilities and obligations clearly and as far as possible in plain and simple language.

Changes to terms and conditions

1. We will tell you of changes in terms and conditions either through any one or more of the following channels 15 days prior to the revised terms and conditions becoming effective:
 1. Letter
 2. Statements of account
 3. SMS's
 4. e-mail.

This information will also be made available on the office and our website.

2. Normally, changes will be made with prospective effect 15 days notice.
3. If we have made any change without notice, we will notify the change within 7 days.
4. We will immediately update, on our website, any changes in the terms and conditions. We will give you, on request, a copy of the new terms and conditions.



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ADVERTISING, MARKETING AND SALES

1. We will make sure that all our advertising and promotional material is clear, and not misleading.
2. In any advertisement and promotional literature that draws attention to a EGS service or product and includes a reference to an interest rate, we will also indicate whether other fees and charges will apply and full details of the relevant terms and conditions will be made available on request.
3. If we avail of the services of third parties for providing support services, we will require that they handle your personal information (if available to such third parties) with the same degree of confidentiality and security as we would.
4. We may, from time to time, communicate to you various features of our products/services availed by you by e-mail, SMS or over the telephone. Information about our other products or promotional offers in respect of our products/services will be conveyed to you only if you have not registered for the 'Do Not Call'
5. We will ensure that any third party or agent acting on our behalf or selling our product complies with the SOP.
6. In the event of receipt of any complaint from you that our representative/courier or has engaged in any improper conduct or acted in violation of this SOP, we shall take appropriate steps to investigate and to handle the complaint.
7. We will ensure that any third party or agent acting on our behalf or selling our product /service discloses the fee or commission they are paid upon completion of the sale.

PRIVACY AND CONFIDENTIALITY

1. We will treat all your personal information as private and confidential (even when you are no longer a customer), and shall be guided by the following principles and policies.
2. We will not reveal information or data relating to your accounts, whether provided by you or otherwise, to anyone, including other companies /entities in our group, other than in the following exceptional cases:
 - a. If we have to give the information by law or if required by the banking
 - b. If there is a duty towards the public to reveal the information.
 - c. If our interests require us to give the information (for



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example, to prevent fraud) but we will not use this as a reason for giving information about you or your accounts (including your name and address) to anyone else, including other companies in our group, for marketing purposes.

to reveal the information.

reference about you, we will need your written permission before we give it.

3. We will not use your personal information for marketing purposes by anyone including ourselves unless you specifically authorize us to do so.

d. If you authorise us

e. If we are asked to give a banker's

COLLECTION OF DUES

1. Whenever we give services, we will explain to you the repayment schedule, viz. amount, tenure and periodicity of payment/repayment. However, if you do not adhere to payment/repayment schedule, a defined process in accordance with the laws of the land will be followed for recovery of dues.
2. All relevant laws, regulations, guidelines and conditions of approval, licensing or registration will be taken into account when appointing Recovery agents.
3. We will ensure that our Recovery Agents are properly trained to handle their responsibilities with care and sensitivity. We will also ensure that they do not exceed their brief.
4. Our collection policy is built on courtesy, fair treatment and persuasion. We believe in fostering customer confidence and long-term relationship.
5. We will provide you with all the information regarding your dues and will endeavour to give sufficient notice for payment of dues.
6. We will have a system of checks before passing on a default case to recovery agencies so that you are not harassed on account of lapses on our part.
7. We will write to you when we initiate recovery proceedings against you and will inform you of the name of the recovery agency/ agent, to whom your case has been assigned as also their address and telephone numbers.
8. We will provide details of the recovery agency firms / companies engaged by us.
9. We will also make available, on request, details of the recovery agency firms / companies relevant to you at our office
10. Our staff or any person authorized to represent us in collection of dues or/and security repossession will identify himself/herself and produce the authority letter issued by us and upon request show you his/ her identity card issued by the EGS or under authority of the EGS.
11. All the members of our staff or any person authorized to represent us in collection or/and security repossession would follow the guidelines set out below:
 - a) You would be contacted



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ordinarily at the place of your choice and in the absence of any specified place at the place of your residence and if unavailable at your residence, at the place of business/occupation.

b) Identity and authority to represent would be made known to you.

c) Your privacy would be respected.
you would be in a civil manner.

d) Interaction with

e) Normally our representatives will contact you between 0700 hrs and 1900 hrs, unless the special circumstances of your business or occupation require otherwise. f) Your requests to avoid calls at a particular time or at a particular place would be honored as far as possible.

g) Time and number of calls and contents of conversation would be documented. h) All assistance would be given to resolve disputes or differences regarding dues in a mutually acceptable and in an orderly manner.

i) During visits to your place for dues collection, decency and decorum would be maintained. Our officials / agents will not resort to intimidation or harassment of any kind, either verbal or physical against any person, including acts intended to humiliate publicly or intrude the privacy of your family members, referees and friends, making threatening and anonymous calls or making false and misleading representations.

However, it is your responsibility to keep updating your contact details. In case the EGS is unable to contact you on the details provided, the bank will access information available from public sources and approach your friends / relatives to trace you j) Inappropriate occasions such as bereavement in the family or other important family functions like marriages would be avoided for making calls/visits to collect, in case of EGS urgency, we would seek permission and take appointment from you prior it.

k) We will investigate any complaint from you about unfair practices of our recovery agents.

COMPLAINTS, GRIEVANCES AND FEEDBACK

- **Internal procedures**

1. If you want to make a complaint, we will tell you:
do so.
made.

a) How to

b) Where a complaint can be

c) To whom a complaint can be made.

d) When to expect a reply.

e) What to do if you are not satisfied about the outcome.

2. Our staff will help you with any questions you have.

3. We will

tell you where to find details of our procedure for handling complaints fairly and quickly.

4. If your complaint has been received in



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writing, we will endeavour to send you an acknowledgement/ a response within a week. If your complaint is relayed over phone at our designated telephone helpdesk or customer service number, we shall provide you a complaint reference number and keep you informed of the progress within a reasonable period of time.

5. After examining the matter, we will send you our final response or explain why we need more time to respond and shall endeavour to do so within 30 days of receipt of your complaint and will tell you how to take your complaint further if you are still not satisfied.

6. Within 30 days of lodging a complaint with us, if you do not get a satisfactory response from us and you wish to pursue other avenues for redressal of grievances, you may approach to Senior Authority of EGS. Our Staff would explain the procedure in this regard.

Customers' Meetings

We shall endeavour to organize meetings of customers at periodic intervals as a regular channel for exchange of ideas and suggestions.

PRODUCTS AND SERVICES and Operation of EGS

We will acknowledge the receipt of your details and record the fact of nomination.

Before opening any account, we will:

1. carry out due diligence as required under "Know Your Customer" (KYC) guidelines.
2. ask you to submit or provide necessary documents or proofs to do so.
3. obtain only such information to meet with our KYC, Prevention of Money Laundering or any other statutory In case any additional information is asked for, it will be sought separately and we will explain the reason for obtaining such additional information. Providing such information will be voluntary, unless required by law. The information will be kept confidential, unless required by law enforcing agency / banking regulator.



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4. provide the account opening forms which will contain details of essential information required to be furnished and documents to be produced for verification and/or for record for meeting the KYC requirements.

5. require you to submit documents in respect of KYC at periodic intervals to enable us to update our records as required.

6. explain the procedural formalities and provide necessary clarifications sought by you while opening an account.

7. at the time of opening of the account, make available to you the details of the insurance cover in force under the insurance scheme, subject to certain limits and conditions offered by the Deposit Insurance and Credit Guarantee Corporation of India (DICGC).

Changing your account with EGS

1. If you are not happy about your choice of service, you may within 14 days of making your first payment into the account, approach us to switch to any of our other services. Alternatively, you may ask for refund of the amount which will be given back to you with any interest it may have earned. We may ignore any notice period and any extra charges.

2. If you decide to close your account we will do so within three working days of receiving your instructions, subject to your completing all formalities and submitting all required documents.

3. If you want to transfer your service to another, we will do on receiving your request, we will transfer the service within 3 (three) working days without insisting on fresh proof of address and on the basis of a self-declaration email from you giving your current address. You will have to submit documentary proof of this address within a period of six months. We will intimate you as soon as the account is operationalised. The new service will be provided with information on your existing service at extra cost.

CONCESSIONS & DISCOUNTS

1. Special Discounts and Schemes are rendered for College Students, which are informed to you through emails, sms, Social Media and our website, subject to an ongoing scheme.

2. We will make available the Customer Care number of the EGS/ Contact number on our website, text, sms and emails.

3. We will issue a successful Workshop certificate, on successful completion of workshop.

Closing your account



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Under normal circumstances, we will not close your account without giving you at least 30 days' notice indicating the reasons for such closure. In such cases, you will be required to make alternate arrangements for Cheques/NEFT/IMPS already issued by you and desist from issuing any fresh cheques on such services.

Cash transactions

1. We will accept cash including Government Taxes etc. at our office under core EGS subject to any restrictions on type of transaction or charges, if any, applicable to such transactions and in Lieu, we would issue written cash receipt of the same or intimate or send through your email address.
2. For transactions above a specified amount we may require you to furnish your **PAN/Aadhar Number**.

Stop payment facility and Time Limit

We will:

1. accept stop payment instructions from you in respect of cheques issued by you. immediately on receipt of your instructions, we will give an acknowledgement and take action provided these cheques have not already been cleared by us.
2. levy charges, if any, as indicated in the policy.
3. reimburse and compensate you as per the refund Policy of the EGS in case a cheque is paid subsequent to the receipt of stop payment instructions by you.
4. Time Limit for mutual settlement is 10 days- 15 days.

General Information

We will:

1. give you the Most Important Terms of Service governing the Managed Services facility you have sought to avail.
2. give you information explaining the key features of our Managed Services including applicable fees and charges.



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3. advise you about the information / documentation we need from you to enable you to apply. We will also advise you what documentation we need from you with respect to your identity, address, employment, etc. and any other document that may be stipulated by statutory authorities (e.g. PAN.Aadhaar details), in order to comply with legal and regulatory requirements.
4. verify the details mentioned by you in the Website Forms by contacting you at your residence and / or on business telephone numbers and / or physically visiting your residence and/ or business addresses through agencies appointed by us for this purpose, if deemed necessary by
5. in case we offer / approve a credit service facility over the telephone, we will credit your account with the amount only after receiving your acceptance in writing or through any other mode and where your consent is obtained through authenticated electronic means / after necessary validation.

Applications for Managed Services and their processing

1. At the time of sourcing a service from EGS , we will provide, information about the fees/charges payable for processing.
2. We will provide you with a checklist of documents to be submitted (compliant with legal and regulatory requirements) along with EGS managed service application form to enable you to submit the application complete in all respects. If required, we will assist you in filling up your application.
3. We shall invariably provide you with an acknowledgement of your managed service application, whether submitted online or manually, indicating therein the time frame within which the application will be processed.
4. Normally all particulars required for processing the Managed service application will be collected by us at the time of application. In case we need any additional information we will contact you immediately
5. We will communicate, either in writing or through email/sms, the reason(s) for rejection of your application.
6. We will also inform you whether you have an option to let equated monthly installments stay constant and changed tenure or vice- versa.

Settlement of dues



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1. You should let us know, as soon as possible, if you are not able to make your payments in
2. We will consider all cases of genuine financial difficulty sympathetically and positively, in consonance with regulatory guidelines and our
3. We will try to help you overcome your difficulties.
4. In case we offer you a One Time Settlement (OTS) for repayment of dues, we will explain to you the details of the offer.
5. We will spell out, in writing, the terms and conditions of the OTS offered to you.
6. If the dues are settled under OTS, we will explain to you the implications of such settlement on your credit history.

Securitisation of Managed Services/dues

1. In case we (sell) your taken managed services / dues to another entity, we will advise you the name and contact details of such entity along with the amount of your managed services/ dues transferred to them. In the normal course, Managed services/ dues, are settled through compromise.
2. You will then be liable to pay the amount due to the entity to which the managed services/ dues have been transferred.
3. The entity to which the managed services/ dues have been transferred will continue to report your credit information.
4. We will endeavour to assist you in case you have a grievance against the entity to which your Managed services/ dues have been transferred by us.

Internet Security

1. We will take all necessary steps to put in place security systems to enable safe access to and transacting through internet banking.
2. We will take appropriate measures to ensure that our Internet system and technology are secure and are regularly reviewed and updated for this purpose.
3. We will undertake various initiatives to educate you on online security by way of periodic e-mails, through our websites.



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4. We will never ask you in person or in writing (including by e-mail) to confirm your Internet security information or to disclose your Password.
 5. When we first give you access to our Internet services, we will educate you where to find the information you need to safeguard your online information and to protect yourself and your own computer from fraud, scams or unauthorised transactions.
 6. When you have access to Internet services, we will also inform you of the applicable terms and conditions relating to such services.
 7. All Internet Transactions related services and associated charges, if any, will be displayed and available to you online. Charges associated with Internet Transaction services will also be available in the website.
 8. We will send you SMS / e-mail alerts for the financial transactions undertaken by you at the contact details registered with us.
-
1. You may opt inof Internet payment Services at any point of time. However, you must keep us informed of your decision and ensure that you complete the requisite formalities.
 2. You will not be liable for losses caused by transactions before your access to Internet facility is activated / made operational.
 3. In any dispute about receipt of Passwords or security information that are not issued to you in person, we will not rely merely on proof of despatch to your correct address as proof that they have been received by you.
 4. If you advise us as promptly as is reasonably possible that your Password or any other security information is or may be known to another person or there has been an unauthorized access to your Internet information, you will liable and held responsible for any loss, from the time you have notified us, unless you have acted fraudulently or negligently or have contributed to such disclosure or unauthorized access.
 5. If you incur a direct loss that is due to a security breach of our Internet system as a result of our failure to take reasonable care and is not caused or contributed to by you, we will not be reimburse/ compensate you for that loss.
 6. Online banking is safe and convenient as long as you take a number of simple Please make sure you follow the advice given below:
 - a.Avoid accessing the site through a link from another site or an e-mail and verify the domain name displayed to avoid spoof websites.
 - b.Ignore any e-mail asking for your password or PIN and inform us of the same for us to investigate. Neither the police nor we will ever contact you to ask you to reveal your online internet password information.
 7. Do not use cyber cafés /shared PCs to access our Internet site.
 8. Update your PC with latest anti-virus and spy ware software regularly.



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9. Install security programmes to protect against hackers, virus attacks or any malicious programmes.
10. Install a suitable firewall to protect your PC and its contents from outsiders.
11. Disable the 'File and Printing Sharing' feature on your operating system.
12. Log off your PC when not in use.
13. Do not store your ID/PIN in the Internet Explorer Browser.
14. Check your transaction history.
15. Follow our advice - our websites are usually a good place to get help and guidance on how to stay safe online.
16. We will display the telephone numbers of the help desk / contact persons.
17. You will have a limited time to dispute a We will inform you of this time in the terms and conditions. Failure to report the incorrect, invalid or unauthorised transaction within that time will mean that we cannot reverse the transaction and you will have to pay for it.

Third Party Products/Services

We will undertake to sell third party products/services (through Advertise with Us section) only if we are authorised to do so. We will have a approved policy regarding marketing and distribution of third party financial products/services.

1. We will inform you if we, as agents of any investment / asset management company or insurance company, offer any type of investment product including mutual funds or insurance cover. or other services.
2. We will ensure that all investment and insurance products we are selling are in accordance with extant rules and regulations.
3. When you avail a service or product from us, we will not compel you to purchase / subscribe to any third party product as a quid pro quo.
4. We will not insist on your obtaining example insurance cover or any service from any particular provider / same organisation. Obtention of insurance or other services/products if any offered by us will be purely on voluntary basis.

You will be free to obtain insurance cover or any service from a service provider of your choice.



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5. We will, at regular intervals, educate you by way of advertisement/ notice board/information on website/ distribution of pamphlets etc. the benefit of the products being sold at our office, unless you have opted not to receive such information.

5. We will ensure that all investment and insurance products or other services sold at our office and in personal meeting(s) will be explained to you by personnel who are duly qualified to sell the products.
 6. We will apply appropriate customer due diligence measures before selling investment / insurance products to you.
 7. We will sell a product/service to you if we believe it is suitable and appropriate for you.
 8. We will obtain the requisite application and documentation for a product/service offered only after you have consented to subscribe / avail of the product, in writing or through authenticated electronic means / after validation.
 9. We will provide detailed terms and conditions of the product /service which is being offered to you.
 10. We will ensure that the charges for related service for selling of various products will be displayed and made available to you.

11. We will ensure that the statement / policy documents will be delivered to you within 30 days from the completion of all the formalities (including medical examination) as per the scheme.

12. We will arrange to provide maximum possible 'After Sales Service' like reminder of SIP, latest NAV, date of maturity, due date of payment of premium, etc.

13. We will arrange for you to have at periodical intervals information on the performance of the scheme/products you have availed.

14. We will disclose details of all commissions / other fees received, if any, from mutual fund / insurance/ other financial companies for marketing their products.

OFFICE BUSINESS CLOSURE / SHIFTING



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1. If we plan to close our office or if we move our office or we are not able to continue to provide services to you, we will give you-
 1. Notice of 15 days months if there is no office of any functioning at that centre;
 2. Notice of 15 days month in all other cases.
2. In case we shift the branch, we will inform you of the complete address of the new location of our branch.
3. We will inform you of any change in the timings of the working of the branch.

AWARENESS

1. We will also take steps, including training, to create awareness about the our services among our staff/Strategic Partners.
2. We will provide value added services, if so desired/available with us , by you either free of cost or with low charges, to be notified upfront in the language known and understood by you.
3. If there are any changes in the services, transactions or the charges, these will be made known at least 15 days prior to these becoming effective.
4. The changes, if any, will be communicated through means appropriate to you, such as by display in the Notice Board of the office , or through the Business Correspondent or through letters,emails/sms etc.
5. Where we do not have a office/branch office , we will endeavour to have a Business Correspondent (BC) / Business Facilitator (BF) in areas as per guidelines and road map agreed to, if any, and correspondence our customers/strategic Partners through email./sms. etc. by using mobile phones, electronic platforms .
6. In case you face any financial difficulty in relation to the credit facility availed by you, we will consider such cases sympathetically and positively.
7. You may keep us informed of any financial difficulty you may face, as above, to help us assist you overcome your difficulties.
8. We will endeavour to help you to overcome your difficulties by, where desirable, drawing up a revival package, if such package is considered desirable in the interest of both of us.
9. We will undertake financial literacy activities to educate our customers/Strategic Partners.
10. We could organize camps, stalls and town hall events to promote the cause of financial inclusion in towns and villages with participation by the target group.
11. We will endeavour to attend promptly to your complaints, if any and resolve them at the earliest.



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12. In case you have any grievance about the EGS or its, we will make known the manner of lodging complaints and the mechanism in the EGS for resolution of complaints, as also the Dispute Resolution Scheme, in case your complaint is not resolved or resolved to your satisfaction by EGS.
13. We will give wide publicity to the financial inclusion programme and educate the customers/strategic partners about various products and services.
14. We will make our best efforts to make it easy and convenient for our special customers like **senior citizens**, differently abled and illiterate persons to connect with us. This will include making convenient policies, products and services for such applicants and customers.
15. We will endeavour to develop systems and procedures to improve access to Managed services by you.
16. We will endeavour to make physical access to our office for you.
17. We will accord due priority to we will endeavour to provide you personalized managed services for transactions and redressal of grievances.
18. We will endeavour to provide you our managed services through a Single Window mechanism ,example: website
19. We will endeavour to arrange regular meetings so that you may voice your concerns and benefit from collective experience.

PROTECTING YOUR ACCOUNTS

Secure and reliable payment systems

1. We will make best efforts to ensure that you enjoy secure and reliable banking and payment systems and which you can trust.
2. We will install CCTV, wherever feasible, for close surveillance as part of security arrangements in our office.

Keeping us up to date

1. Please make sure you register your current address, phone number, mobile phone number and / or e-mail Id with us to enable us to send you necessary alerts/notifications.
2. Please make sure you let us know, promptly, when you change your name, address, phone numbers and e-mail Id so that we are able to contact you when required.

Checking your account



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1. We recommend that you check your EGS account regularly. If there is an entry, which seems to be wrong, you should tell us as soon as possible so that we can investigate the same.
2. If we need to investigate a transaction on your account, you should co-operate with us and with the police/ other investigative agencies if we need to involve them.
3. If we need to investigate a transaction on your account, you should co-operate with us and with the police/ other investigative agencies if we need to involve them.

Liability for losses

If you act fraudulently, you will be responsible for all losses on your account. If you act without reasonable care, which results in losses, you may be responsible for them.

Annexure – Glossary

These definitions explain the meaning of words and terms used in the SOP's. They are not precise legal or technical definitions.

Credit Card

A Credit Card is a plastic card with a credit facility, which allows you to pay for goods and services or to withdraw cash.

Customer

A person who has an account [including a joint account with another person or an account held as an executor or trustee or as a Karta of an HUF, but not including the accounts of sole traders/ proprietorships, partnerships, companies, clubs and societies] or who avails of other products/ services from a bank.

Electronic Clearing Service

It is a mode of electronic funds transfer from one bank account to another bank account using the services of a Clearing House.



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Mail

A letter in a physical or electronic form.

NEFT

National Electronic Funds Transfer (NEFT) system is a nationwide funds transfer system to facilitate transfer of funds from one bank branch to any other bank branch in the country.

PAN

The Permanent Account Number is an all India unique number having ten alphanumeric characters allotted by the Income Tax Department, Government of India. It is issued in the form of a laminated card. It is permanent and will not change with change of address of the assessee or change of Assessing Officer.

Password

A word or numbers or a combination on an access Code, which the customer has chosen, to allow him to use a phone or Internet banking service. It is also used for identification.

Senior Citizen

Senior Citizen is a person of over sixty years of age.

Tariff Schedule/Pricing

A schedule detailing charges levied by a EGS on the products and services offered by it to its customers.