



**CITIZENCREDIT**™  
CO-OPERATIVE

**2011**

**Citizencredit Co-op Bank Ltd. Fair Lending Practices Code (CCBFLPC).**

- To provide professional, efficient, courteous, diligent and speedy services in the matter of retail lending.
- Not to discriminate on the basis of religion, caste, sex, descent or any of them.
- To be fair and honest in advertisement and marketing of Loan Products.
- To provide customers with accurate and timely disclosure of terms, costs, rights and liabilities as regards loan transactions.
- If sought, to provide such assistance or advice to customers applying for loans.
- To attempt in good faith to resolve any disputes or differences with customers by setting up complaint redressal cells within the organizations.
- To comply with all the regulatory requirements in good faith.
- To spread general awareness about potential risks in contracting loans and encourage customers to take independent financial advice and not act only on representations from banks.