

1.4	Norms for discharge of functions[Section 4(1)(b)(iv)]	(i)Nature of functions/ services offered	Information is available under “Our Schemes” https://www.aryavart-rrb.com/schemes.html tab available on Bank’s official website. The Board of Directors take decision on introduction of various loan products, details of various loan products is available on the Bank’s website under “Our Schemes” https://www.aryavart-rrb.com/schemes.html .
		(ii) Norms/ standards for functions/ service delivery	Targets are allotted by DFS as per business viability plan. For achieving target as allotted by DFS, norms are set by the Aryavart bank for the discharge of its functions. The Bank functions with the following core values / norms
		(iii) Process by which these services can be accessed	a. Excellence in customer service b. Fairness in all dealing and relation c. Risk taking and innovation
		(iv) Time-limit for achieving the targets	d. Integrity e. Transparency and discipline in policies and systems.
			Regarding the core functions of the Bank i.e. accepting deposits and sanction of loans, the interest rates for deposits / advances, is displayed on the Bank's website under “Interest Rate” https://www.aryavart-rrb.com/interest_rates.html tab and also made available at all the Branches. Regarding sanction of loans, each officer of the Bank will consider loan proposals and take decision in terms of the scheme of delegation of powers, on the merits of the proposals. All the officers of the Bank are expected to discharge their duties and responsibilities with integrity and due diligence.
		(v) Process of redress of grievances	Complaint may be filed online through “Complaints” https://www.aryavart-rrb.com/complaints.php tab at Bank’s website. Grievance Redressal Policy is available on the bank official web site under “Policy” , https://www.aryavart-rrb.com/Policy/Grievance-Redressal_18-08-2021.pdf