

Customer Grievance Redressal Policy (2018 – 19)

Introduction

In the present scenario of competitive banking, excellence in customer service is the most important tool for sustained business growth. Customer complaints are part of the business life of any corporate entity. This is more so for banks because banks are service organizations. As a service organization, customer service and customer satisfaction should be the prime concern of any bank. The bank believes that providing prompt and efficient service is essential not only to attract new customers, but also to retain existing ones. This policy document aims at minimizing instances of customer complaints and grievances through proper service delivery and review mechanism and to ensure prompt redressal of customer complaints and grievances. The review mechanism should help in identifying shortcomings in product features and service delivery. Customer dissatisfaction would spoil bank's name and image. The bank's policy on grievance redressal follows the under noted principles:

- a) Bank will handle all complaints efficiently, fairly and in a time bound manner
- b) Customers are fully informed of avenues to escalate their complaints/grievances within the organization and their rights to alternative remedy, if they are not fully satisfied with the response of the bank to their complaints.

In order to make bank's redressal mechanism more meaningful and effective, a structured system needs to be built up towards such end. Such system would ensure that the redressal sought is just and fair and is permissible within the given frame-work of rules and regulation. The policy document would be made available at all branches. The concerned employees should be made aware about the Complaint handling process.

The customer complaint arises due to:

- a) The attitudinal aspects in dealing with customers.
- b) Inadequacy of the functions/ arrangements made available to the customers or gaps in standards of services expected and actual services rendered.

The customer is having full right to register his complaint if he is not satisfied with the services provided by the bank. He can give his complaint in writing, orally or over telephone. If customer's complaint is not resolved within given time or if he is not satisfied with the solution provided by the bank, he can approach Banking Ombudsman with his complaint or other legal avenues available for grievance redressal.

1. Internal Machinery to handle Customer complaints/ grievances:

- 1.1 The Branch Manager is responsible for resolution of complaints/ grievances in respect of customer service in branches.
- 1.2 Bank has designated one officer, not below the rank of Chief Manager at each Field General Manager Office & Zonal Office to act as Customer Relationship Officer to handle the customer grievances at FGMOs & ZOs.

- 1.3 All Zonal Heads & Field General Managers will function as Nodal Officers for their respective command areas.
- 1.4 Principal Nodal Officer of the rank of General Manager, designated by the Bank will monitor the implementation of customer service and complaint handling mechanism for the entire Bank.
- 1.5 Customer Service: For effective monitoring of redressal of customer grievance Bank has a Customer Grievances Redressal Cell at Head Office, headed by a General Manager who also acts as Principal Nodal Officer for the Bank.
- 1.6 Online grievance redressal system: Bank has developed an in-house software for grievance redressal. A link has been provided on Bank's website in 'Grievance Redressal' under "Contact Us" for the customers to lodge their grievances. Here the complaints get recorded. The customers can track the complaint status through this link & receive the response as well.
- 1.7 Internal Ombudsman (IO): In order to ensure more transparent & speedy redressal of complaints, Bank has appointed an Internal Ombudsman. Principal Nodal Officer of the Bank will escalate all cases where either the complaint is rejected or only partial relief is provided to the complainant, to the Internal Ombudsman for final decision.

2. Internal Machinery to monitor and review Customer Service/ Grievances

2.1 Customer Service Committee of the Board:

This **sub-committee** of the Board would be responsible for formulation of a Comprehensive Deposit Policy incorporating the issues such as the treatment of death of a depositor for operations of his account, the product approval process and the annual survey of depositor satisfaction and the triennial audit of such services. The Committee **would also examine any other issues having a bearing** on the quality of customer service rendered. This Committee would also review the functioning of Standing Committee on Customer Service.

2.2 Standing Committee on Customer Service:

The Standing Committee may be chaired by the MD and CEO or the ED **and include two or three Senior Executives of the Bank as also some non-officials as its members to enable an independent feedback on the quality of customer service rendered by the bank.** The committee would have the following functions:

- a) Evaluate feed-back on quality of customer service received from various quarters. The committee would also review comments/feed-back on customer service and implementation of commitments in the Code of Bank's Commitments to Customers received from BCSBI.
- b) The Committee would be responsible to ensure that all regulatory instructions regarding customer service are followed by the bank. Towards this, the committee would obtain necessary feed-back from zonal/functional heads.
- c) **The committee also would consider unresolved complaints/ grievances referred to it by functional heads responsible for redressal and offer their advice.**

- d) The committee would submit report on its performance to the Customer Service Committee of the Board at quarterly intervals.

2.3 Branch Level Customer Service:

Bank to constitute Branch level Customer Service Committee headed by Branch head. The Committee may meet at least once a month to study complaints/ suggestions, cases of delay, difficulties faced/ reported by customers/ members of the Committee and evolve ways and means of improving customer service.

The Committee acts as a forum to enable customers meet and interact with the senior officials of the Bank with the following objectives:

- a) Collect customer feedback on services provided by the Bank
- b) Reduce information gap between customers and Bank
- c) Most importantly build trust amongst customers

The branch level committees may also submit quarterly reports giving inputs/ suggestions to the Standing Committee on Customer Service thus enabling the Standing Committee to examine them and provide relevant feedback to the Customer Service Committee of the Board for necessary policy / procedural action.

3. Mandatory display requirements:

It has been made mandatory to display the following details at branches & website of the Bank for the use of customers:

- a) Complaints/ suggestions received by the Bank from the customers will be duly recorded as hitherto for monitoring of redressal/ implementation thereof.
- b) The name and contacts of the Principal Nodal Officer of the Bank, Nodal Officers of FGMOs/ Zones and Customer Relationship Officers of Zonal Offices/ FGM Offices will remain displayed as hitherto in the branch premises and also on Bank's website to facilitate the customers to raise their grievances/ suggestions regarding customer services rendered by the Bank.
- c) The Banking Ombudsman Scheme, 2006 containing provisions of the Scheme as well as contact details of all the Banking Ombudsman Offices will remain displayed as hitherto in the branch premises and on the bank's website to facilitate the customers to raise their grievances/ suggestions. The customer can file a complaint before the Banking Ombudsman if the reply is not received from the Bank within a period of one month after the Bank has received his/ her complaint, or the Bank rejects the complaint, or if the complainant is not satisfied with the reply given by the Bank.
- d) Copies of the Code of Bank's Commitment to Customers/ Fair Practice Code will be available in the branches for distribution amongst the customers. Apart from this, the same is also displayed on the Bank's website.

- e) A complaint register will be kept at a prominent place by all the branches to make it convenient for the customers to enter their complaints therein. All such complaints would be lodged on the CGRS portal by the branch immediately so that those can be viewed & monitored at ZO/ FGMO/ HO.
- f) Comprehensive Notice Board displaying important information related to regular banking operations will be displayed at all the branches as a guideline to the customers.

4. Resolution of Grievances:

- Any customer having problems related to services offered by the Bank can visit the concerned Branch Head for redressal of the issue. A notice to this effect is to be displayed at all the branches of the Bank.
- The complaint firstly should be brought to the notice of the Branch Manager for redressal. If the customer is not satisfied with the redressal, the matter may be taken up with the concerned Zonal Manager and thereafter Field General Manager.
- In case customers are still not satisfied with the resolution, they can approach the Principal Nodal Officer of the Bank.
- The Branch Manager is responsible for the resolution of complaints/ grievances in respect of customer service in branches. He will resolve the matter completely to the satisfaction of the customer.
- If the Branch Manager feels that it is not possible at his level to solve, he can refer the case to ZO/ FGMO for guidance. Similarly, if ZO/ FGMO finds that they are not able to solve the problem, such cases may be referred to the Principal Nodal Officer at Head Office.
- Closure of ONLINE complaints (lodged by the customers on the CGRS portal) will be done by the respective Zonal Office.
- Complaints received at Branches/ Zonal Offices/ FGMOs should be lodged simultaneously on the CGRS portal (OFFLINE) and concerned Zonal Office should ensure timely redressal of grievances.
- Complaints received at Head Office (OFFLINE) are also lodged on the CGRS portal and simultaneously forwarded to the concerned Branch/ Zone/ FGMO/ Department at Head Office, if necessary, for expeditious redressal of the grievances. Zonal Office/ FGM Office/ various Head Office Departments submit their comments for closure of complaint and copy of reply is sent to the complainant. On the basis of satisfactory reply received from these entities, Head Office closes the complaints.
- Customers who are not satisfied with the redressal may go for alternate avenues to escalate the issue. He/ she may approach concerned Banking Ombudsman, Directorate of Public Grievances (DPG), Government of India, or any other legal avenues available for grievance redressal.
- All such complaints which have been rejected/ partially accepted at any stage of internal grievance redressal mechanism will be escalated to the Internal Ombudsman (IO) of the Bank through Principal Nodal Officer of the Bank.
- Complaint register and the CGRS portal shall be scrutinized by the concerned ZO/ FGMO executives/ officials during their periodical visit to the branches/ ZOs and their observations/ comments would be recorded in the related visit reports.

4.1 Time Frame for resolution of complaints:

The policy for disposal of complaints within the timeframe of our Bank shall be as under:

- i. Complaints received by the Bank will be acknowledged immediately and its redressal will be done in a stipulated timeframe at all levels including branches, Zonal Offices, FGM Offices and Head Office. We have allocated the time span of 21 working days within which the complaint has to be resolved in the following manner for various levels of authorities in the Bank.

Redressal Level	Stipulated Timeframe for
At Branch Level	7 days
At Zonal Office Level	4 days
At FGM Office Level	4 days
At Head Office Level	6 days

- ii. Complaints requiring some time for investigation/ enquiries, fraud cases, legal cases & cases that call for searching of very old records, an interim reply to the complainant will be sent by Branch/ ZO/ FGMO explaining the reasons for the delay in redressal.
 - iii. The Bank has ZERO TOLERANCE Policy for misbehaviour/ rude behaviour with customers. Bank shall not tolerate any sort of misbehaviour towards customers and stern/ disciplinary action would be initiated against the erring officials. Such complaints shall be handled courteously, sympathetically and should be disposed of within a period of 7 (seven) working days.
 - iv. In order to give focused attention on redressal of customer grievances depending upon the nature and seriousness of the complaints, the Bank shall adopt ABC Analysis of the complaints by segregating those into three baskets. Details of the ABC Analysis are placed herein (Annexure-II).
- 4.2 Complaints received from MOF/ DPG/ RBI/ Other important Departments/ Agencies/ MPs/ MLAs are to be disposed of on top priority basis and within 1(one) week.
- 4.3 Complaints emanating from rural areas and those relating to financial assistance to Priority Sector and Government's Poverty Alleviation Programmes will be resolved in a time bound manner.
- 4.4 Bank will disclose brief details regarding number of complaints received and redressed alongwith the financial results. The statement would include complaints received at the Head Office/ controlling office level as also those received at the Branch level. However, the complaints redressed within the next working day will not be included in the statement.
- 4.5 In respect of the complaints, which remain unresolved after one month, the concerned branch/ controlling office will forward a copy of the same to the concerned Nodal Officer under the Banking Ombudsman Scheme and keep him updated regarding the status of the complaint for enabling the Nodal Officers to deal with any reference received from the Banking Ombudsman regarding the complaint more effectively.

4.6 The final letter sent to the customer regarding redressal of the complaint will mention about the option of the customer to approach the concerned Banking Ombudsman in case he/ she is not satisfied with the redressal of the complaint. The final letter will also contain the details of the concerned Banking Ombudsman.

5. Interaction with customers:

To gather feedback on Customer's expectation/ requirement/ grievances through personal interaction with customers by bank's staff, structured customer meets will be organised at branches once in a month for improvement in customer service.

- i. Fifteenth day of each month is earmarked as "Customer Day" where a customer can raise his/ her grievance to the offices/ branches personally without any prior appointment.
- ii. Monthly structured customer meetings will be organised in the branches in which Manager and members of the Staff will have a direct interface with the customers to have a better understanding of the problems faced by the customers and to improve quality of service and revision of product, if any, in the light of such discussions.

6. Sensitizing operating staff on handling complaints:

- i. Bank will impart training on an ongoing basis to its employees on handling complaints/ redressal of grievances/ customer counseling. The importance of handling complaints is explained to all the participants. Imparting soft skills required for handling irate customers, would be an integral part of the training programmes.
- ii. The Principal Nodal Officer of the Bank will ensure that internal machinery for handling complaints/ grievances operates smoothly and efficiently at all levels.
- iii. Nodal Officer of the respective FGMO/ ZO will ensure that internal machinery for handling complaints/grievances operates smoothly and efficiently in their area of control.
- iv. Branch Managers at Branches and Nodal Officers of the respective FGMOs/ ZOs will ensure timely and effective redressal of complaints at their level.

7. Access of complaints to the CVOs- Instructions regarding:

Any complaint/ grievance received in the Bank by any functionary containing any element of alleged corruption, malpractices or misconduct, etc. should necessarily be escalated to the Chief Vigilance Officer of the Bank for scrutiny and action.

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ABC ANALYSIS OF COMPLAINTS

Introduction

Customer Grievances Redressal Cell, headed by the General Manager & Principal Nodal Officer of the Bank has been functioning at Head Office for effective monitoring of redressal of customer grievance. Complaints received at Head Office are acknowledged immediately and are referred simultaneously to the concerned Branch/ Zonal Office/ Department at Head Office for expeditious redressal of the grievances to the satisfaction of the complainants. **The Record of complaints, irrespective of their nature is maintained serially. Any complaint is identified on the basis of complaint number automatically generated by the CGR system on lodgement of the complaint.**

Nature of Complaints Received:

On the basis of analysis, the complaints received may be broadly classified into the following categories:

1. Cheque/ DD/ IOI related issue
2. Delay in disposal of deceased cases
3. Loss/Misplacements of Instrument/security/ Title Deed
4. Delay in handling of Pension related matter
5. Dispute regarding application/charging of interest (credit & deposit)
6. Dispute regarding application of service charges (credit & deposit)
7. Allegation of harassment
8. Allegation of misbehaviour
9. Credit related matters (Sanction, Disbursement, Recovery, etc)
10. Inadequate infrastructure/sitting arrangement, ambience, etc.
11. Premises related disputes
12. Allegation of corruption
13. Fund Remittance through branch (RTGS/ NEFT/ IMPS)
14. Delay in transfer of account from one branch to another
15. Complaints received from MOF/DPG/RBI/BCSBI/MPs/MLAs, other regulators, other Govt. organizations
16. ATM related
17. Internet Banking related
18. Mobile Banking related
19. General Banking operations
20. Bank's Employees related
21. Customer Service
22. Other matters

It is felt that in order to expedite the pace of redressal of complaints depending upon the nature of grievances and giving further impetus to customer service, the need for prioritisation i.e. ABC analysis of complaints is necessary. Accordingly, it has been decided that all complaints received by the Bank at Head Office/ FGM Office/Zonal Offices/ Branches be segregated into three broad categories as under:

BASKET-A:

1. Allegation Misbehaviour
2. Allegation of harassment
3. Delay in disposal of deceased cases
4. Delay in handling of Pension related matter
5. Cheque/ DD/ IOI related issue
6. Allegation of corruption
7. Delay in transfer of account from one branch to another
8. **Complaints received from MOF/DPG/RBI/BCSBI/MPs/MLAs, other regulators, other Govt. organizations**

BASKET – B:

1. Dispute regarding application/charging of interest (credit & deposit)
2. Dispute regarding application of service charges (credit & deposit)
3. Credit related matters (Sanction, Disbursement, Recovery, etc)
4. Loss/ Misplacements of Instrument/ security/ Title Deed

BASKET – C:

1. Inadequate infrastructure/ sitting arrangement, ambience etc.
2. Premises related disputes
3. Fund Remittance through branch (RTGS/ NEFT/ IMPS)
4. ATM related
5. Internet Banking related
6. Mobile Banking related
7. General Banking operations
8. Bank's Employees related
9. Customer Service
10. Other matters

- i. Complaints received by the Bank are to be categorized & put in the appropriate basket, marked and recorded accordingly. However, in case of complaints consisting of multiple allegations thereby falling under more than one basket, the categorization is to be done by choosing the most applicable category in terms of the category as proposed above. For example, a complaint containing allegation that falls under all the Basket A/ B/ C categories is to be classified as **A** category complaint. Similarly, a complaint containing allegations falling under both **B & C** categories is to be marked as a **B** category complaint.
- ii. **Complaints received from MOF/DPG/RBI/BCSBI/MPs/MLAs, other regulators, other Govt. organizations** require to be dealt on top priority basis and the Zonal Heads may be advised to look into such complaints personally and take necessary measures to ensure prompt disposal of the same within 1(one) week. In case a complaint falling under this category cannot be redressed immediately within the framework of the extant norms and guidelines of the Bank, an interim reply is to be submitted by the Zonal Head to the complainant narrating the position, under intimation to Head Office.