

# **Janaseva Sahakari Bank Ltd., Hadapsar, Pune**

## **CUSTOMER GRIEVANCE REDRESSAL POLICY 2024-25**

Policy is approved in the Hon.Board of Directors meeting dtd.14.05.2024 vide resolution No. 3 /1 /2

## **Customer Grievance Redressal Policy 2024-25**

### **Introduction:**

Customers are important stakeholders in the Bank's overall sustainable business growth and maintaining high standards in rendering customer service is one of the objectives in pursuit of business growth. As a service organization, customer service and Customer Satisfaction is the prime concern of 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 will help in identifying shortcomings in product features and service delivery

**Need for Revised Customer Grievance Redressal Policy:** The previous Policy on Grievance Redressal has been reviewed in the Hon. Board of Directors meeting held on 22.06.2023. Because of changes in the regulatory guidelines as well as to further strengthen the Internal Grievance Redressal Mechanism, there is a need for revising & revamping the existing policy guidelines. The present policy also aims at putting in place a defined Escalation Matrix to ensure that the customer complaints are attended and resolved, in a time bound manner, at various levels of the bank.

### **Scope:**

This Grievance Redressal Policy shall cover the Grievance Redressal function of all the Branches of the Bank.

### **Principles for Grievance Redressal:**

- The Bank's policy for redressal of grievances follows the under noted Principles:
- 1.1 Customers are treated fairly at all times.
  - 1.2 Complaints raised by customers are dealt with courteously and in time.
  - 1.3 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.
  - 1.4 Bank will treat all complaints efficiently and fairly as they can damage the Bank's reputation and business, if handled otherwise.
  - 1.5 The Bank employees will work in good faith and without prejudice to the interests of the customer.

In order to make Bank's redressal mechanism more meaningful and effective, Bank will have a structured system. Such system will ensure that the redressal sought is just and fair and as per rules and regulations. The policy document will be made available at all branches. All the employees will be made aware about the complaint handling process to ensure better customer service and general awareness in the Bank.

## **1. Objective:**

- 1.1** The objective of the Policy is to minimize customer complaints and grievances through a proper delivery and review mechanism.
- 1.2** To ensure prompt redressal of customer complaints and grievances.
- 1.3** To ensure quick and efficient response to customer expectations through a robust review Mechanism.
- 1.4** To ensure Root Cause Analysis of complaints received with the aim to minimize/eradicate grievances by bringing necessary changes in the process and systems.
- 1.5** To keep customers informed of the channels available to escalate their Grievances/complaints within the bank and their rights to alternate remedies if they are not fully satisfied with the response of the Bank.

## **Customer:**

A customer is a person (natural or legal) or an organization who is utilizing one or more of the services provided by the bank e.g. a deposit account, a loan account Debit Card, , purchase of demand draft etc. He may be a customer having an account with the Bank or a non-customer having banking business relationships such as purchase of Demand Draft, Power of Attorney Holder, etc.

## **Query, Service Request & Complaint:**

Customers interact with banks for various products and services. Most of the interaction from customers are related to clarify issues / queries on their account, account servicing requests or complaints, issues with payments, etc. The incoming customer interactions are classified under three categories given below:

### **Query:**

Query is request to the bank by or on behalf of a customer or Non customer, for information regarding the products, services or related processes, or to carry out a transaction or action in relation to any such product or service.

### **Service Request:**

Service request is when customer makes request to avail services that bank has promised to provide. It can be resolved through a process set by the Bank within definite time line. Service Request is an extended arm of Query.

Any enquiry/ clarification/ seeking status/ request processing which is placed with Bank may be categorized as Query or Request before expiry of Turnaround Time (TAT) of maximum 15 business days prescribed by the Bank.



**Complaint:**

When Query or Request of customer does not get resolved it turns into complaint. A Complaint is communication to the Bank through any means (Oral/written/Email etc.,) which express the dissatisfaction about any aspect of the Banks Products, Services, Employee behavior /attitude, Processes, systems etc.

**Grounds /Reasons for complaints:**

The customer complaint arises due to below mentioned scenarios but not limited to the following:

The attitudinal aspects of staff in dealing with customers.

Inadequacy of the functions / arrangements made available to the customers or gaps in standards of services expected and actual services rendered.

- a. Difference in perception and interpretation of provisions, rules and regulations and law.
- b. Not resolving the customers query timely.
- c. Technology related complaint.
- d. Customer Complaints related to activities of outsourced persons.
- e. Not adhering to the Regulatory Guidelines to the Banks. etc

**Types of Complaints:**

Complaints can be broadly classified based on its nature as:

- a. ATM/Debit Cards
- b. Internet/Mobile/Electronic Banking
- c. Account opening/difficulty in operation of accounts
- d. Staff Behaviour
- e. Mis-selling/Para-banking
- f. Loans and advances
- g. Levy of charges related
- h. Cheques/drafts/bills

**Framework of Internal Redressal Mechanism to handle Customer Grievances / Complaints:****Registration / Sources of complaints:**

Complaints may be lodged through various channels mentioned below



### Branches:

Customers can submit written Complaints to branch officials for resolution of the issues. They can also drop their complaints in complaint box in branches or write in complaint register maintained at branches. Branch Official will submit Complaint to Head Office if not resolved at branch level within stipulated time.

### Call Centre

Complaints can also be lodged at Bank's Call Centre on toll free number 18001200304 accessible from MTNL/BSNL fixed phones throughout India. It will also handle Queries / complaints related to NEFT/Internet Banking.

### Mails / Emails:

Customers can submit complaint by post or through e-mail. The customer can e-mail the complaint / grievance to the branch at <branch short name>@janasevabankpune.in

### Online complaints.

- Complaints can be lodged by the customers, through Online Grievance Portal, link for which is provided on Bank's website ([www.janasevabankpune.net](http://www.janasevabankpune.net)). Customer, who lodges the complaint online through Bank's Website,

### Customer Service Department:

Customers can also escalate complaints to the Principal Nodal Officer for at the following address:-

***The Principal Nodal Officer/Chief Grievances Redressal  
Officer Janaseva Sahakari Bank Ltd., Hadapsar, Pune***

**Contact No. : : 020-26704366, Email: [tilekar.bharat@janasevabankpune.in](mailto:tilekar.bharat@janasevabankpune.in)**

The contact details of Principal Nodal Officer are available in all branches of the Bank

***Customer may contact on the following numbers for queries /complaints***  
ATM-18002201199, IMPS-18001200304, Banking Operations-02026704445

### Grievance Redressal Structure in the Bank:

<b>Level-1 – Branch</b> Branch Manager/Asst. Branch Manager
<b>Level - 2 - Head Office</b> Customer Service Department/ Principal Nodal Officer



### **Resolution of Grievances:**

Appropriate arrangement for receiving complaints and suggestions will be made by the branch. Every Branch Head and Officers will be primarily responsible for extending courteous, efficient and prompt customer service and thereby avoiding scope for customer grievances. Resolution of complaints to the satisfaction of complainant will be their responsibility.

Branch Head will be primarily responsible for the resolution of complaints /grievances in respect of customer's service by the branch. He/she will be responsible for ensuring closure of all complaints received related to his/her branch. It will be his/her foremost duty to see that the complaints are resolved completely to the satisfaction of the customer and if the customer is not satisfied, then he/she will be provided with alternate avenues to escalate the issue given in Escalation Matrix above.

If the branch manager feels that it is not possible at his/her level to solve the problem, he/she will refer the case to Head Office for guidance. Branches will submit monthly report of pending complaints to Head Office, it will ensure redressal of such complaints within two weeks.

### **Turnover Time (TAT):**

Bank will endeavor to redress complaints within a maximum period of 15 business days. However, specific turnaround times (TAT) depending on the nature of complaints has been stipulated by NPCI, RBI and various other regulatory authorities. In case, the bank requires more time to redress the complaint, Bank will intimate the customer and interim response will be sent.

**Escalation Matrix:** The Bank has a three-tier escalation mechanism for customer grievances, as given below:

**Branch Level:** The complaints received at the branch through any medium of communication, if not resolved in time (TAT stipulated for Branch) will be escalated to the Nodal office at Head Office on Last day of Branch TAT.

**Head Office Level:** Complaints assigned to Customer Service Department official if not resolved within TAT will be escalated to the Head, CSD and further to the Chief Grievance Redressal Officer/Principal Nodal Officer.

TAT for various categories of Complaints is provided

The Contact details of the Principal Nodal Officer/Chief Grievance Redressal Officer is provided

### **Internal Ombudsman of the Bank:**

The Internal Ombudsman of the Bank is appointed as per guidelines of Internal Ombudsman Scheme 2018 of RBI. The Internal Ombudsman is an Independent Authority. Bank shall internally escalate all complaints, which are fully rejected or partially redressed to IO (Internal Ombudsman) before conveying the final decision to the complainant

Complaints will be independently reviewed by the IO (Internal Ombudsman) and the



decision of the Internal Ombudsman of the Bank will be binding on the Bank. However, the bank may in certain cases disagree with the decision of Internal Ombudsman, and such cases would be reported to RBI by the Internal Ombudsman and also by the Bank.

***Escalation to the Office of the Banking Ombudsman:***

In case the customer is not satisfied with the response from the Bank (duly examined by Internal Ombudsman), customer may approach the Banking Ombudsman (RBI). The details of Banking ombudsman are made available on the notice board at the Branch/Offices.

The Bank shall, accordingly modify its Grievance Redressal Process in the light of any change as per notification by the Regulators or as per requirement of the Bank as such.

***Root Cause Analysis of the Complaints:***

***Root cause Analysis is an important tool in the hands of the Banks that aims to minimize instances of customer complaints. Bank shall make efforts to conduct root cause analysis in areas where Bank receives large numbers of complaints/ complaints of repetitive nature to identify weak areas if any. This review mechanism will help the Bank in identifying shortcomings (in product features, services or technology) and taking necessary corrective measures to address the same.***

The bank identifies the categories of complaints which require a root cause analysis based on the frequency and gravity of the Complaints. The Concerned vertical heads to whom the category belongs will conduct root cause analysis and make necessary changes or implement changes if required as per the analysis.

***Roles and Responsibilities of Branches / Offices:***

***Roles and Responsibility of Branch Manager /Asst Branch Manager:***

All Complaints shall be handled courteously and professionally and redressed quickly by all Branch Managers and Asst. Branch Managers. Branch Head & Officials at the Branch should ensure that Queries & Complaints received directly at Branch or through any other modes are redressed as given below:

All queries/service requests should be redressed at the initial stage to avoid its escalation to complaint by contacting to the customer immediately. Reply to the customer should be sent invariably.

All complaints received at the branch either verbally, by emails, letters etc., should be reported to Head Office for resolution if the same remains unresolved in the branch .

The branch manager should sensitize its front line staff for proper handling of customer's queries and service request.

The BM/ABM should access complain box, emails on a daily basis and attend the complaints, if any registered in it, and resolve the complaint within the stipulated TAT.



On resolution of the complaint the BM/ABM should obtain a satisfaction letter from the Customer recommending closure of the case.

To ensure that complaints are resolved within two days maximum at branch. If complaint remains unresolved it should be escalated to Head Office within TAT so that complaint does not get escalated to Banking Ombudsman.

In case of Banking Ombudsman complaints, the Branch Manager/ABM should ensure that the reply is submitted to the Head Office within the stipulated TAT along with the requisite supporting documents, if any.

To conduct Monthly Customer Service Meeting and submit the report to Audit Department, Head office to be put up to ACB and also submit the feedback suggestions received on quarterly basis.

#### **Roles and Responsibilities of Nodal Officer at Head Office :**

The Deputy General Manager is designated as Nodal Officer in the Bank.  
To resolve queries at initial stage to avoid its escalation to complaint.

To obtain all information and documents of escalated complaints from Branches and followup for resolution.

To follow-up with the Branches and resolve the issues.

#### **In Case of CMS/RBI Banking Ombudsman cases:**

RBI has set up 22 Banking Ombudsman offices across India for redressal of complaints. Nodal Officer at Head Office of the Bank shall act as the Nodal Offices for handling BO cases

To access CMS package on Regular/ Daily Basis and ensure updation of the BO complaints and forward the same to respective concerned Department/Branch Offices.

To initiate immediate process of resolution to provide timely reply to Banking Ombudsman.

To ensure that the replies are submitted to BO, maximum within 3 to 5 days in case of accepted claims.

The explanation received from such official must be submitted to the Principal Nodal Officer i.e. GM / DGM Customer Service Department/Alternate GM

**In case of Information sought by Statutory Authority:** At times, the Enforcement Agencies seek various types of information, KYC Data, Account Statement and the same to be coordinated with the Branches.

On receipt of the email from the Head Office the Branch Manager/ Asst. BM, should immediately (on same day) submit the documents/information to the Head Office within the stipulated TAT period.

In case where old records (beyond 10 years) are sought or are cumbersome in nature which may take some additional time to retrieve, the Branch Manager/Asst branch Manager should take it up with Head Office for extension of time, and in turn HO should ensure that the extension is obtained from the Statutory Authority.

***Roles and Responsibilities of Officials at Customer Service Department (CSD):***

To ensure that the policy guidelines are implemented across all branches ;

The superintendence over the implementation of applicable regulatory guidelines of Banking Ombudsman Scheme and Internal Ombudsman Scheme in the Bank.

To ensure that complaints received through various channels as well as at various levels in the Bank are attended in time.

To ensure that customer complaints are attended & resolved expeditiously and in any case within the prescribed timeline / TAT, at various levels viz. Branches, HO Verticals, etc. Ensuring effectiveness of the Escalation Matrix wherever there is delay or likelihood of delay in redressal of complaints.

To ensure that wherever the Awards of BO are recommended for review or making appeal to Appellate Authority, the matter is put up to competent authority for approval, expeditiously.

To initiate steps / programs aimed at minimizing customer complaints, based on the outcome of root cause analysis, conducted on quarterly basis / half yearly basis.

Sharing of the underlying causes of complaints with concerned departmental heads and following up & ensuring that action is taken for addressing the causes.

To ensure proper record maintenance & timely submission of returns / information / data, including EDSP / DAKSH Portal, to regulator/s, authorities, agencies, etc. as well as timely internal reporting.

To ensure conduct of periodical meetings of various HO level customer service committees and ensure compliance with the actionable points / directions of the Committee/s.

Payment of compensation to customers, arising out of customer complaints / grievances, in terms of Customer Compensation Policy.

Overseeing & monitoring performance of Call Centre and ensuring that the Call Centre runs smoothly and effectively.





To provide inputs as well as active participation in conducting training programs on Customer Services.

To ensure disclosure of information / data on Customer Complaints as per regulatory requirements.

Suspected Fraudulent Transactions (Other than where credentials are shared by Customer with fraudster) and its Treatment:

In case of suspected fraudulent transaction, customer should lodge complaint immediately through any of the channels mentioned in this Policy giving details of the Account Number, date, amount and reference number of each suspected fraudulent transaction.

In case of suspected fraudulent transaction, CSD to ensure to provide/follow-up for the Shadow Credit within 10 days from the date of transaction

To ensure that the shadow credit is released/reversed within 90 days from the date of complaint as per extant Customer Service Policy.

To take-up the issue to provide the pro-active credit on identification of error point in failed digital transactions. DBD/IT Team to assist CSD in handling such transactions.

***Preferring review of the Advisories issued by Banking Ombusemand(BO) wherever required:***

In case of receipt of advisories against the Bank, the Bank may request for review of such advisories by BO. In order to enable re-examination of the case, an appeal may be made based on the documents / bringing forth facts / additional facts in the matter. Respective Branch Manager shall recommend such review to CSD, HO, together with "Draft Note" and all supporting documents for vetting, before submission to the BO.

***Appeal against Awards issued on the Bank to the Appellate Authority at RBI.***

In the event of the bank deciding to prefer an appeal against the Award issued by the BO, an appeal may be preferred to the Executive Director looking after CEPD at Central Office of RBI as per the guidelines provided in the Integrated Ombudsman Scheme 2021. The PNO/CGRO/CSD Incharge has to put up a note to the MD & CEO / Executive Director seeking prior Approval / permission with their recommendation, together with views of IO. Draft Note to be got vetted by Chief Law Officer at HO before placing before MD & CEO.

The appeal against Award shall be filed within the period of 30 days from the date on which the Bank receives the letter of acceptance of Award by the Complainant. The Appellate Authority may allow a further period, not exceeding 30 days, for making the appeal, where the Appellate Authority is satisfied that there was sufficient cause for the Bank for not filing appeal in the initial period of 30 days



**Time frame:**

Complaint has to be seen in the right perspective because they indirectly reveal a weak spot in the working of the Bank. Complaint received shall be analyzed from all possible angles. Time Schedule set up for handling complaints and disposing them at all levels including Branches, Zonal Offices and Head Office will be as under-

**Branches:** The complaint will be redressed within 2 days.

**Head Office:** Complaints received by different departments at Head Office will be redressed within 2 Week (Inclusive of initiation of complaint at Br level).

Complaints escalated from branch to Head Office will be redressed maximum within 2weeks

Complaints unresolved for 30 days or more will be forwarded to the Nodal Officer concerned under Banking Ombudsman Scheme.

Bank shall strive to adhere to the time limits defined by the regulators for resolving common types of complaints.

**Turn Around Time (TAT) in resolving complaints:**

The TAT for various types of complaints and information sought by Statutory Authority is furnished in hereunder:

**13.1.1 Branch, ZO and HO TAT for Complaints:***In days*

Nature	Branch TAT	HO/CSD TAT	Total TAT
Misbehavior of Staff	2	8	10
Mobile Banking ( UPI/IMPS)	2	5	7
Failed Transaction	2	13	15
Internet Banking	2	5	7
ATM/Debit Cards	2	5	7
Account opening/Operations in account	2	8	10
Loan /Advances	2	13	15
Miss Selling/Para Banking	2	8	10
Nomination	2	8	10
Locker	3	12	15
Death Claim	3	12	15
Any other	3	12	15

**TAT for Fraudulent / Unauthorized Electronic Banking Transactions:**

For Fraudulent / Unauthorized Electronic Banking Transaction which includes remote / online payment transaction and proximity payment transactions (ATM/POS) TAT for dispute resolution is 90 days

For Fraudulent / Unauthorized POS/Online Disputes: 120 days (Network Defined timelines)

***Cases received from Statutory Investigative Authority:***

Nature	BranchTAT	HO/CS DTAT	Total TAT
Information sought by Statutory Investigative Authority	1	6	7

For disputed transaction as per Master/Visa guidelines, 30 days' time for Retrieval Receipt and further 45 days for charge back claim.

Communication of the Bank's stand on any issue to the customer is an important requirement. Complaints received which would require some time for examination of issues involved should besides being acknowledged be sent an interim reply within the TAT prescribed in the policy.

**Internal Review Mechanism: Forum to Review Customer Grievances and to Enhance the Customer Experience:** Bank has set up the following committees & review mechanism to monitor and review quality of customer service and grievance Redressal mechanism of the Bank.

At branch level, branches will take necessary steps for strengthening the branch level committees with greater involvement of customers. It will also include customers, senior citizens per guidelines issued from time to time. Branch Level Customer Service Committee would be headed by Branch Manager, and include One Officer, One Front Line Staff and at least 2 to 3 members from Customers (one member should be senior citizen) Such reconstituted committee should meet every month to study complaints / suggestions, cases of delay; difficulties faced / reported by customers / members of the Committee and evolve the ways and means of improving customer service. Branch Manager/ Asst. Branch Manager, shall act as coordinator of the meeting at the Branch Level.

The branch level customer service committees will submit monthly meeting reports to Audit department, Head Office. ACB will submit the report to the Board giving inputs/ suggestions to examine them and provide Board for necessary policy / procedural action.

***Nodal Officer and other designated officials to handle complaints and grievances.***

The Bank nominates Principal Nodal Officer as Nodal Officer of the rank of General Manager (or its equivalent) of the Bank who will be responsible for implementation of customer service and complaint handling for the entire Bank.



At the branch level, Branch Head will act as Grievances Redressal Authority. The Asst. Branch Manager will act as Nodal Officer for grievance redressal.

### **Feedback on Social Media:**

A team of Marketing Department works 24X7 for taking up the issues posted on social media platforms like Face Book, Twitter, Instagram, whatsapp & YouTube etc. These issues are taken up for providing solution with the respective verticals & resolved immediately.

**Mandatory display requirements:** It is mandatory for the Bank to provide:

Appropriate arrangement for receiving complaints and suggestions.

The name, address and contact number of Nodal Officer(s)

Name, address, phone no., email of the Principal Nodal Officer

Contact details of Banking Ombudsman of the area

Code of Bank's Commitments to Customers / Fair Practice Code

For the above the Bank Offices will display the names of Offices / Notice Board immediately. Head Office shall prepare the bi-lingual notice board at local level and the same may be supplied to their branches. The design of the notice board to be displayed in the branches is enclosed as **Appendix**

### **Record Keeping:**

The records of complaints are maintained for a minimum period of ten years from the date of resolution. Backup copies are maintained as per the latest Backup Policy under the Information Systems Security Policy.

The Nodal Officer of Branches shall preserve records pertaining to grievance / complaint received re solution and closure of the grievance.

### **Complaints/Suggestion box/Complaint Book/Register**

Complaint/Suggestion box should be provided and **be fixed at prominent place** at each branch/office of the Bank. Further, at every branch of the Bank a notice requesting the customers to meet the branch manager shall be displayed regarding grievances, if the grievances remain unredressed.

**Complaint book / Register , as per IBA Design**, with perforated copies in each set shall be introduced, so designed as to instantly provide an acknowledgement to the customers and intimation to the controlling office. **Complaint register be kept at prominent place in the branch.**



The branches shall maintain a separate complaints register in the prescribed format given for entering all the complaints/grievances received by them directly or through HO/Government. These registers shall be maintained irrespective of the fact whether a complaint is received or not in the past.

**Complaint Register Format:**

S. No.	Date	Account No.	Name of complainant	Mobile No.	Email	Products & Services	Nature of Complaint	Brief details of complaint

**The complaint registers maintained by the branches should be scrutinized by the concern Ho executives , during his periodical visit to the branches and his observations / comments thereon be recorded in his visit report.**

**18.1 Complaint Form**

A complaint form, along with the name of the nodal officer for complaint redressal, shall be provided in the home page of banks website [www.janasevbankpune.net](http://www.janasevbankpune.net) helpline itself to facilitate complaint submission by customers. The complaint form shall also indicate that the first point for redressal of complaint is the Bank itself and that complainants may approach the Banking Ombudsman only, if the complaint is not resolved at the Bank level within a month. Similar information shall be displayed in the boards put up in all the branches to indicate the name and address of the Banking Ombudsman. In addition, the name, address and telephone numbers of the Bank to whom complaints can be addressed shall also be given prominently.

**Interaction with customers:**

The Bank recognizes that customer expectation/ requirements/ grievances can be better appreciated through personal interaction with customers by the Bank's staff. Customer day is observed on 15<sup>th</sup> day of every month at all the offices of the Bank to enable customers to voice their Grievances or offer suggestion for improvement in Customer Service. Planned Structured Customer Meets, will give a message to customers that the Bank cares for them and values their feedback/suggestions for improvement in customer service. Many of the complaints arise on account of lack of awareness among customers about Bank services and such interactions will help the customers appreciate Banking services better. As for the Bank the feedback from customers would be a valuable input for revising its products and services to meet customer requirements. Suggestion Box should be provided and be fixed at prominent place in the branch/office of the Bank. Further, at every branch of the bank a notice requesting the customer to meet the Branch Manager shall be displayed regarding grievances is the grievances remains un redressed.

Bank also celebrates every Wednesday as Digital Banking Day and every Third Week of the month as Mega Digital Banking Week to maximize on boarding of customers to Digital Banking Products.

**Sensitizing operating staff on handling complaints:**

Staff shall be properly trained for handling complaints. Bank officials are dealing with people and hence difference of opinion and areas of friction can arise. With an open mind and a smile on the face we should be able to win the customer's confidence. Imparting softskills required for handling irate customers is to be an integral part of the training programmes schedules to include training session on imparting soft skills required for handling irate/agitated customers and Customer Service and Behavioural Science also. It would be the responsibility of the Nodal Officer to ensure that internal machinery for handling complaints / grievances operates smoothly and efficiently at all levels. Nodal Officer should give feedback on training needs of staff at various levels to the Human Resources Department at Zonal Office. Field executives will conduct staff meetings during their visits to branches and sensitize the staff on handling complaints and for extending good customer service.

**Disclosure of complaints / unimplemented awards of Banking Ombudsmen alongwith Financial Results**

The following brief details along with financial results will be disclosed in Banks Annual Report:

Summary information on complaints received by the bank from Customers and from the OBOs.

Sr n o.		Particulars	Previous year	Current year
	Complaints received by the bank from its customers			
1.		Number of complaints Pending at beginning of the year		
2.		Number of complaints received during the year		
3.		Number of complaints disposed during the year		
	3.1	Of which, number of complaints rejected by the bank		
4.		Number of complaints pending at the end of the year		
5		Number of maintainable complaints received by bank from OBOs		
	5.1	Of 5, number of complaints resolved in favour of the bank by BOs		
	5.2	Of 5, number of complaints resolved through conciliation/mediation/advisories issued by BOs		
	5.3	Of 5, number of complaints resolved after passing of Awards by BOs against the bank.		
6		Number of Awards unimplemented within the stipulated time (other than those appealed)		



Grounds of complaints, (i.e. complaints relating to )	Number of complaints pending at the beginning of the year	Number of complaints received during the year	% increase/decrease in the number of complaints received over the previous year	No of complaints pending at the end of the year	Of 5 number of complaints pending beyond 30days
1	2	3	4	5	
1-ATM/Debit Cards					
2- Internet / Mobile /Electronic Bkg					
3- Account opening /difficulty in operationof account					
4- Loans and Advances					
5.Pension and facilitiesfor senior citizens/differentlyabled					
Others					
Total					
1- ATM/Debit Cards					
2- Internet / Mobile / Electronic Bkg					
3- Account opening / difficulty in operationof account					
4- Loans and Advances					
5- Pension and facilities for senior Citizens / differently abled					
Others					
Total					

### Periodicity of Review of the Policy:

The existing Customer Grievance Redressal Policy was last reviewed on 28.06.2022 and is valid upto 31.03.2023. However, the revision of the policy will become effective from the date of adoption of this policy and shall be valid up to 31.03.2025. The further continuity of the policy may also be extended for a further period not exceeding three months with the specific approval of Managing Director & Chief Executive Officer of the Bank.



## **APPENDIX I**

### **CYBER SECURITY TIPS FOR CUSTOMERS**

- Review your passwords periodically. Make sure they are strong and complex.
- Bank never asks confidential details like OTP, Pin and password. Keep them confidential.
- Using two factor authentication process makes harder for the hackers to get into your device.
- Do not click on links or download attachments from unknown sources.
- Don't upload any data belonging to bank on internet.
- Beware of phishing or vishing messages.
- Don't install any unauthorized software.
- Never reply/forward the email in case it is found suspicious
- Don't write passwords anywhere.
- Scan any attachment before opening.
- Keep strong passwords for your phone as well as your UPI application.
- Back up your data regularly
- Don't share your personal details by filling up forms on Social media sites.
- Always keep your transaction application updated with latest version
- Always keep on eye on your card during transaction and promptly take it back

## **APPENDIX II**

### **Safety Tips & Measures for Mobile Banking**

- Never Leave your Mobile Phone unattended.
- Set Pin/password to access the handset menu on your mobile phone
- Register/ update your mobile number and e-mail ID for alerts to keep track of your banking transactions.
- Password-protect your mobile device to protect against unauthorized access. Set up a difficult PIN/password that is difficult to crack.
- Do not follow any URL in message that you are not sure about
- If you have to share your mobile with anyone else or send it for repair/maintenance
- Clear the browsing history
- Clear cache and temporary files stored in the memory as they may contain your account numbers and other sensitive information
- Block your mobile banking applications by contacting your bank. You can unblock them when you get the mobile back



- Do not save confidential information such as your debit/credit card numbers, CVV numbers or PIN's on your mobile phone
- Do not share confidential information received from your bank on your mobile
- Do not enable auto save user IDs or passwords for mobile banking online
- Avoid using unsecured or unknown Wi-Fi, public or shared networks
- Download apps from official app stores only such as Apple iTunes, Android Marketplace, Google Play Store.
- Never disclose personal information or online banking credentials via e-mail or text messages as these can be used for identity theft
- In case you lose your mobile phone, please call our 24-hour Customer Care Centre to disable Mobile App Banking facility.
- Never download and install applications from untrusted sources. Install apps downloaded from reputed application market.
- Always verify app permissions and grant only those permissions which have relevant context for the app's purpose.
- Log out from online mobile banking or application as soon as you have completed your transactions. Also make sure you close that window. Be aware of shoulder surfers. Be extra careful while typing confidential information such as your account details and password on your mobile in public places
- Install an effective mobile anti-malware/anti-virus software on your smartphone and keep it updated.

#### **(A) Safety Tips for UPI payment/Payment wallets**

- Do not 'Pay' or enter your UPI PIN to receive money.
- Entering UPI PIN = Money debit.
- Verify UPI of the receiver.
- Do not transfer funds without knowing to whom you are transferring. Ensure due diligence
- Never scan QR code for receiving payments
- Never share your UPI wallets PIN, card details like PIN, One-Time Password (OTP), CVV, expiry date, grid value, types of card (Visa, Mastercard, Rupay, etc.) to anyone even if the person claims to be from bank.



- Never download third-party apps such as Screenshare, Anydesk, Teamviewer, etc. based on call request from unknown person even if caller claims to be from Bank or wallet company
- Never download any application/ UPI app/ payment wallet recommended/ requested by any unknown person
- Do not search for helpline numbers on Google, Facebook, Twitter. Instead, check the official website.
- Do not respond to texts, e-mails from unknown addresses to click on links.
- Fraudster might ask you to do a legitimate small value transaction after screen sharing, this is to know your UPI PIN or Debit Card details. Disconnect the call immediately.
- Ensure no one is looking at your screen or noticing your finger movement to know your PIN. In case of remote access, the fraudster will be able to view the numbers/buttons/links being clicked.
- Always Check Debit Payment SMS or email after transaction is completed

#### **(A) Safety Tips for ATM / Debit Card**

- Memorise your PIN. Do not write it down anywhere
- Your ATM card is for your own personal use. Do not share your PIN or card with anyone, not even your friends or family
- Beware of "Shoulder surfer" who can peep at your PIN as you enter it. Please shield the keypad as you enter the PIN
- Do not take help from strangers for using ATM card
- Press the 'Cancel' key before moving away from the ATM.
- Remember to take your card and transaction slip with you
- If your ATM card is misplaced, report to your card-issuing bank
- If your card gets stuck in the ATM, or if cash is not dispensed after you having keyed in a transaction, call your bank immediately
- If you have any complaint about your ATM/Debit/Credit card transaction at an ATM, you must take it up with the bank that issued the card to you

## (B) Safety tips for ATM - SKIMMING

Skimming is a method used by fraudsters to capture your personal or account information from your credit/debit card by stealing your confidential details at ATM Centres, Point of Sale Machines at Restaurants or shopping malls or any shops etc.

- Protect your PIN by covering with other hand when entering PIN
- If you see anything unusual, suspicious, strange with ATM or keypad, please stop your transaction and inform the bank
- If it appears to have anything stuck onto the card slot or key pad, do not use it. Cancel the transaction and walk away. Never try to remove suspicious devices
- Keep your PIN a secret. Never reveal it to anyone, even to someone who claims to be calling from your bank or a police officer
- Check that other people in the queue are at reasonable distance
- Regularly check your account balance and bank statements, and report any discrepancies to your bank immediately.



Yuvraj Nevse

Sub Accountant



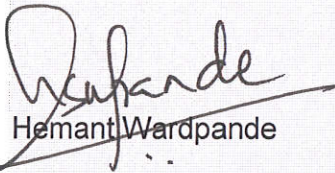
Bharat Tilekar

Assistant General Manager



Ravindra Hirve

Dy. General Manager



Hemant Wardpande

General Manager



Shirish Polekar

Chief Executive Officer



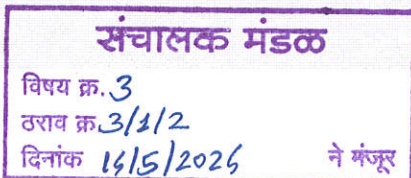
Dr. Rajendra Hiremath

Committee Chairman



Dr. Rajendra Hiremath

Chairman







# भारतीय रिज़र्व बैंक

## RESERVE BANK OF INDIA



RBI/2022-23/66

DOR.REG.No.45/19.51.052/2022-23

June 8, 2022

All Primary (Urban) Co-operative banks

Madam / Dear Sir

### Section 23 of the Banking Regulation Act, 1949 – Doorstep Banking

In terms of Section 23 of the Banking Regulation Act, 1949 (AACS) Primary (Urban) Co-operative Banks (UCBs) are required to seek prior approval of the Reserve Bank for opening any new place of business including offering services at the doorstep of the customer.

2. Keeping in view the above, it has been decided to allow financially sound and well managed (FSWM) UCBs to provide Doorstep Banking Services to their customers on a voluntary basis. However, Non-FSWM UCBs would have to seek prior approval of concerned Regional Office of Department of Supervision of the Reserve Bank to provide Doorstep Banking Services.

3. Eligible UCBs may formulate a scheme for providing Doorstep Banking Services to their customers, with the approval of their Boards, in accordance with the guidelines enclosed to this letter.

4. UCBs are further advised to take into account the various risks that may arise on account of offering Doorstep Banking Services to customers either directly through own employees or through agents and take all necessary steps to manage the same.

विनियमन विभाग, केंद्रीय कार्यालय, केंद्रीय कार्यालय भवन, 12वीं/13वीं मंज़िल, शहीद भगत सिंह मार्ग, फोर्ट, मुंबई- 400001

टेलीफोन/ Tel No: 22661602, 22601000 फैक्स/ Fax No: 022-2270 5691

Department of Regulation, Central Office, Central Office Building, 12<sup>th</sup>/ 13<sup>th</sup> Floor, Shahid Bhagat Singh Marg, Fort, Mumbai – 400001

हिंदी आसान है, इसका प्रयोग बढ़ाइए

5. The operation of the scheme may also be reviewed by the Boards of UCBs on a half-yearly basis during the first year of its operation. The scheme may be reviewed thereafter on an annual basis.

Yours faithfully

(Shrimohan Yadav)  
Chief General Manager

Encl: as above



## Guidelines for Doorstep Banking by UCBs

### 1. Services to be offered

UCBs can voluntarily offer the following banking services to individual customers/ natural persons at their doorstep: -

- i. Pick up of cash against receipt;
- ii. Pick up of instruments against receipt;
- iii. Delivery of demand drafts against withdrawal from account;
- iv. Delivery of cash against withdrawal from account either against cheque received at the counter or request received through any secured convenient channel, such as phone banking, internet banking, etc;
- v. Submission of Know Your Customer (KYC) documents;
- vi. Submission of Life Certificate.

UCBs which offer services of pick-up of cash may take suitable steps to educate their employees and agents to enable them to detect forged and mutilated notes so as to avoid frauds and disputes with customers.

### 2. Mode of Delivery

- i. Through own employees
- ii. Through Agents

Where UCBs engage the services of Agents for delivery of services, it should be ensured that the policy approved by the Board lays down the broad principles for selection of Agents and payment of fee/commission etc. UCBs must refer to the guidelines on Managing Risks in Outsourcing of Financial Services by co-operative banks issued vide our circular DoR.ORG.REC.27/21.04.158/2021-22 dated June 28, 2021 and ensure that the principles enumerated therein are complied with while offering Doorstep Banking Services.

### **3. Delivery process**

- i. Cash collected from the customer should be acknowledged by issuing a receipt on behalf of the UCB;
- ii. Cash collected from the customer should be credited to the customer's account on the same day or next working day, depending on the time of collection;
- iii. At the time of collection of cash, the customer should be informed of the date of credit by issuing a suitable advice;
- iv. Delivery of demand draft should be done by debit to the account on the basis of requisition in writing/ cheque received and not against cash or instruments collected at the doorstep;
- v. Acknowledgment should be provided for collection of KYC documents, Life Certificate.

### **4. Risk Management**

It may be ensured that the agreement entered into with the customer does not entail any legal or financial liability on the bank for failure to offer doorstep services under circumstances beyond its control. The services should be seen as a mere extension of banking services offered at the branch and the liability of the bank should be the same as if the transactions were conducted at the branch. The agreement should not provide any right to the customer to claim the services at his doorstep.

The UCB should provide cash limits (for collection as well as delivery) for their employees/ agents and customers, for doorstep banking. The UCB should also take all necessary steps to contain technology risk while providing these services.

### **5. Transparency**

Charges, if any, to be levied on the customer for doorstep services should be incorporated in the policy approved by the Board and should form part of the agreement entered into with the customer. The charges should be prominently indicated on the banks' website and brochures offering doorstep services.



## **6. Other conditions**

- i. UCBs shall ensure compliance with the Master Direction - Know Your Customer (KYC) Direction, 2016 as updated and amended by the Reserve Bank with regard to customer identification procedures while offering doorstep services to their customers.
- ii. The services should be offered at either the residence or office of the customer as opted by the customer, the address of which should be clearly and explicitly mentioned in the agreement.
- iii. The agreement/ contract with the customer shall clearly specify that the UCB will be responsible for the acts of omission and commission of its 'agent'.
- iv. UCBs shall keep in view the restrictions imposed by Section 10 (1) (b) (ii) of the Banking Regulation Act, 1949, while making payments for the services outsourced.

## **7. Redressal of Grievance**

- i. UCBs should constitute an appropriate Grievance Redressal Machinery internally for redressing complaints about services rendered by its employees/ agents. The name and telephone number of the designated Grievance Redressal Officer of the 'UCB' should be made available to the customers including on the UCB's website. The designated officer should ensure that genuine grievances of customers are redressed promptly.
- ii. If a customer feels that his complaint has not been satisfactorily addressed, he will have the option to approach the Office of the concerned Banking Ombudsman for redressal of grievance/s in case of (a) Scheduled Primary (Urban) Co-operative Banks and (b) Non-Scheduled Primary (Urban) Co-operative Banks with deposits size of Rupees 50 crore and above as on the date of the audited balance sheet of the previous financial year.





भारतीय रिजर्व बैंक

RESERVE BANK OF INDIA

www.rbi.org.in

RBI/2020-21/87

CEPD.CO.PR.D.Cir.No.01/13.01.013/2020-21

January 27, 2021

All Scheduled Commercial Banks (excluding Regional Rural Banks)

Madam/Dear Sir,

### Strengthening of Grievance Redress Mechanism in Banks

Please refer to the 'Statement on Developmental and Regulatory Policies' issued as part of the Monetary Policy statement dated December 4, 2020, wherein it was stated that with a view to strengthen and improve the efficacy of the grievance redress mechanism of banks and to provide better customer service it has been decided to put in place a comprehensive framework comprising certain measures.

2. Reserve Bank of India has taken various initiatives over the years for improving customer service and grievance redress mechanism in banks. Detailed guidelines on customer service were issued to banks encompassing various aspects of operations that impact customers. The Banking Ombudsman Scheme was introduced in 1995 to serve as an alternate grievance redress mechanism for customer complaints against banks. In 2019, Reserve Bank also introduced the Complaint Management System (CMS), a fully automated process-flow based platform, available 24x7 for customers to lodge their complaints with the Banking Ombudsman (BO).

3. As part of the disclosure initiative, banks were advised to disclose in their annual reports, summary information regarding the complaints handled by them; and certain disclosures were also being made in the Annual Report of the Ombudsman Schemes published by the Reserve Bank. To further strengthen grievance redress mechanisms, banks were mandated to appoint an Internal Ombudsman (IO) to function as an independent and objective authority at the apex of their grievance redress mechanism.

4. Effective grievance redress should be an integral part of the business strategy of the banks. It is, however, evident from the increasing number of complaints received in the Offices of Banking Ombudsman (OBOs), that greater attention by banks to this area is warranted. More focused attention to customer service and grievance redress will ensure satisfactory customer outcomes and greater customer confidence.



5. In view of the above, and to further strengthen the customer grievance redress mechanism in banks, it has been decided to put in place a comprehensive framework comprising of, *inter-alia*, enhanced disclosures by banks on customer complaints, recovery of cost of redress from banks for the maintainable complaints received against them in OBOs in excess of the peer group average, and undertaking intensive review of the grievance redress mechanism and supervisory action against banks that fail to improve their redress mechanism in a time bound manner. Details of the framework are provided in the Annex.

6. The framework will come into effect from the date of the circular.

Yours faithfully,

(Ranjana Sahajwala)  
Chief General Manager

## **Strengthening of Grievance Redress Mechanism in Banks**

The framework for strengthening grievance redress mechanism in banks will have the following major components:

### **I. Enhanced disclosures on complaints**

2. Disclosures serve as an important tool for market discipline as well as for consumer awareness and protection. Appropriate disclosures relating to the number and nature of customer complaints and their redress facilitate customers and interested market participants to better differentiate among banks to take an informed decision in availing their products and services. To ensure provision of relevant and important information in this regard to bank customers and other stakeholders, the current set of disclosures made by the banks are being enhanced as indicated below:

#### Disclosures by banks

3. Disclosures currently made by banks regarding customer complaints and grievance redress in their annual report are made in terms of Para 16.4 of the Master Circular on 'Customer Service in Banks' dated July 01, 2015<sup>1</sup>. The disclosures are summary in nature and comprise the following:

---

<sup>1</sup> [https://www.rbi.org.in/Scripts/BS\\_ViewMasCirculardetails.aspx?id=9862](https://www.rbi.org.in/Scripts/BS_ViewMasCirculardetails.aspx?id=9862)

## Current disclosures made by banks on complaints and grievance redress

### Customer complaints (received by the bank)

		Previous year	Current year
(a)	No. of complaints pending at the beginning of the year		
(b)	No. of complaints received during the year		
(c)	No. of complaints redressed during the year		
(d)	No. of complaints pending at the end of the year		

### Awards passed by the Banking Ombudsman

		Previous year	Current year
(a)	No. of unimplemented Awards at the beginning of the year		
(b)	No. of Awards passed by the Banking Ombudsmen during the year		
(c)	No. of Awards implemented during the year		
(d)	No. of unimplemented Awards at the end of the year		

4. It has now been decided that the above disclosures will be replaced by the following set of granular disclosures to be made by banks in their annual reports. These disclosures are intended to provide to the customers of banks and members of public greater insight into the volume and nature of complaints received by the banks from their customers and the complaints received by banks from the OBOs, as also the quality and turnaround time of redress.



## Enhanced disclosures to be made by banks on complaints and grievance redress

### Summary information on complaints received by the bank from customers and from the OBOs

Sr. No	Particulars	Previous year	Current year
Complaints received by the bank from its customers			
1.	Number of complaints pending at beginning of the year		
2.	Number of complaints received during the year		
3.	Number of complaints disposed during the year		
3.1	Of which, number of complaints rejected by the bank		
4.	Number of complaints pending at the end of the year		
Maintainable complaints received by the bank from OBOs			
5.	Number of maintainable complaints received by the bank from OBOs		
5.1.	Of 5, number of complaints resolved in favour of the bank by BOs		
5.2	Of 5, number of complaints resolved through conciliation/mediation/advisories issued by BOs		
5.3	Of 5, number of complaints resolved after passing of Awards by BOs against the bank		
6.	Number of Awards unimplemented within the stipulated time (other than those appealed)		

Note: Maintainable complaints refer to complaints on the grounds specifically mentioned in BO Scheme 2006 and covered within the ambit of the Scheme.

### Top five grounds of complaints received by the bank from customers

Grounds of complaints, (i.e. complaints relating to)	Number of complaints pending at the beginning of the year	Number of complaints received during the year	% increase/decrease in the number of complaints received over the previous year	Number of complaints pending at the end of the year	Of 5, number of complaints pending beyond 30 days
1	2	3	4	5	6
Current Year					
Ground - 1					
Ground - 2					
Ground - 3					
Ground - 4					

Ground - 5					
Others					
Total					
Previous Year					
Ground - 1					
Ground - 2					
Ground - 3					
Ground - 4					
Ground - 5					
Others					
Total					

Note: The master list for identifying the grounds of complaints is provided in [Appendix 1](#).

## II. Recovery of cost of redress of complaints from banks

5. At present, redress of complaints under BO Scheme, 2006 (BOS) is cost-free for banks as well as their customers. Given that the banker-customer relationship is the primary relationship, the main responsibility of customer grievance redress lies with banks. With a view to ensure that banks discharge this responsibility effectively, the cost of redress of complaints will be recovered from those banks against whom the maintainable complaints<sup>2</sup> in the OBOs exceed their peer group average as detailed in para 7 below. However, grievance redress under BOS for customers will continue to remain cost-free.

6. To operationalize the cost-recovery framework for banks, peer groups based on the asset size of banks as on March 31 of the previous year will be identified, and peer group averages of maintainable complaints received in OBOs would be computed on the following three parameters:

- average number of maintainable complaints per branch;
- average number of maintainable complaints per 1,000 accounts (total of deposit and credit accounts) held by the bank; and

<sup>2</sup> Maintainable complaints refer to complaints on the grounds specifically mentioned in BOS 2006 and are covered within the ambit of the Scheme.

- average number of maintainable digital complaints per 1,000 digital transactions<sup>3</sup> executed through the bank by its customers.

7. The cost of redressing complaints in excess of the peer group average will be recovered from the banks as follows:

- excess in any one parameter - 30% of the cost of redressing a complaint (in the OBO) for the number of complaints in excess of the peer group average;
- excess in any two parameters - 60% of the cost of redressing a complaint for the number of complaints exceeding the peer group average in the parameter with the higher excess;
- excess in all the three parameters – 100% of the cost of redressing a complaint for the number of complaints exceeding the peer group average in the parameter with the highest excess.

8. The cost of redress to be recovered in this respect will be the average cost of handling a complaint at the OBOs during the year.

### **III. Intensive Review of Grievance Redress Mechanism**

9. Reserve Bank will undertake, as a part of its supervisory mechanism, annual assessments of customer service and grievance redress in banks based on the data and information available through the Complaint Management System, and other sources and interactions. Banks identified as having persisting issues in grievance redress will be subjected to an intensive review of their grievance redress mechanism to better identify the underlying systemic issues and initiate corrective measures. The intensive review shall include, but will not be limited to, the following areas:

- i. Adequacy of the customer service and customer grievance redress related policies.
- ii. Functioning of the Customer Service Committee of the Board.

---

<sup>3</sup> 'Digital Transaction' means a payment transaction in a seamless system effected without the need for cash at least in one of the two legs, if not in both. This includes transactions made through digital / electronic modes wherein both the originator and the beneficiary use digital / electronic medium to send or receive money.



- iii. Level of involvement of the Top Management in customer service and customer grievance related issues.
- iv. Effectiveness of the grievance redress mechanism of banks.

10. Based on the review, a remedial action plan will be formulated and formally communicated to the banks for implementation within a specific time frame. In case no improvement is observed in the grievance redress mechanism within the prescribed timelines despite the measures undertaken, the bank(s) will be subjected to corrective actions through appropriate regulatory and supervisory measures.

**Strengthening of Grievance Redress Mechanism in Banks**

**Master list of grounds of complaints to be used for disclosure on the top five ground-wise receipt of complaints by banks under Para 4 of the Annex**

1. ATM/Debit Cards
2. Credit Cards
3. Internet/Mobile/Electronic Banking
4. Account opening/difficulty in operation of accounts
5. Mis-selling/Para-banking
6. Recovery Agents/Direct Sales Agents
7. Pension and facilities for senior citizens/differently abled
8. Loans and advances
9. Levy of charges without prior notice/excessive charges/foreclosure charges
10. Cheques/drafts/bills
11. Non-observance of Fair Practices Code
12. Exchange of coins, issuance/acceptance of small denomination notes and coins
13. Bank Guarantees/Letter of Credit and documentary credits
14. Staff behaviour
15. Facilities for customers visiting the branch/adherence to prescribed working hours by the branch, etc.
16. Others

