

**Kallappa Anna Awade Ichalkaranji
Janata Sah. Bank Ltd.,
(Multi-state Scheduled Bank)**

**Customer Grievances Redressal Policy
(2018-2023)**

INDEX

Sr. No	CONTENTS	
I	PREAMBLE	
II	BACKGROUND	
III	OBJECTIVE	
IV	SCOPE	
V	VALIDITY	
VI	CATEGORIES OF COMPLAINTS	
VII	KEY ELEMENTS OF THE POLICY	
	VII(i)	Internal machinery to handle customer complaints /grievances
		VII(i).(1.1) Branch level
		VII(i) (1.3) Nodal Officer level
		VII(i) (1.4) Customer Relations and Experience (CRE)
	VII (ii)	Mandatory display requirements
	VII (iii)	Time frames
	VII (iv)	Interactions with customers
	VII (v)	Training to operating staff on handling complaints
	VII (vi)	Registration and resolution of Complaints
	VII (vii)	Some Common Guidelines for Complaint Resolution

I. PREAMBLE:

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 acquire new customers, but also to retain existing customers & customer dissatisfaction would spoil bank's name and image.

- “Prompt and efficient customer service has become the key to the success of any organization”. This is applicable specifically to banks, as banks are service organizations. Today’s customer is more demanding and at the same time knowledgeable and very well aware of his rights. It is thus of vital importance that the employees of the Bank keep themselves upgraded about the new initiatives taken within the Bank as well as in the banking industry and extend all the services in a prompt, courteous and helpful manner.
- A well attended query or enquiry results in satisfaction of the customer, which moulds the psyche of the customer to become a loyal customer of any organisation. However an unattended query or enquiry results in customer dissatisfaction leading to customer grievance. Customer grievances, if not attended promptly, can be escalated in the form of complaints to higher levels like the consumer court/the Ombudsman/BCSBI, thereby affecting the reputation of the Bank.
- Every employee is expected to understand the importance of attending to customer grievance as a part of customer service, look at every query or enquiry as a business opportunity and try to convert it into business, and simultaneously gain customer loyalty.
- 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 envisages identifying shortcomings in product features and service delivery.

II. BACKGROUND:

- The Bank realizes that quick and effective handling of complaints as well as prompt corrective & preventive actions to improve processes are essential to provide excellent customer service to all segments of customers.
- To achieve this, the Bank has a clearly documented Policy for Redressal of Customer Grievances.
- Through this Policy, the Bank will ensure that a suitable mechanism exists for receiving and addressing complaints from its customers/constituents with specific emphasis on resolving such complaints fairly and expeditiously regardless of sources of the complaints.

III. OBJECTIVES OF THE POLICY:

The Bank's Policy on Grievance Redressal is prepared to fulfill the following objectives

- Customers be treated fairly at all times;
- Complaints raised by customers are dealt with courtesy and without any loss of time;
- Customers are fully informed of avenues available for registering 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;
- Bank would treat all complaints efficiently and fairly as they can damage the bank's reputation and business if not handled properly;
- The bank employees must work in good faith and without prejudice to the interests of the customer;
- Awareness of staff members in respect of the need to minimize customer grievances for securing long term goals of the Bank/Institution should be ensured;
- To ensure that the Bank employees work in good faith and without prejudice to the interests of the customer
- To ensure that the Bank treats all complaints efficiently and fairly, as inefficient handling can damage the Bank's reputation and business.

IV. SCOPE OF THE POLICY:

- The Policy will cover resolution of all complaints raised by customers on account of system intricacies, procedures, gaps in customer service, service charges etc. Redressal machinery is also applicable to complaints raised on account of credit information of customers.
- The grievance redressal mechanism given in the Policy will be available for issues concerning the Bank's employees and the Bank will ensure that the customer issues are resolved expeditiously and effectively.

The basic idea behind this policy is to deal with complaints quickly & sympathetically. The intention of this policy is to:-

- handling customer complaints promptly;
- correcting mistakes promptly and cancelling any bank charges that the bank had applied by mistake;
- letting the customer know to take his complaint forward in case he is not satisfied with the primary response from the bank and
- Providing suitable alternate avenues to mitigate problems arising out of technological failures.

V. VALIDITY:

This Policy will be valid for the period 2018-2023 and will be reviewed subsequently by Board. Retail. Modifications, if any, warranted by changes in RBI/BCSBI directives will be incorporated after approval of the Board

VI. CATEGORIES OF COMPLAINTS:

- **Transaction related:** Deposit/ cash related/ opening of account/ transfer of account/ closure of account/ claims on deceased depositors' A/cs/ TDS related/ Service charge related etc.
- **Advance related** : Complaints related to Loans and Advances/interest related, transaction related, recovery & legal action related.
- **Branch related:** Basic facilities to customers/ambience/ customer service area/long queue etc.
- **Staff related:** Alleged harassment, misbehaviour/use of rude language, alleged bribery etc.
- **Technology related:** Disputed ATM transaction/POS transaction/Mobile banking transaction/RTGS/NEFT/E-Commerce transaction.

Grievance related to Technology

Grievance related to technology are further bifurcated as under:

- a. **ATM related disputes are bifurcated as under:**
- A. Our customers using our ATMs- The disputes arises out of following events:
 - 1. Transaction is unsuccessful, but customer account is debited.
 - 2. Transaction is successful and account debited and cash not dispensed.
 - 3. Account debited twice but cash not dispensed or dispensed only once.
 - 4. Cash partially dispensed but full amount debited to the account.
 - B. Our customers using other Bank's ATMs (i.e. Issuer transactions)
 - C. Other Bank's Customers using our Bank's ATMs. (i.e. Acquire transactions)

ATM failed transaction automatically gets reversed within a period of 24 hours, hence customers may be requested to wait for a day and then lodge complaint in case the amounts is not automatically reversed. Complaint should be lodged at base branch.

In case if ATM failed/ disputed transaction is not reversed within a day, customer can lodge his grievance through any mode (writing, Phone, email or web site etc.) wherein complaint gets registered and a complaint no. is provided to the customer. Complaints on ATM failed/disputed transaction are dealt by the Data Centre Jaysingpur who verify the transaction and either credit the amount to customer account for unsuccessful transaction or provide a copy of JP Log/EJ log as evidential documents to customer for successful transaction.

If the customer is not satisfied and the complaint is again raised then it is taken up with Data Centre, Jaysingpur through ATM owing branch on pre arbitration basis with other banks for providing no excess cash report, CCTV footage, Engineer's report for resolving the matter.

For other help in ATM cum Debit card related operations and other issues relating to alternate Banking Channels, the DATA CENTRE JAYSINGPUR, the mobile no 98500038343 and phone no 02322-224458 has been made available. The customers may also contact their home branch or email at compliant@ijsbank.com for redressal of their complaints.

b. **Internet Banking:**

At present, the Bank has provided Internet Banking account view only. The customer to ensure that log in ID and password are kept secured and confidential

c. **Mobile Banking:**

Disputed transaction in Mobile banking such as account debited twice for the same transaction, account debited and amount not credited at the other end/ received by the merchant establishment, online disputed transactions like failed online transaction but account debited, erroneous debits etc. can be lodged through any mode of channels mentioned above.

For assistance in Internet Banking/ mobile Banking the customer may contact to Data Centre Jaysingpur on 9850038343 and landline phone No. (02322) 224458. The customer may also post his grievance on following Email IDs for mobile banking respectively: compliant@ijsbank.com

d. **RTGS/NEFT**

For assistance in RTGS/NEFT the customers can directly lodge their complaints to Treasury Department the contact no is 0230-2427269, mobile no is 9850004631 or treasury@ijsbank.com and complaint@ijsbank.com.

e. **E-Commerce:**

For assistance related to E-commerce, the customer may contact to Data Centre Jaysingpur on 9850038343 and landline phone No. (02322) 224458. For assistance in this respect, the customer may contact to Data Centre Jaysingpur on 9850038343 and landline phone No. (02322) 224458. The customer may also post his grievance on Email ID compliant@ijsbank.com.

VII. KEY ELEMENTS OF THE POLICY:

The Policy Document covers the following aspects:

- i) Internal machinery to handle customer complaints/ grievances
- ii) Mandatory display requirements
- iii) Time frames
- iv) Interactions with customers
- v) Training to operating staff on handling complaints
- vi) Registration and resolution of complaints
- vii) Common Guidelines for Complaint Resolution

VII (i) Internal Machinery to handle Customer Complaints/ Grievances:

The internal machinery developed by the Bank to handle customer complaints/ grievances will be as stated below:

VII (i) (1.1) Branch Level:

- As customers normally deal with the branches, it is likely that the complaints are lodged at the branch office. The Branch Manager will thus be responsible for attending to complaints/grievances in respect of customer service at the branch level. He will be responsible for ensuring the satisfactory closure of all complaints received at the branches. A register of all complaints received will be maintained.
- In case the Branch Manager is not in a position to resolve the complaint completely or the customer is not satisfied with the resolution provided by the Branch Manager, then the customer will be provided with alternate channels to report the matter. Thus the Branch Manager will make provisions for:
 - Appropriate arrangements for receiving complaints and suggestions.
 - Making available the name, address and contact number of the Nodal Officer.

- Making available the contact details of the Banking Ombudsman of the area
- The Branch Manager will try to resolve the complaints within specified time frames. As per the Policy, the complaints received at the Branch level should be resolved within 7 days.
- Communication of the Bank's stand on any issue to the customer is a vital requirement, as therefore if complaints received require some time for examination of issues involved this will be invariably conveyed to the customer.
- 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 the Nodal Officer for guidance and necessary action under advice to the customer.

VII (i) (1.2) Nodal Officer Level:

In case the customer is not satisfied with the handling of his complaint, he may contact, Head Office, Ichalkaranji at the following contact details:

Shri Sanjay A. Satpute,
General Manager
Janata Bank Bhavan, Main Road,
Post Box No. 64

Telephone: 0230-2429300 Fax No. 0230-430434
Mobile No 9850009058, Email:sasatpute@ijsbank.com

- The Nodal Officer will consider unresolved complaints/grievances referred to it by branches. All complaints received at the Head Office will be forwarded to the Nodal Officer.
- The Nodal Officer, after discussing the issue with the functional heads, will try to resolve the complaint to the satisfaction of the customer. At times the Nodal Officer may interact with the customer and try to resolve the issue.
- In case the customer is still not satisfied then the Nodal Officer will place the issue before the Top Management for their guidance.

VII (i) (1.3) Role of the Nodal Officer (NO) to handle complaints and grievances

The Nodal Officer will evaluate the feedback on quality of customer service received from various Branches. The NO will also review comments/feed-back on customer service and implementation of commitments to Customers. The Nodal Officer will be responsible to ensure that all regulatory instructions regarding customer service are followed by the Bank. Towards this, the Nodal Officer will obtain necessary feedback from Branch Managers/Functional Heads.

The Nodal Officer will also consider unresolved complaints/grievances referred to it by the Functional Heads responsible for redressal and offer his advice.

The Nodal Officer will submit a report on his/her performance to the Board at half yearly interval. All complaints remaining unresolved for more than 30 days from the date of receipt of complaints from the customer will be reported to Top Management by the Nodal Officer.

VII (ii) Mandatory Display requirements

“May I help you” internal signage will be displayed at the counter nearest to the entrance of the branch. This counter will be invariably manned by an experienced official who will be well versed with the Bank’s various procedures, schemes, circulars, etc and will be able to guide the customer properly

The Banking Codes and Standard Board of India also insist on display of this information as per RBI’s specifications. Accordingly, a Comprehensive Notice Board in the specified standardized format will be provided and will be displayed at all our branches. The information contained in Comprehensive Notice Board is given as under:

- (a) The appropriate arrangement for receiving complaints and suggestions-Complaint register and suggestion box are provided at branches.
- (b) The name, address and contact number of the Nodal Officer are displayed at branch.
- (c) Name and Contact details of the Banking Ombudsman displayed at the branch.

VII (iii) Time frames:

- Complaints are seen in the right perspective by the Bank as they indirectly reveal a weak spot in the working of the Bank. Complaints received will be analyzed from all possible angles.
- A specific time schedule will be set up for handling complaints and disposing them at all levels including branches and Head office. Branch Managers will try to resolve the complaint within the specified time frames.
 - (a) The complaints received at the Branch level will be resolved within 7 days.
 - (b) The Nodal Officer will consider unresolved complaints/grievances referred to it by Branches. The Nodal Officer, after discussing the issue with the functional heads will try to resolve the complaint to the satisfaction of the customer within 30 days from the receipt of complaint. In case the customer is still not satisfied, then the Nodal Officer will place the issue before the Top Management for their guidance
 - (c) All complaints remaining unresolved for more than 30 days from the date of receipt of the complaint from the customer will be reported to Top Management by the Nodal Officer.
 - (d) As per the Banking Ombudsman Scheme, if the customer's complaint is not attended to properly by any Bank / branch or the complaint is not accepted by the Bank / branch or the complaint is not resolved within 30 days the customer can approach the Banking Ombudsman with his complaint or explore other legal avenues available for grievance redressal.

VII (iv) Interaction with customers:

- The Bank recognizes that customers' expectations/ requirements/grievances can be better appreciated through personal interaction with customers by the Bank's staff.
- Branch Level Customer Service Committee should be formed at every branch to discuss the customer service aspects. The Committee at every branch should consists of Customer including senior citizen, deposit & loan

accountholders, Branch Manager, and one non-management staff. The Committee should conduct the meeting and branch should display in branches the date of meeting, which may be attended by customer if desired. A separate register shall be maintained for noting the minutes of the meeting

- Many of the complaints arise on account of lack of awareness among customers about the Bank's services and such interactions will help the customers appreciate banking services better. The feedback from customers will be valuable inputs for the Bank for revising its products and services to meet customer requirements.

VII (v) Training to operating staff on handling complaints:

The Bank will provide comprehensive training to its employees. In such training programmes specifically meant for handling customer complaints and grievances the guidelines given by BCSBI, RBI on grievance redressal will be enunciated. The guiding principles of our approach to grievance redressal will also be explained.

The entire grievance redressal mechanism will be built around the following principles:

- (a) **Transparency:** The customer will be provided with information regarding the channels they can access to service their requirements and resolve their issues. In addition, the turn-around time for issues to be redressed including investigation and resolution will be communicated transparently.
- (b) **Accessibility:** The Bank will enable the customers to avail of services through multiple published channels.
- (c) **Escalation:** Information on the process of escalation of complaints to the next level in case the customer is not satisfied with the resolution provided by the current level in the Bank will be made available in the branches/Bank's Website.
- (d) **Customer Education:** The Bank shall endeavor to make continuous efforts to educate its customers to enable them to make informed choices regarding banking products and reduce errors in banking transactions.

- (e) **Review:** The Bank will have forums at various levels to review customer grievances and enhance the quality of customer service. The quality of Customer Service rendered by the Bank is examined periodically and a note placed before the Board every six months
- (f) The Policy document will be made available at all branches. The concerned employees will be made aware about the complaint handling process.

VII (vi) Registration and resolution of Complaints:

The Bank will have forum at various levels for the registration of customer grievances and for enhancing the quality of customer service. On the basis of this approach the following avenues will be open for the customers:

(a) Branch:

The customer can speak to the branch officials/Branch Manager for resolution of their issues or make a written complaint. Alternatively the customers can drop their complaint/feedback in the boxes made available at the branch.

(b) Nodal Officer

In case the customer is not happy or feels that his/her grievance is not going to be suitably redressed at the Branch, he can write directly to the Nodal Officer. The Nodal Officer's name and address will be displayed at the branches.

(c) Bank's Website:

Customers can log in a complaint by writing to the "Feedback" section in the Home Page of the Bank's Website. The complaint form will be uploaded in this section. Customers can also write to the business heads of the respective products, as updated on the Bank's Website, in case they are not satisfied with the resolution provided through various channels.

(d) Chairman's Office /Chief Executive Office:

The customers may also write directly to the CHAIRMAN/ CEO's Officer. The reply to the customer in such cases will be sent after discussion/replies from the concerned branches /Departments.

(g) Email ID:

Customers can mail their complaints on the Bank's customer service id –compliant@ijsbank.com. This id will be checked on all working days. The reply to the customer in such cases will be sent after discussion from the concerned branches/Departments.

VII (vii) Some Common Guidelines for Complaint Resolution:

- i) The customer will be given an acknowledgment of the complaint made, by the designated officials of the level at which the complaint is made.
- ii) The complaint will be resolved by coordinating with the officials concerned of the relevant branches /departments.
- iii) Each level will scrupulously adhere to the time frame specified for complaint resolution. In case it is not possible the complaint will be immediately escalated to the next level.

Amendment / modification of Policy:

Bank reserves the right to amend/modify this policy as and when deemed fit and proper, at its sole discretion.

Chief Manager

General Manager

Chief Executive Officer

Approved as per Board Resolution No. dated / /2018

Chief Executive Officer

Chairman