

POLICY FOR CUSTOMER GRIEVANCE REDRESSAL

Document Name	Policy For Customer Grievance Redressal
Version Number	4.0
Prepared & Owned By:	Operation Department, HO
Reviewed & Approved By:	BOM & BODs
Recommended in BOM Dated	10 March, 2025
Approved in BOD Meeting Dated:	15 March, 2025
Released Date	15 March, 2025

Sr. No.	Date of Revision / Review	Version Number	Distributed To
1.	15 March, 2025	4.0	All Branches & All Departments Head Office/PRO/ HODC
2.	30 January, 2024	3.0	
3.	11 February, 2023	2.0	
4.	27 March, 2022	1.0	

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(1) PREFACE

Being a service organization, providing quality customer service and ensuring customer satisfaction are the prime concerns of the bank. The Bank believes that providing prompt and efficient service is essential not only to attract new customers, but also to retain existing ones. Yet, there may sometimes arise situations where customer's expectations are not met leading to customer dissatisfaction and grievances.

Bank's Customer Grievance Redressal Policy aims at providing prompt and efficient redressal across Bank's Customer touch points and minimizing instances of customer complaints through proper products / service delivery and review mechanism. The review mechanism is aimed to identify shortcomings in product / service delivery and towards enhancement in services across the Bank.

(2) PRINCIPLES OF GRIEVANCE REDRESSAL

The Bank's policy on grievance redressal follows the under noted principles:

- (a) All Customers be treated efficiently and fairly at all times;
- (b) Complaints raised by customers are dealt with courtesy and on time;
- (c) Customers are fully informed of avenues to escalate their complaints / grievances within the Bank and their rights to alternative remedy, if they are not satisfied with the response of the Bank to their complaints;
- (d) The Bank's employees work in good faith and without prejudice to the interests of the customer;
- (e) Grievance of differently abled customers, pensioners and senior citizens and customers who are not literate are dealt on priority.

(3) OBJECTIVE OF THE POLICY

- (a) This Policy lays down a uniform complaint redressal framework to be followed across the bank while handling and resolving customer complaints.
- (b) Timely and satisfactory resolution of all customer grievances.
- (c) The policy also informs our customers about various channels through which they can reach out to the Bank for sharing their concerns or unpleasant experiences and alternate avenues available with them for grievance redressal.

- (d) The Policy document will be made available at all branches and Bank's website. The concerned employees will be made aware about the complaint handling process.

(4) SCOPE OF THE POLICY

- (a) The Policy covers 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.
- (b) 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.

(5) AMENDMENTS & REVIEW

The policy will be amended from time to time as & when necessary, with the approval of the Board. Further, policy will be reviewed annually.

(6) VALIDITY

This policy will be valid for the period 2023-2026.

(7) KEY ELEMENTS OF THE POLICY

- I) Lodgement of complaint
- II) Escalation Matrix & TAT
- III) Grievance Redressal Mechanism
- IV) Mandatory Display requirements
- V) Interaction with customers
- VI) Review of complaints
- VII) Staff training

I) **Lodgement of complaint**

Customer can register his/her grievance through any of the following channels.

(a) **Personal Meeting:**

Customer can lodge a complaint by visiting his home branch or any other nearest branch in person. In case of any difficulty in transactions, the customers may approach the 'May I Help You' counter available at the Branch. The staff here will ensure that the customers' banking needs are attended to and resolved. However, if this does not happen, customers may demand the complaint register to lodge his complaint. The customer should remember to mention his 'Registered Mobile Number' or any other contact details.

If the complaint is not resolved within the specified TAT, it will be escalated to the next level (Check details under Escalations & TAT) alternatively, the customers can drop their complaint /feedback in the boxes made available at the branch.

(b) **Online Complaints:**

Customer can register their concerns and grievances through feedback form available on bank's official website under the section 'Contact Us' available on the homepage. Under the said section, customer can fill-up the necessary information in 'Feedback / Complaint Form' to raise the issue. The customer can expect revert on his complaint in 24 to 48 working hours. The team managing the website complaints will work towards successfully resolving all the concerns/complaints. However, if the customer is not satisfied with the resolution given by this team, the complainant may approach Bank's Nodal Officer directly for the resolution of concern/complaint. Name, Address & Contact Details of Nodal Officer are displayed on website as well as on the notice board available in branch premises.

Complaint received on Bank's social media platforms will not be treated as complaint. In addition to this, if the complaint is received from an email address, which is not registered with the bank will not be treated as complaint.

(c) Complaint through post:

Customers can also submit their grievances by post to Kalyan Janata Sahakari Bank's Branch Offices/Regional Offices. The customers may also write directly to the Nodal Office, the Chairman's Office or Managing Director's Office. The letters can be sent to the Office Address available on bank's website.

The reply to the customer in such cases will be sent after discussion/replies from the concerned branches /Departments.

II) Escalation Matrix & TAT

(1) Complaint has to be seen in the right perspective, as they indirectly reveal a weak spot in the working of the bank. The Complaint received should be analysed from all possible angles.

(a) Any complaint received at the Branch is expected to be resolved within 7 days from the receipt of the complaint.

- Branch Head is responsible for the resolution of complaints/grievances in respect of customer's service by the branch. He would be responsible for ensuring closure of all complaints received at the branches with in prescribed TAT. It is his foremost duty to see that the complaint should be resolved completely to the customer's satisfaction.
- **If branch is unable to satisfy the customer, such complaints are referred to the Nodal Officer within 10 days from the receipt of the complaint for the purpose of guidance, if any. The Nodal Officer adopts needed measures to give a satisfactory resolution to the complaints escalated to his office.**
- Similarly, if Regional Office receives any complaint and if they are unable to solve the problem, such cases may be referred to Nodal Officer, Head Office.

(b) If a complaint received from RBI BO/RBI CMS Portal or through any customer to Nodal Officer's office, then it is expected to be resolved within 15 days from the receipt of the complaint. Principal Nodal Officer of the Bank can also give day to day support to the Nodal Officer

of the Bank, on decision making in complaints which are complicated in nature.

- (c) As per Reserve Bank of India's - Integrated Ombudsman Scheme, 2021, if a 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 to the satisfaction of the customer within 30 days, the customer can approach the Banking Ombudsman appointed by Reserve Bank of India or other legal avenues available for grievance redressal.

(2) Please note that if the complaints belonging to following areas, then the TAT will be :

i) Fraud cases, Legal cases and cases which need retrieval of documents and exceptionally old records	45 to 90 days
ii) Cases involving 3rd party (other Banks)	
iii) Chargeback related cases	45 to 90 days or as per NPIC/RuPay/VISA/Master Card guidelines

If any case needs additional time, the Bank will inform the customer the reasons of delay in resolution and provide expected timelines for resolution of the issue.

III) Grievance Redressal Mechanism

Bank shall ensure a suitable mechanism for receiving and addressing complaints from its customers/constituents with specific emphasis on resolving such complaints fairly and expeditiously regardless of source of the complaints. Bank has already provided an Online Customer Grievance Redressal Mechanism in its website to enable customers for lodging complaints, including Debit cards, E-Com and ATM related transactions, etc. Bank also shall:

- a) Ensure that the complaint register is kept with Branch Manager at Branches to enable the customers to enter their complaints.

- b) Have a system of acknowledging the complaints, where the complaints are received through letters/forms.
- c) Follow the TAT for resolving the complaints received at different levels.
- d) Prominently Display the sequence to be followed to register any complaint/grievances in respect of bank's products and services. This also includes the Name, Address & Contact Details of Nodal Officer of the Bank as well as RBI Banking Ombudsman offices for proper and timely contact to be made by the customers and for enhancing the effectiveness of the redressal machinery.
- e) Ensure that complaints received through e-mail are redressed through e-mail only.
- f) Ensure that complaints on alleged bribery are investigated by officials from the Vigilance Department, Head Office.

IV) Mandatory Display requirements

- (i) **May I Help you Counter** : "May I help you" internal signage is displayed at the counter nearest to the entrance of the branch to guide the customers properly regarding Bank's various procedures, schemes, circulars, etc. All our branches have a "May I help you" counter and it is manned by an experienced staff with capabilities to correctly guide the customer. If a customer visiting the branch has any queries regarding our products or services or any operational issues, the same may be referred to the "May I help you" counter.
- (ii) **Information of Banking Ombudsman**: As per RBI's specifications, name, address and contact number of Nodal Officer is displayed on the notice board available in branch premises. In addition to this, contact details of RBI, Banking Ombudsman is also available for the convenience of customers.

(iii) **Appropriate arrangements:** For receiving complaints and suggestions appropriate arrangement in the form of 'Complaint register' and 'Complaint/Suggestion box' is made in all branches.

V) Interaction with customers

- (i) Bank recognizes the importance of customer experience and values their feedback and suggestions. A regular rapport with customers helps us understand their expectations and improves customer service.
- (ii) Branches organize half yearly customer meet to seek the suggestions & feedback of customers from time to time.
- (iii) The feedback from customers will be valuable inputs for the Bank for revising its products and services to meet customer requirements.
- (iv) Suggestions/feedback received from customers & action taken if any, on such feedback is to be placed in Board Meeting at half yearly interval

VI) Review of complaints

We understand the fact that periodic review of complaints provides valuable insights regarding problem areas related to quality of customer service, products, policies and overall gap between customer's expectations and actual service provided. Hence, complaints received through various sources are regularly evaluated and analysed to decide corrective measures and design future plan of actions.

- (a) As per Annexure-I, every branch submits the monthly report of complaints received during the month, up to 7th day of succeeding month to the Operations Dept., Head office.

Annexure-I		
Sr. No.	Particulars	As on _____
1.	Number of complaints pending at the beginning of _____ (Name of Month & Year)	
2.	Number of complaints received during the _____ (Name of Month & Year)	

3	Number of complaints disposed during the _____ (Name of Month & Year)	
3.1	Of which, number of complaints rejected by the Branch	
4	Number of complaints pending at the end of the _____ (Name of Month & Year)	

- (b) Operation Dept., consolidate the data & keep track of the same. Based on this data, Operation Department submit the data of complaints to the regulator on quarterly basis.
- (c) In addition to this, separate note along with the six months' complaints data is to be placed before board meeting, twice in a year.

VII) Sensitizing Operating Staff on Handling Complaints:

- (a) The Bank provides comprehensive training to its employees from time to time. In such training programs, staff is trained on excellent customer service at the counters and they are also trained on RBI guidelines on grievance redressal.
- (b) Various training sessions are also conducted by Human Resource Dept., Head Office to keep the staff updated on the various products and services and circular issued from time to time. Amendments and circular instructions are issued which will help the staff to attend to customer queries promptly.
- (c) In training session, Human Resource Dept., try to cover the most frequent/repetitive complaints related to staff behaviour or counter service. They also designs training programs to address the common problems identified.

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