

UTTAR PRADESH GRAMIN BANK

GRIEVANCE REDRESSAL POLICY

Uttar Pradesh Gramin Bank
Legal Department,
Head Office,
Lucknow

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ABBREVIATION

Abbreviation	Full Form
GRC	Grievance Redressal Cell
BOCMS	Banking Ombudsman Complaint Management System
CPGRAMS	Centralised Process for Grievance Redressal Mechanism
INGRAM	Integrated Grievance Redressal Mechanism
DIT	Department of Information and Technology
DB Cell	Digital Banking Cell
FRMD	Fraud Risk Management Department
FRMC	Fraud Risk Management Committee
FCM	Functional Committee Meeting (For amalgamation process)
BO	Banking Ombudsman
BONO	Banking Ombudsman Nodal Officer
R-GRO	RO -Grievance Redressal Officer
RO	Regional Office
CGO	Chief Grievance Officer
RBI	Reserve Bank of India
CSCB	Customer Service Committee of the Board



Grievance Redressal Policy

1. Preamble:

- 1.1** Customer centricity is one of the core values of the Bank. As a service organisation customer service and customer satisfaction is the prime concern of the Bank. Bank believes that Customer Experience is the key to keep customers happy and thereby ensuring a long lasting relationship with the Bank. Grievance expressed by customer serves as feedback mechanism for bringing about improvement in quality of service delivered to customers. However, Customer grievances are part of the business life of any Bank and is inevitable, no matter how streamlined the business processes are. It is, therefore, desirable that the Customer grievances are acknowledged and dealt with effectively by developing an efficient system to ensure that complaints are resolved quickly and accurately.
- 1.2** Uttar Pradesh Gramin Bank is an amalgamated entity of erstwhile Baroda U.P. Bank, erstwhile Aryavart Bank and erstwhile Prathama U.P. Gramin Bank, now expanded much in size of business and network post amalgamation across the state of Uttar Pradesh. All the erstwhile three Banks had their own system of handling customer grievance. Hence, to meet the forthcoming challenges it was pre-requisite to have a common system in place which would cater to the expectation of amplified customer base. To meet this end and to provide customers the best platform to raise their issues and governing guidelines therefore, functional committees constituting officers of all three Banks were formed pre-amalgamation to arrive at a common consensus.

It was felt and accepted by all three member Banks (i.e. e-BUPB, e-AB and e-PUPGB) during the Functional Committee Meeting (FCM) on Amalgamation to adopt the best practices and BUPB's system of complaint management system (CMS) was unanimously accepted to be adopted.

- 1.3** Grievance Redressal Policy of the Bank is formalized in lines with the Regulatory guidelines on Customer Service to have guidelines in place for having standard operating procedure across the Bank. The Policy outlines the framework for addressing customer grievances; it aims at minimizing instances of customer complaints and grievances through proper delivery and review mechanism and to ensure prompt Redressal of customer complaints and grievances. Timely Redressal not only satisfies the customer but is also an opportunity to provide additional business products to the customers/non customers.

2. Scope:

This Grievance Redressal Policy shall cover the Grievance Redressal function of all the Branches/Offices of the Amalgamated Entity (AE) i.e. Uttar Pradesh Gramin Bank.



3. Aim/ Objective:

3.1. To adopt a system which is combination of technology, processes and people to develop and maintain profitable relationship with prospective and present customers. To practice and generate better understanding of the customer for product development, segmentation, appropriate targeting, campaign management and maintenance of long term profitable and mutually beneficial relationship with customers are required. To comply with the regulators concerned, our Bank has adopted 7 core values :

- INTEGRITY
- CUTOMER CENTRICITY
- COURAGE
- PASSIONATE OWNERSHIP
- INNOVATION
- EXCELLENCE
- RESPECT

3.2. To have complete understanding of the customer's experience at all touch points of services.

3.2.1 To understand the level of satisfaction with the various channels with which the customer interacts in his day to day transactions with Uttar Pradesh Gramin Bank and ways to further strengthen the same.

3.2.2 To identify gaps in servicing and areas requiring improvement.

3.2.3 To evaluate, if internally defined service norms are being met.

3.2.4 To make available proactively, micro-level improvement areas.

3.2.5 To understand inherent systemic problems so that corrective and timely measures can be taken before they become acute, such as: Retention strategies, Communication Needs, Training Needs, Rewards & Recognition, Benchmarking and setting of SOPs.

3.2.6 To ensure Process Improvement, fair treatment, courtesy in services, working in good faith without prejudice.

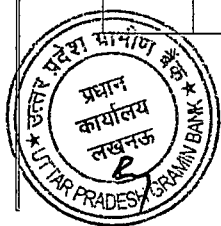
3.2.7 Customers are fully informed of avenues to escalate their grievances/complaints within the Bank and their rights to alternate remedy, if they are not fully satisfied with the response of the Bank.

Need for Revision in Guidelines/Policy:



4.1. Pre & Post Amalgamation Process: Prior to amalgamation Baroda U. P. Bank, Aryavart Bank and Prathama U.P. Gramin Bank had different processes to handle customer grievances. During amalgamation process, the Functional Committee Meeting (FCM) and Steering Committee meeting held thereafter, has arrived at the consensus and decided to have common process for amalgamated entity. Further Grievance Redressal Cell has thoroughly reviewed the entire process and same is summarised/finalised as under:

S.No.	Systems/Process	Pre- Amalgamation			Post Amalgamation
		e-BUPB	e-AB	e-PUPGB	Amalgamated Entity
1.	Name of Unit for Customer Care	Grievance Cell	Resource Mobilization & Customer Excellence Department	Complaint / RTI Cell	Grievance Redressal Cell (GRC)
2.	Grievance Redressal Unit	Part of Legal Department	Independent Unit Headed by CM	Part of Audit & Inspection Department	Independent Unit Headed by AGM/CM
3.	Grievance Redressal Policy	Separate Policy	Separate Policy	Separate Policy	Common Policy
4.	Compensation Policy	Separate Policy	Separate Policy	Separate Policy	Common Policy
6.	Technology Support	CMS	-	-	CMS (As of now)
7.	Call Centre	Available	Available	Available	Available
8.	Toll Free No. for call Centre	Separate 18001800225 18001800228	Separate 18001020304	Common for all RRBs sponsored by PNB 18001807777	Available on Bank's website
9.	Banking Ombudsman System/Process	Separate User ID and link	Separate User ID and link	Separate User ID and link	Common User ID and Link
10.	CPGRAMS/ INGRAM Govt. Portal	Separate User ID and link	Separate User ID and link	Separate User ID and link	Common User ID and Link
11.	State Government Portal and its escalation to CPGRAMS/ INGRAM	Separate Processes	Separate Processes	Separate Process	Common Process
12.	Nodal Officers to attend BO Complaints at BO centres of RBI	Separate Nodal Officer	Separate Nodal Officer	Separate Nodal Officer	Common BONOs to work at Head Office



13.	Nodal Officers at Regional Office Level	Separate NOs to handle customer complaints at all ROs	Separate NOs to handle customer complaints at all ROs	Separate NOs to handle customer complaints at all ROs	RH to work as Nodal Officer /Regional Grievance Redressal Officer
14.	Internal Ombudsman Operation System	Not available	Mentioned in Policy, but not implemented	Not available	Not necessary as per RBI guidelines
15.	Customer Service Committee of the Board (CSCB)	Quarterly meeting	NO	Quarterly meeting	Quarterly Meeting of CSCB
16.	Root Cause Analysis	Quarterly Meeting	If any direction issued by Board	If any direction issued by Board	Quarterly Meeting by Operation Department

4.2 RBI Governor's Statement, December 4, 2020

With a view to enhancing the efficacy of the grievance redressal mechanism in Banks, it has been decided to put in place a comprehensive framework comprising inter alia:

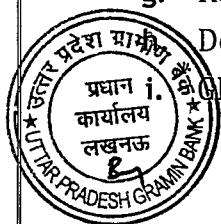
- Enhanced disclosure on customer complaints
- Monetary disincentives in the form of recovery of cost of redressal of complaints and
- Undertaking intensive review of grievance redressal mechanisms and supervisory action against regulated entities failing to improve their redressal mechanisms.

4.3 Post Amalgamation Process: As given above, the changes are incorporated in the style of functioning of Customer Grievance Cell and well defined in the Policy Document. Post Amalgamation, it is a pre-requisite to formulate common Grievance Redressal Policy/guidelines incorporating therein the changes adopted. Hence, revision/modification in policy is incorporated to take care of Grievance Redressal System and its mechanism post amalgamation. Adoption of CMS system of BUPB, in Amalgamated Entity:

- Nomination of R-GROs at ROs.
- Well defined Standard Operating Procedures (SOP) at all levels.
- Working of Call Centres at Lucknow.
- Handling of Government Portal Complaints under common User ID.
- Handling of State Government Portal Complaints under common User IDs.
- Handling of RBI complaints.
- Revisiting Escalation Matrix.

Defining the role and responsibilities of the GRC.

GRC to work as a Centralised Unit post amalgamation to be headed by a senior level



Official to be attached to Legal Department.

- 5. Customer:** Customer can be an individual or an artificial person created by law having perpetual existence. A customer is someone who has an account with the Bank or who is in such a relationship with the Bank that a relationship of a Banker and customer exists. These services may include Bank Loans, Savings account, Current Account, Term Deposits, Third Party Product Buyer, Credit Cards, authorised person to operate the account, PA holder, Representative of the individual/company/firm or prospective account holder etc.

Customer can be existing /prospective/non customer, for e.g. Non customer is a person who buys a Demand Draft from the Bank or who remits school/college fees through our Bank. Customers can be further classified as:

- 5.1 Active Customer:** Active customer can be active account holder, user of most of the Banking channels and the one who by word of his mouth bring in new customers to the Bank or vice-versa. These customers are vociferous and more prone to lodge the complaints.
- 5.2 Passive Customer:** Passive customers can be active or dormant account holders. This type of customers do avail the Banking services but does not have much expectations from the Bank. These type of customers are less complaint prone, but may silently shift to another Bank.
- 5.3 Customers' Right:** While dealing with the customer complaints, officials must know that the "Charter of Customer Rights" covers five Basic Rights of Bank customer, viz.,
- a. Right to Fair Treatment
 - b. Right to Transparency, Fair and Honest Dealing,
 - c. Right to Suitability
 - d. Right to Privacy and
 - e. Right to Grievance Redressal and Compensation

6. Query, Service Request & Complaint:

When we do not serve to the expectation of customer, he/she/it may ask for solution to resolve the issue. There are two possibilities that services, customer expects of from the Bank i.e. promises Bank has made or the issue raised is beyond the purview of the Bank. Issues, beyond Bank's purview definitely can be answered immediately and the matter can be resolved. But, when the issue relates to Standard Banking Practices, then we must provide the solution within a timeline (TAT). Under the circumstances, when we do not resolve the issue, it may get escalated and becomes Complaint. The expression of the customer constitutes:

- 6.1 Query:** when customer makes initial enquiries on products and services. It's merely a question arising out of non-clarity regarding certain issue. In many cases, these can easily be responded and handled with courtesy by Branch/Call Centre or other Offices to the



satisfaction of the customer/non-customer.

6.2 Service Request: When customer makes request to avail services, which are provided by the Bank. It can be resolved through a process set by the Bank within definite time line. Service Request is an extended arm of Query which can be dealt with accordingly. Service Request when shared with Primary Sharer (Branch/RO/Vertical Head), it needs to be looked into to provide the required service at the earliest, without allowing its conversion as complaint.

6.3 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/e-mail etc.) which express the dissatisfaction about any aspect of the Bank's Products, Services, Employee behaviour/attitude, Processes, Systems etc. It may start with front desk Staff, Call Centre, e-mail, hard copy, government portal, RBI etc. and escalate to:

- a. Branch/Regional Office
- b. GM/ Chairman
- c. CGM/ED/MD &CEO of sponsor Bank
- d. Banking Ombudsman
- e. RBI/Government Portal
- f. Consumer Forums
- g. Litigation/ Courts

7. Reasons for complaints: The reasons for the complaints are bifurcated, as follows which includes but not limited to:

- a. Not resolving the customer's query timely
- b. Not directing customer properly
- c. Lack of Product Knowledge amongst staff
- d. Technical Issues
- e. The attitudinal aspects of dealing with the customers
- f. Not adhering to the Standard Practices
- g. Not adhering to the Regulatory Guidelines of the Bank
- h. Non-transparency in selling products and services
- i. Mis-selling of products
- j. Mis-behaviour by Officials
- k. Delay in providing Service
- l. Cumbersome Process and Practices
- m. Non-availability of services
- n. Non-availability of basic facilities leading to delay in services etc.



8. Types of Complaints:

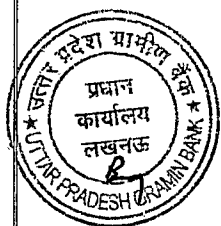
With proliferation of technology in Banking and introduction of various IT based Banking services and products, nature of complaints received has undergone a major shift. Knowledge of Audit log, transaction log, IP addresses, EJ log, Switch Report etc. resolving the issues of Internet Banking and ATM transactions proved to be very helpful in effective and efficient resolution of fraudulent complaints. Hence, complaints can be broadly classified based on its nature as:

- a. Technology Related
- b. Failed Digital Transactions
- c. Staff Misbehaviour
- d. Death Claims
- e. SMS Alerts
- f. Charges Related
- g. ECS Related
- h. TDS Related
- i. Cheque Book issuance, Cheque Collection, Clearing Related
- j. Complaints of Senior Citizens, Pension Related
- k. Loan Related
- l. Complaint against Call Centre.
- m. Account Operation Related

9. Sources of Complaints:

Complaints may be lodged by a customer/ non customer through various channels viz.

- a. Through Branch/Complaint Box/Complaint Register
- b. Telephonic calls/Call Centre
- c. Online complaints – Through mobile application/ Net banking etc.
- d. Online complaints lodged by the customers / non-customers, through Online Grievance/Complaint Management Portal, link for which is provided on Bank's website.
- e. Written complaints received at Branch/ RO/ HO through Letters.
- f. E-mail via various authorities of the Bank.
- g. Letter in writing by hand delivery/post/e-mail etc. (to be entered into CMS Portal)
- h. Banking Ombudsman/RBI
- i. Social Media e.g. Twitter/Facebook etc.
- j. Government of India/State Government Portal (CPGRAMS/INGRAM) etc.



10. Severity of Complaint:

Generally, customers lodge complaints when resolution is not provided at the initial level i.e. Branch, Regional Office, Head Office. The complaints, if not resolved in time may get escalated to Banking Ombudsman, Consumer Forum, Litigation in court etc. Customers approaching to higher authority for redressal may lead to passing of Order against the Bank, which reflects in the Annual Balance Sheet of the Bank and adversely affects the Bank's image. The severity of complaint must be taken seriously, since it leads to fixing of accountability. Hence, it is in the interest of the Officials to deal with the complaints wisely without giving any scope for its further escalation to third party.

Recognition of point of error/mistake is very important while dealing with the serious nature complaint, so that, any unpleasant action can be avoided. Severity of complaints may lead to:

- a. Accountability of staff
- b. Payment of Heavy Penalties
- c. Payment of Compensation
- d. Publication in Balance Sheet of the Bank affecting adversely.

11. Complaints: Importance, Feedback & Principles:

11.1 Importance of Complaint: Banking Industry being a Service Industry, customer service plays a vital major role in business growth and health of the Bank. Complaint made by customer/non-customer indicates deficiency in services. Information Technology and its adoption at the grassroots level have made communication faster which in turn increased communication in manifold. Moreover, social media has become a platform of discussion on services of the bank and this has generated risk of a reputation loss.

To have a real growth in business, we need to understand the importance of service and resolution of customer pain-points. Technological innovation and increased competition for financial services have created a wide array of financial services and products available to consumers coupled with new risks and rewards. This has made it easy for the consumer to take an informed decision suitable to his/her requirements.

It is observed that the fast growing technological changes and upgradation of technology by the Banks to remain in competition with its peers have raised customer expectation.

11.2 Feedback: Complaint is a customer's feedback on the services provided by the Bank, it works as a Mirror for the bank to understand the ground reality. In turn this allows Bank to go to the Root Cause of deficiency and remain in competition. Complaints bring in improvement in systems and process, hence, if not dealt with due care, may lead to loss of business opportunity.



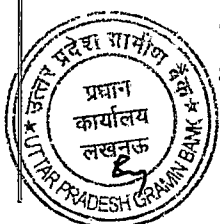
11.3 Principles of Grievance Redressal.

- 11.3.1 Accessibility:** The Bank provides to our customers information on various avenues (such as Branch, contact centre, e-mail IDs, etc.) to register their grievance and assist the customers in raising their concerns at appropriate forums within the Bank.
- 11.3.2 Acknowledgment and Resolution of Grievances:** The Bank shall acknowledge the receipt of complaints received through published channels and arrange to communicate the resolution within the defined time frame.
- 11.3.3 Transparency:** Handle Complaints professionally & in a transparent manner and Ensure Objectivity in the complaint handling process. The bank shall acknowledge the receipt of the complaint appropriately.
- 11.3.4 Prompt & Responsive Complaint Resolution:** Provide Prompt & Responsive Complaint Resolution to the Customers. Ensure confidentiality of Complainant's information unless required for addressing the complaint. Ensure clear accountability for resolution and reporting of complaints. Ensure adherence to the Compensation policy as defined by the Bank. Ensure adherence to all relevant Regulatory & Statutory requirements as mandated by RBI and mentioned in the Grievance redressal policy.
- 11.3.5 Escalation:** The Bank shall make the 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, available at the Branches, Bank's website etc.
- 11.3.6 Customer Education:** The Bank, through various forums and means shall endeavour to make continuous efforts to educate its customers to enable them make informed choices regarding banking products and reduce errors in banking transactions.
- 11.3.7 Review:** Continually improve its processes & systems by taking inputs from customers, employees and other interested parties. The Bank shall have forums at various levels viz. Branch Customer Service Committee, Regional Office Customer Service Committee, Customer Service Committee of the Board, to review customer grievances and enhance the quality of customer service.

12. Capturing of Complaints:

A customer may lodge complaint either in writing or through electronic means if he is not satisfied with the services provided by the Bank. All complaints will be recorded by the Bank in a database. **The database and other correspondence will be preserved at least for 3 years for future reference.** However, no action will be taken on anonymous/ pseudonymous complaints and the same will be filed as per guidelines issued by Central Vigilance Commission. Arrangements for receiving complaints and suggestions are given hereunder:

- 12.1 Complaints in Person:** Complaint Book is made available at all the Branches. A customer can record his/her grievances therein and obtain acknowledgement. Customer may use complaint cum suggestion box kept at branch for any feedback/ suggestions for improvement in our products and services.



12.2 Complaints over Telephone: Customers/ Complainants can contact our Customer Care/ Call Centre personnel through the toll-free number displayed on the Bank's website.

12.3 Complaints through mail/e-mail: Customers/ Complainants can send his/her complaint(s) by post to the respective Regional offices/ Head office of the Bank at the address displayed on the Bank's website. Customers can also lodge their complaints at the e-mail IDs of the respective branches/ offices of the Bank as displayed on the Bank's website.

12.4 Complaints through Online Channel: Customers/ Complainants may directly lodge the complaints through Complaint Management System (CMS) portal vide the link available on the Bank's Website. The CMS Portal is also made available to record complaints received online at Grievance Redressal Cell, Head Office, Lucknow.

Key Features of the Complaint Management System Portal are as under:

- **User-Friendly Interface:** The system is designed to be intuitive, making it easy for the customers/ complainants to lodge complaints anytime, anywhere.
- **24/7 Accessibility:** Customer/ Complainant can lodge complaint at his/her convenience, without the constraints of Banking hours.
- **Acknowledgment & Real-Time Tracking:** Customer/ Complainant receives immediate acknowledgment of his/her complaint submission along with a reference number on his/her Mobile number. With this reference number, Customer/ Complainant can track the status of complaint online.
- **Secure and Confidential:** Customer's/ Complainant's information is protected with the highest security standards, ensuring confidentiality.

After the lodgment of complaint, the CMS system immediately transfers the complaint to the concerned Regional Office or Department at HO depending upon the subject-matter of complaint.

The Desk Officer of respective Regional Offices/ Departments examines the complaint and resolve the matter promptly, within 7 working days and upload a suitable reply on the Portal from where the complainant can view the resolution. If the respective Regional Office fails to give a suitable reply within 7 working days then the complaint is automatically escalated to GRC for necessary action. The Portal is equipped with Dashboard in respect of pending complaints at various levels ensuring effective monitoring of complaints.

12.5 Grievance Redressal Cell: Customers/ Complainants can also send complaints to the Nodal Officer who will be the HOD, GRC and the Principal Nodal Officer who will be the GM of the Bank.

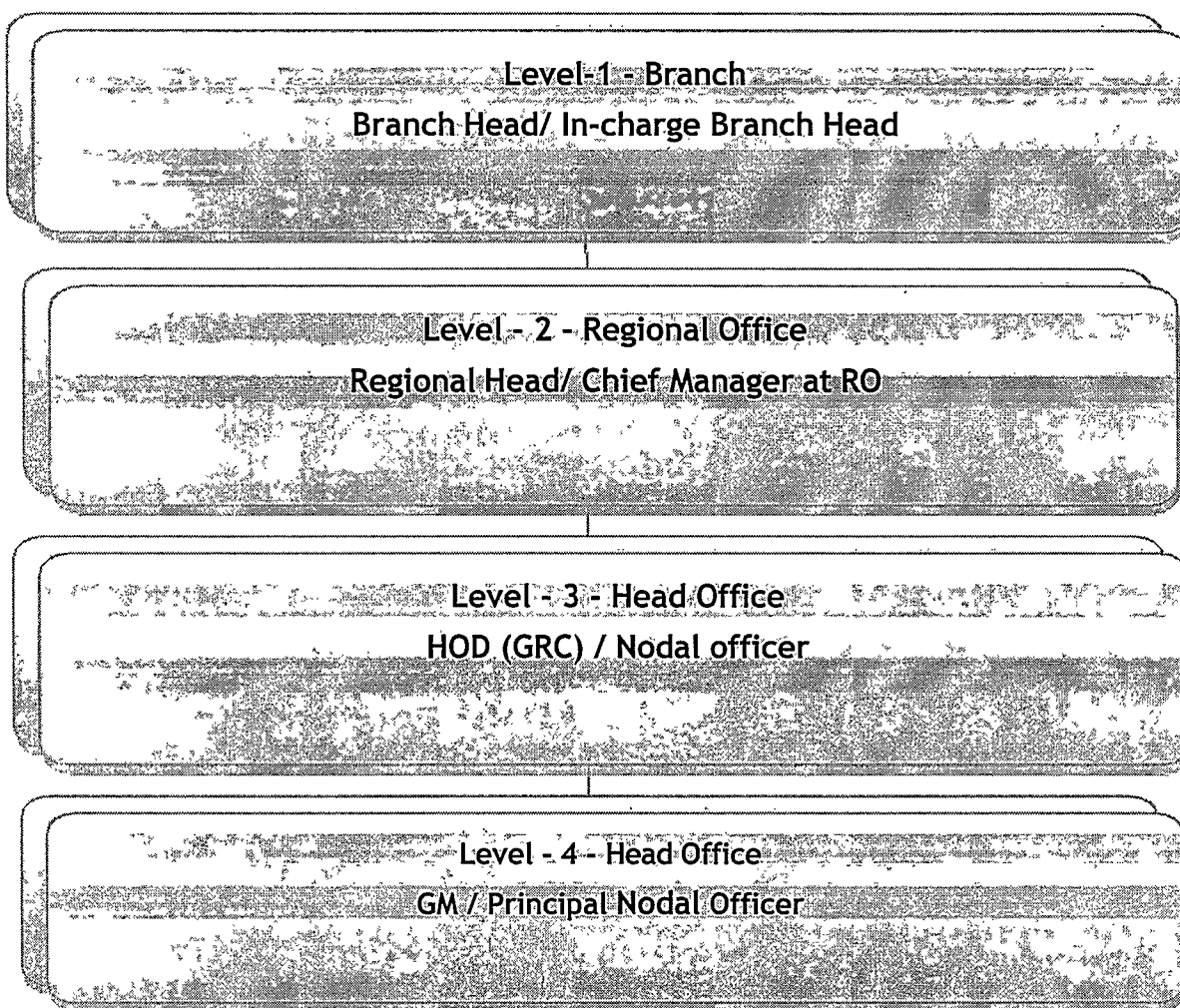
The address/ contact details of Nodal Officer & Principal Nodal Officer cum Chief Grievances Redressal Officer are available in all branches of the Bank on the



Comprehensive Notice Board as well as on the Bank's website. It should be ensured that the customer is provided with the resolution at the Branch/ RO to restrict it from further escalation at Head Office level.

13. Grievance Redressal Mechanism in the Bank:

13.1 Grievance Redressal Structure in the Bank:



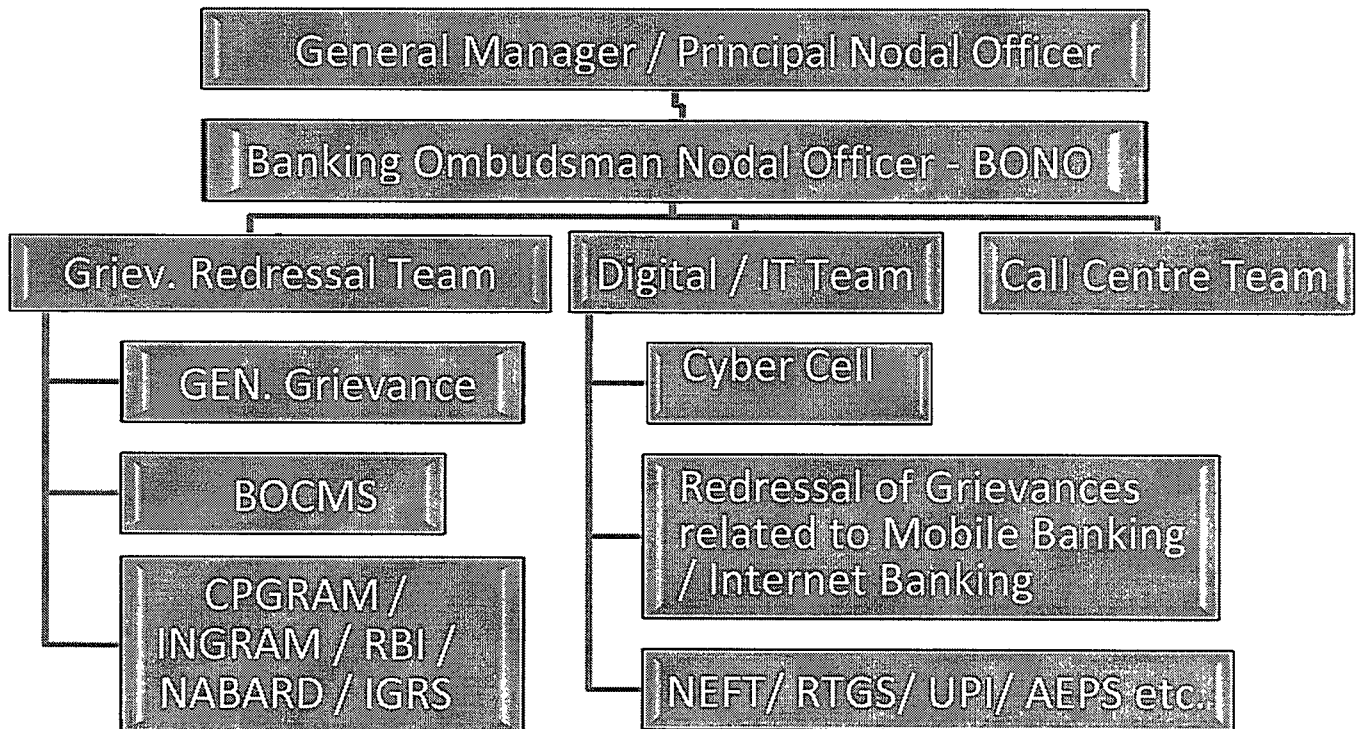
The Contact details shall be displayed on the Bank's Website for Regional Office and Head Office Level.

13.2 System Support available to GRC & RO:

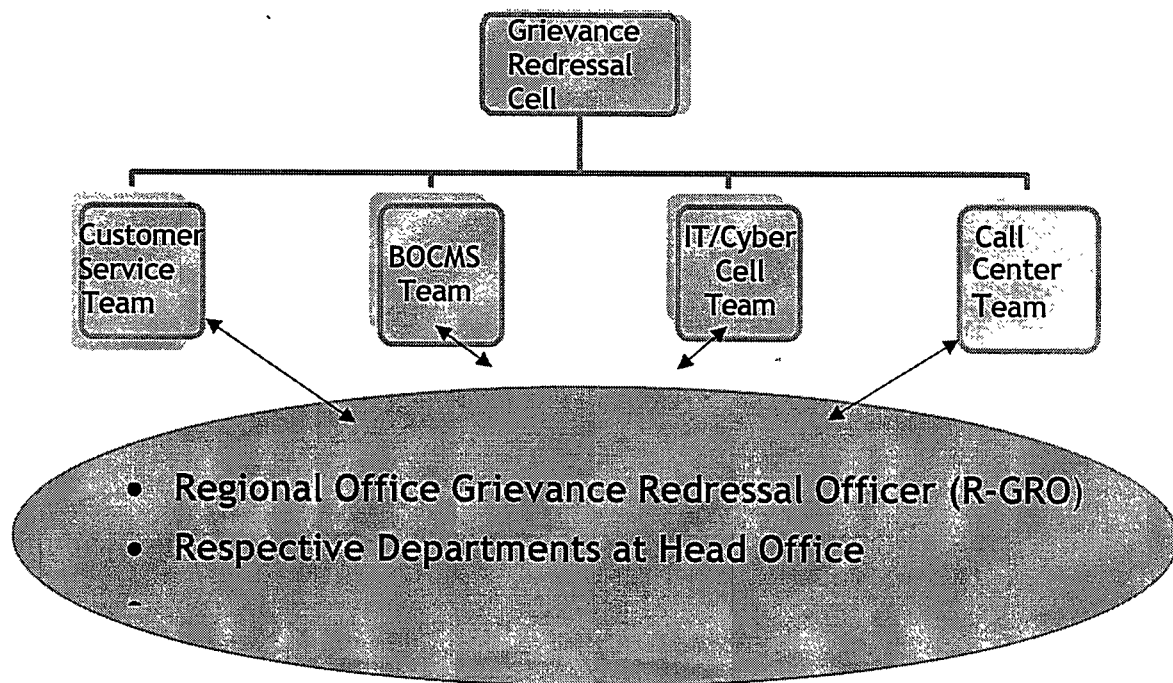
- Complaint Management System (CMS) – For complaints other than BO complaints
- CPGRAMS/INGRAM/IGRS Complaints for Government Portal
- Complaint Management System (CMS) of RBI



13.2.1 Complaint Resolution Support for GRC:



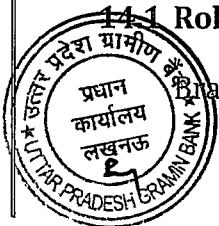
Communication Structure for GRC & R-GROs:



14. Roles and Responsibilities of Branches / Offices:

14.1 Roles and Responsibility of Branch Head/Deputy Branch Head:

Branch Manager is responsible for the resolution of complaints/grievances in respect of



customers serviced by the Branch. He would be responsible for ensuring closure of all complaints received at the Branch. This will also include all complaints received through Grievance Redressal Cell via Regional Office. It is his foremost duty to see that the complaint should be resolved completely to the customer's satisfaction and if the customer is not satisfied then he should be provided with alternate avenues to escalate the issue. If the Branch Manager feels that it is not possible at his level to solve the problem, he should refer the case to Regional Office for guidance.

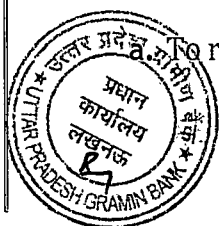
Grievances related to attitudinal aspects: All such complaints shall be handled courteously, sympathetically and above all swiftly. Misbehaviour/rude behaviour with customers shall be treated with **Zero tolerance**, and immediate corrective steps for non-recurrence should be kept in place. Under no circumstances Bank shall tolerate misbehaviour of any degree by its staff members.

To keep the complaints related to misbehaviour/rude behaviour at zero tolerance level, stern action/ disciplinary action against the erring officials would be initiated by the respective Disciplinary Authority. Branch Head & Officials at the Branch should ensure that Queries & Complaints received directly at Branch or through Regional Office or any other modes are:

- a. Resolved at initial level properly to avoid its escalation.
- b. In case of verbal complaint, e-mail, letter etc., which remains unresolved in the Branch, the same should be escalated to the R-GRO at Regional Office for resolution.
- c. The Branch Head should sensitize its front line staff for proper handling of customer's queries and service request.
- d. The BH should invariably access the E-mail/Complaint Box/Complaint Register on a daily basis and attend the complaints, if any received/registered in it and resolve the complaint within the stipulated TAT.
- e. On resolution of the complaint the BH should try to obtain a satisfaction letter from the customer during closure of the case.
- f. In case the complainant escalates the matter to BO, the Branch Head should ensure that the reply is submitted to the R-GRO/BONO within the stipulated TAT along with the requisite supporting documents, if any.
- g. The BH should submit Monthly/Quarterly report of such complaints to the R - GROs at Regional Office.
- h. To conduct Monthly Customer Service Meeting and submit the feedback and suggestions received to the Regional Manager.

14.2 Roles and Responsibilities of Regional Managers and Chief Manager posted at ROs (Other than BO Complaints):

To resolve queries at initial level properly to avoid its escalation to complaint.



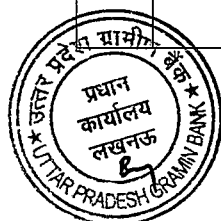
- b. To escalate the issue to RH for timely resolution.
- c. To refer circular/policies on Customer's Right, Grievance Redressal, Compensation to alleviate the complaints at the initial level.
- d. To ensure that complaints are resolved properly so that it does not further escalate to BO/Consumer forum etc.
- e. Submit the report monthly to PNO on regular basis.
- f. To login User ID in the CMS portal, CPGRAMS, IGRS and other portals generate report on daily basis to administer the pendency at RO.
- g. To obtain escalated files and follow-up for resolution.
- h. To follow-up with the Branches and ensure that the complaints are resolved in time and the complaints/ claims pending at RO level are attended proactively. Genuine claims shall not remain unpaid/ unattended beyond TAT.

14.3 Roles & Responsibilities of BONO are as under:

- a. To initiate immediate process of resolution to provide timely reply to BO.
- b. To forward complaints to respective Regional Offices.
- c. To ensure that the ROs are attending BO complaints on regular/ daily basis.
- d. To ensure that the replies are submitted to BO, maximum within 3 to 5 days.
- e. To escalate the pendency beyond 7 days at RO to PNO on regular basis.
- f. BONO to ensure that replies are collected from NOs of Regional Offices, so that it can be submitted to BO well in time.
- g. To ensure that replies duly vetted by Law Officer is submitted to the BO.
- h. BONO has to ensure that the explanation on delay beyond TAT is submitted without fail in time. Undue delays without proper reasons, may lead to explanation.

14.4 Do's and Don'ts for Grievance Redressal Officers :

SN	DO's	DONT's
1	Properly attend all the complaints, communication should be lucid & soft.	Never be rude / harsh during the conversation with complainant.
2	Understand the concern of customer then evaluate provide resolution as per guidelines.	Never be offensive or reactive in communication.
3	Escalate the complaint as per policy guidelines.	Never keep the complaint pending.
4	All complaints received to be closed as per TAT.	Shift/transfer the complaint to other Cells/Departments by your office.



5	A substitute will always be made available for proper redressal of complaint, in case the Grievance Redressal Officer is on leave or any other official assignment outside office.	Never keep the complaint unattended/ unresponded.
6	Demonstrate a spirit of ownership & assist customer.	Never taunt or daunt customer deceived by fraudulent transactions.
7	Treat complaint fairly and honestly.	Never be in conflict, even if you feel discussion as wastage of time.

14.5 Do's and Don'ts for Banking Ombudsman Nodal Officers (BONO) :

SN	DO's	DONT's
1	Documents pertaining to BO complaints should be scanned and saved as Searchable PDF.	Do not share the File pertaining to Banking Ombudsman to third party.
2	Highlight the disputed transaction in searchable EJ logs/switch report/account statements, Disputed transaction must be noted by Nodal Officer.	Do not submit incomplete/ inconclusive documents to Banking Ombudsman.
3	Text / word files should be modified in readable format.	Do not submit reply to Banking Ombudsman without any analysis of complaint or documentary evidences.
4	Ensure submission of Complete SMS/OTP report and EJ log.	Do not unnecessarily mark lien on amount.
5	Ensure submission of UPI activation report; SMS / OTP initiation report, delivery date and time in case of UPI transaction.	Do not truncate SMS Report/ OTP Log / EJ Log as content of report is crucial.
6	Ensure submission of EJ Log with minimum 3 Preceding and Succeeding Successful Withdrawals.	Do not delay in coordinating with other Bank Nodal Officers for getting the required reports in case of matters involving other Banks.
7	Ensure submission of Switch Report with 8 Preceding & Succeeding Successful withdrawals.	Do not submit Casual Responses such as complaint resolved – resolution not evident; Document reportedly attached – Missing; Referred matter to HO / RO.
8	Kindly share alternative Email IDs / contact person details with respective Banking Ombudsman if Nodal Officer is on leave.	Do not indulge in unethical means for obtaining Letter of Satisfaction.
9	Amount received from Acquirer Bank should be credited within maximum 3 days else penalty / compensation by Issuer would be payable	Do not submit unsigned, undated documents or on plain paper but submit the same on Bank's letter head.
10	Attach Letter of Satisfaction. Nodal Officers to cross checks Letter of Satisfaction telephonically.	Multiple IDs of Nodal Officers in CMS – After amalgamation the Bank need to take care to remove multiple user ID's of Nodal Officer in CMS

14.6 Roles and Responsibilities of Officials at Grievance Redressal Cell (GRC):



14.6.1 Officials at GRC:

- a. To attend the complaints received directly or forwarded by other Department/ RO.
- b. To follow up with the R- GROs, concerned Verticals etc. for quick Redressal of the complaints.
- c. Wherever necessary obtain replies under signature of Regional Head.
- d. To monitor the resolution of complaints as per defined TAT.
- e. To ensure that complaints are resolved and closed properly within pre-defined TAT.
- f. In case of delay beyond the stipulated TAT then to escalate the matter to appropriate authority.
- g. To ensure that the complainant is replied properly vide e-mail/letter before closing the complaint in the system.
- h. To report on daily basis to the in charge on pendency position and status of the complaint, reasons of pendency, record of follow-up and escalation thereof to the R- GROs, Verticals etc.
- i. Any other work assigned from time to time from the Superiors.
- j. Also, the Officials need to ensure that if any complaint received at their end belongs to other Department; it should be properly transferred to the concerned Department. Such transfer of complaints must be done within a day (i.e. 24 hours/one working day).

14.6.2 Banking Ombudsman Complaint Management System (BOCMS) Team:

- a. The team to analyze pendency position on daily/weekly basis looking after Complaint Management System of RBI/Banking Ombudsman (BO) complaints.
- b. To follow-up with Regional Offices for reducing pendency of Banking Ombudsman complaints.
- c. To ensure that the Advisories passed are attended to within the stipulated time.
- d. To ensure that no Advisory gets converted to Award.
- e. If appeal is preferred against the advisory/award of Banking Ombudsman: To obtain the recommendation with complete set of document (supporting documents to appeal) from RH.
- f. To compile the data of Advisories and Awards with complete details
- g. To analyse the data and present it to the PNO, so that, timely action can be initiated to avoid recurrence of complaints.
- h. To compile data and prepare weekly position and present report,
- i. To compile monthly data and prepare note thereof for reports.
- j. Any other work assigned from time to time by the superiors.

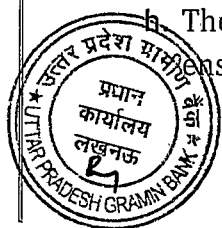


14.6.3 Roles and Responsibilities of Officials at Customer Care/ Call Centre:

- a. The Customer can lodge his/her complaint at Customer Care/ Call Centre situated at Head Office, Lucknow through Toll free Numbers displayed on the website of Bank.
- b. To lodge claims immediately on receipt of failed transaction complaints.
- c. On receipt of complaint at Customer Care/ Call Centre, concerned Official should enter the detail of the complaint in CMS / other defined Portal immediately with proper classification viz. digital products complaint, Pension complaint, General banking complaints, Legal complaint, Staff behaviour complaints etc. so that it gets assigned to the right Department for speedy resolution. The In-charge of Customer Care/ Call Centre needs to supervise proper classification and make random checking for proper administration of the Call Centre.
- d. The In-charge of Customer Care/ Call Centre should therefore conduct periodic briefing to the concerned Officials in this regard and review the call logs of the Team, to ensure proper classification and entry of proper details in the respective fields in CMS / other defined Portal. The In-charge of Customer Care/ Call Centre should keep proper records of periodic review/call log check and submit the daily/weekly/monthly/quarterly reports, to Superiors.
- e. The In-charge of Customer Care/ Call Centre should ensure that the Pendency beyond TAT is checked regularly and regular follow-up thereof is made with GRC Head.
- f. Customer Care/ Call Centre In-charge and his/her team to ensure that the Call Centre Officials are provided regular training on the products and services of the Bank, so that they can reply to the queries correctly and guide the customer properly.

14.6.4 OFFICIALS AT DB Cell/DIT etc.

- a. To resolve queries at initial level properly to avoid its escalation.
- b. To raise charge back in case of failed transactions immediately on receipt of complaint through CMS.
- c. On receipt of the complaint in CMS Portal, the same should be escalated to various vendors, NPCI; other Banks etc., and ensure resolution of the complaint as per TAT.
- d. To ensure that complaints are resolved properly so that it does not escalate to BO or Consumer Forum.
- e. To raise charge back/ pre-arbitration.
- f. To seek EJ Log, SWITCH REPORT, NO CASH EXCESS REPORT, CCTV footage from concerned Bank when the Complaint is first lodged by the Customer. The same should be preserved with them for further reference.
- g. The Officials at DB Cell/DIT should ensure that the resolution is provided to the complainant and complaint is closed in CMS.
- h. The officials attending Mobile Banking/ Internet Banking related complaints should ensure that the complainant is provided with the proper resolution/reply so that the



complaint can be closed in CMS.

14.7 Law Officers at Regional Office:

Law Officers at RO should vet the documents and advise the RH, in case of decision to go for Appeal against the advisory/award of Ombudsman. Draft a Note with supportive documents under signature of RH and forward it to Nodal Officer, so that NO can put-up the note to the PNO (in case of Advisory) and Chairman (in case of Award) for approval with the recommendation. Any information sought by the Appellate Authority needs to be provided to the BONO for onward submission to the Appellate Authority.

15. Time frame:

Complaints have to be seen in the right perspective because they indirectly reveal weak spots in the working of the Bank. Complaints received should be analysed from all possible angles. Specific time schedule has been set up for handling complaints and disposing them at all levels including Grievance Redressal Cell, Branches, Regional Office and Head Office. Communication of the Bank's stand on any issue to the customer is a vital 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 as prescribed in the policy. However, all officials should try to resolve the complaint within specified time frames decided by the Bank as under:

15.1 If the complaint is received in writing or through e-mail or orally or over telephone it should be the endeavour of the Bank official to have the complaint entered in the Complaint Management System (CMS), so as to enable tracking and handling by Grievance Redressal Cell. Bank should also encourage the customer to use the CMS link or Customer Care/ Call Centre or other system set up by the Bank, on future occasions.

15.2 If the complaint is registered in the Complaint Management System (CMS), after being received through the link or Call Centre or other system set up by the Bank, the time schedule will be as per TAT (Turn Around Time) defined for each complaint. The system auto escalates unresolved complaints to the concerned Reporting Officer and then to higher levels - Head Office.

15.3 Turn Around Time (TAT) in resolving complaints:

Bank will endeavor to redress complaints within a maximum time limit of 21 days. However, specific turn around time (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/ Complainant and an interim response will be sent.

15.3.1 Time limit for disposal of Public Grievance in CPGRAMS Portal:

Centralized Public Grievances Redressal and Monitoring System (CPGRAMS) is the web based platform, which enables citizens to lodge their grievances from anywhere and



anytime (24X7) to public authorities in Central Ministries/Departments/State Government/UTs. Tracking of grievances is also enabled on this portal through the system generated unique registration number.

All the complaints received through CPGRAMS portal should be resolved promptly within 15 days. In case redressal is not possible within 15 days due to the circumstance beyond the control of the Bank such as sub-judice matters/policy issues etc., an interim reply shall be given to the complainant.

16. Escalation Matrix:

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

16.1.1 Regional Office Level: The complaints forwarded to RO if not resolved in time are escalated to: the Nodal Officer / In-charge GRC and further to the PNO/CGO.
[Regional Office » In-charge GRC » PNO/CGO]

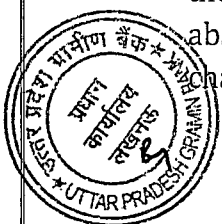
16.1.2 Digital Banking Complaints: Complaints assigned to Digital Banking Officials if not resolved within TAT are escalated to the Department In charge DB Cell and further to the GM, Digital Banking along with Chief Grievance Officer for expeditious resolution.

16.1.3 DIT Related Complaints: Complaints assigned to the Department of Information Technology (DIT) Officials if not resolved within TAT are escalated to the Department In-charge DIT and further to the GM (DIT) and Chief Grievance Officer.

17. 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.

17.1 Root Cause Analysis (RCA): 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.

17.2 Customer Service Committee: For redressal of customer complaints, a Customer Service Committee will be constituted at the Head Office which will be headed by a Director nominated by the Government of India. The other members will be a Director nominated by the Reserve Bank of India, a Director nominated by NABARD, a Director nominated by the Bank of Baroda and a Director nominated by Government of Uttar Pradesh. In the absence of the Director nominated by the Government of India, the Committee will be chaired by the representative/Director of the Reserve Bank of India. In the absence of a



Director nominated by the Government of India and the Reserve Bank of India, the Committee will be chaired by a Chairman nominated by the members present in the Committee.

Secretary of the Committee will be the General Manager of the Bank.

Quorum of the committee:

- Head of Committee
- Any of the two members as mentioned above

Functioning of the Committee:

1. To evaluate the feedback on quality of customer service, received from various sources.
2. The committee will be responsible to ensure that all the regulatory instructions received regarding customer service are complied with. For this the Committee will obtain necessary opinions from the Regional Managers.
3. The committee will submit its report to the Board of Directors/Chairman of the Bank at quarterly intervals.

17.3 Committee to examine complaints with vigilance angle:

There will be a 5 member committee at Head Office to examine complaints with vigilance angle.

Composition of the Committee:

Head of the Committee: HOD (Operations) [in his absence HOD (Inspection) and his absence HOD (Credit) will head the Committee]

Other members of the Committee:

1. HOD (Inspection)
2. HOD (Credit)
3. Senior Manager (Operations)
4. Senior Manager (Vigilance)

Convener:

HOD/ Senior Manager/ Manager of Grievance Redressal Cell, HO will be the convener of the committee.

Quorum of the committee:

- Head of Committee
- Any of the two members as mentioned above

Functioning of the Committee:

Meeting will be held every month.

List of all complaints of last month received at Head Office will be submitted to



the Committee.

3. Such complaints of last month will be examined with vigilance angle in which reply have been received and remaining complaints in which reply have not been received shall be carried forward for next meeting.
4. Minutes of the meeting will be submitted to Chairman/ General Manager.

17.4 Board of Directors of the Bank:

A quarterly statement of total complaints received at Head Office and all the Regional Offices of the Bank, will be placed before the Hon'ble Board of the Bank during its meeting. The aforesaid statement shall also depict category-wise details of complaints (viz., delay/deficiency in service, misbehavior, operational, demand of gratification & others) along with comparative statement of complaints of previous quarter. The Hon'ble Board may -

- (i) Identify service areas in which complaints are frequently received
- (ii) Identify frequent sources of complaints
- (iii) Identify systemic deficiencies, if any
- (iv) Initiate appropriate action to make the grievance redressal mechanism more effective.

A quarterly statement of complaints pertaining to Banking Ombudsman will also be placed before the Hon'ble Board of the Bank during its meeting. Further, all the awards passed by the Banking Ombudsman against Bank will be placed before the Hon'ble Board of the Bank to enable them to address the issues of systemic deficiencies existing in the Bank, if any, brought out by the awards.

17.5 Customer Service Committee at branch/ RO level:

1. The bank recognizes that customers' expectations /requirements /grievances can be better appreciated through personal interactions with customers by Bank's staff.
2. Bank will establish Customer Service Committee at Branch/ RO level (minimum 4 members) in order to encourage a formal channel of communication between the customers and the Bank. The said Committee at Branch level shall include minimum two customers as members. Further, one of the members of the committee at the Branch level must be a Senior Citizen, wherever possible. The Branch/ RO level Customer Service Committee shall meet at least once in a month to receive suggestions from customers/ difficulties faced by them and evolve ways and means of improving customer service. The Branch/ RO level committees shall submit their monthly Report to respective Controlling Offices enabling them to examine and provide relevant feedback to the Chairman / General Manager for necessary policy / procedural action, if any.
3. **"Customer Day" will be celebrated on 15th of every month** (if 15th is a holiday then the next working day) in all the branches of the entire Bank for the customers to present their complaints and give their suggestions. On Customer Day, the officers of the concerned Regional office will also participate, if possible and on special occasions, senior executives/ Officers of the Head office will also participate.
4. Copy of latest circular on Customer Service in Bank will be available at all times to enable customer to peruse the same at the branches.



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

The Bank nominates Chief Grievance Officer (Principal Nodal Officer) of the rank of General Manager who will be responsible for implementation of customer service and complaint handling for the entire Bank. The Grievance Redressal Officer (Nodal Officer) will be the HOD, Grievance Redressal Cell at Head Office Level and Regional Managers at RO level.

17.6 Reserve Bank - Integrated Ombudsman Scheme, 2021.

A Scheme for resolving customer grievances in relation to services provided by entities regulated by Reserve bank of India in an expeditious and cost-effective manner under Section 35A of Banking Regulation Act, 1949.

The Reserve Bank of India shall appoint one or more of its Officers as Ombudsman and Deputy Ombudsman for the period not exceeding three years at time to carry out the functions entrusted to them under the Scheme. The Centralized Receipt and Processing Centre located at Chandigarh shall receive the complaints filed under the Scheme. The Ombudsman shall consider the complaints of customers relating to deficiency in service. To operationalize the new scheme, RBI has expanded the Banking Ombudsman Offices across the country.

In case the customer is not satisfied with the response from the Bank, customer may approach the Banking Ombudsman (RBI). Customer before making a complaint under the scheme, should make a written complaint to the Bank and the complaint was rejected wholly or partly by the Bank and the complainant is not satisfied with the reply or the complainant had not received any reply within 30 days after the Bank received the complaint (proof of having made a complaint is to be produced).

The Ombudsman shall endeavour to promote settlement of a complaint by agreement between the complaint and the Regulated Entity through facilitation or conciliation or mediation.

The complaint would be deemed to be resolved when it has been settled by the bank with the complainant upon intervention of the Ombudsman or the complainant has agreed in writing that the resolution of the grievance is satisfactory or the complainant has withdrawn the complaint voluntarily. The salient features of Integrated Ombudsman Scheme, 2021 as effective from November 12, 2021 are properly displayed at all the Branches of the Bank as well as the Bank's website wherein the mode of lodgment of complaint and details of Nodal Officers of Bank are mentioned.

The Bank reserves the right to modify its Grievance Redressal Process in the light of any change as per notification by the Regulators or as per requirement of the Bank.

Monetary disincentives in the form of recovery of cost of redressal of complaints:

Given that the Banker-customer relationship is the primary relationship, the main



responsibility of customer grievance redressal lies with Banks. With a view to ensure that Banks discharge this responsibility effectively, the cost of redressal of complaints will now be recovered from those Banks against whom the maintainable complaints in the OBOs exceed their peer group average. However, grievance redress under Banking Ombudsman Scheme for customers will continue to remain cost-free. 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 average of maintainable complaints received in OBOs would be computed on the following parameters:

- a. Average number of maintainable complaints per branch;
- b. Average number of maintainable complaints per 1000 accounts (total of deposit and credit accounts) held by the Bank.
- c. Average number of maintainable digital complaints per 1000 digital transactions executed through the bank by its customers.

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

- a. 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.
- b. 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.
- c. Excess in all the three parameters-100% of the cost of redressing a complaint for the number of complaints exceeding the peer group in the parameter with the highest excess.
- d. The cost of redressal to be recovered in this respect will be the average cost of handling a complaint at the OBOs during the year.

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

18.1 Appropriate arrangement for receiving complaints and suggestions.

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

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

18.4 Contact details of Banking Ombudsman

19. Escalation to Regulator:

The details of BO are made available on the Bank's website and displayed on the notice board at the Branches/Offices.

20. Record Keeping:

20.1 The Nodal Officer shall preserve records pertaining to grievance/ complaint received resolution and closure of the grievance.



20.2 The Nodal Officer shall submit required reports to the Principal Nodal Officer.

21. Tips for handling Customers:

- 21.1** Keep the Branch premises clean & hygienic. Provide basic amenities like proper sitting arrangement / drinking water facility/Sanitation.
- 21.2** Keep a vigil on the activities in the branch by roving – Interact with customers and staff.
- 21.3** Be a guide/mentor to the staff members and adopt innovative ways to deliver services by reading local pulse.
- 21.4** Be equipped with solutions to showcase leadership qualities
- 21.5** Well informed with escalation matrix for technical resolutions
- 21.6** Prioritise tasks with timelines & improve upon quality of services
- 21.7** Delegate responsibility to frontline staff – a feel of togetherness
- 21.8** Sensitise operating staff on handling complaints
- 21.9** Imparting training in technical areas of banking to the staff at delivery point
- 21.10** Conduct periodical meetings to study behaviour of staff/customer
- 21.11** Checklist to be provided to frontline staff for account opening, digital products, retail loans etc.,
- 21.12** Explore possibility of setting-up May I Help You Counters / regular reception counters at bigger branches
- 21.13** Set up ease of convenience for on-boarding customers
- 21.14** Develop power of Tolerance and Endurance
- 21.15** Take steps to decongest the branch by promoting digital mode of banking.

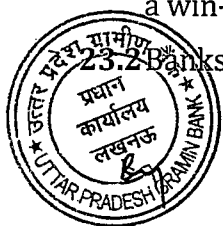
22. Sensitizing operating staff on handling complaints:

Staff will 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 shall be able to win the customer's confidence. Imparting soft skills required for handling irate customers is to be an integral part of the training programmes. 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 Head Office/ Regional Office.

23. Customer Feed Back - Customer Satisfaction Survey:

- 23.1** Delight of customer can be measured by the growth in business. A delighted customer works as an Ambassador for the Bank. At the same time, employee develops his/her personal brand, which works in getting recognition from the Superiors. Overall, it's always a win-win situation to Banker and customer.

23.2 Banks Objective for Customer and Employee Satisfaction Survey:



- a. To understand the level of satisfaction with the various channels with which the customer interacts in his day to day transactions with the Bank and ways to further strengthen the same.
- b. To identify Gaps in service quality and strengthen the areas requiring improvement.
- c. To evaluate, if internally defined service norms are being met.
- d. To make available proactively, micro-level improvement areas.
- e. To understand, satisfaction level of internal customer i.e. employee.
- f. To provide framework, to track performance on a continuous basis.
- g. To understand systemic problems so that corrective action can be taken before they become acute.
- h. To understand overall experience of the Bank on EASE (Enhanced Access and Service Excellence) in the areas related to Customer Service, Digital Products, Liability and Assets Products and HR issues and parameters under EASE covering Customer Services
- i. To introduce Process Improvement, Retention strategies, Communication Needs, Training Needs, Rewards & Recognition, Benchmarking and setting of SOPs.
- j. Customers will be treated fairly at all times.
- k. Complaints raised by customers will be dealt with courtesy and in time.
- l. Customers are fully informed of avenues to escalate their grievances/ complaints within the organization and their rights to alternate remedy, if they are not fully satisfied with the response of the bank.
- m. The bank employees will work in good faith and without prejudice, in the interest of the customer.
- n. Customer complaints and feedback are important to the bank, its root cause is analysed with the ultimate aim of eradicating /minimising grievances.

24. Periodicity of Review of the Policy:

The policy will be effective and valid for a period of 3 years. The policy shall be reviewed before the expiration, if there is any change in the guidelines issued by Reserve Bank of India or the Bank during the operative period. Guidelines received from RBI during the validity period of the policy will become part of the Bank's existing guidelines and will be incorporated in the policy document at the time of its renewal.

