



GRIEVANCE REDRESSAL POLICY

Baroda Gujarat Gramin Bank
Planning Department
Head Office
Vadodara





POLICY FOR GRIEVANCE REDRESSAL

1. Introduction

In the present scenario, excellence in customer service is the key competitive differentiator in the banking industry.

However, Customer grievances are part of the business life of any corporate entity and is inevitable, no matter how streamlined the businesses are. It is therefore desirable that the Customer grievances are acknowledged and dealt with effectively by developing as efficient system to ensure that they are resolved quickly and accurately.

2. Aim/Objective

The bank has built as effective grievance redressal machinery to address customer issues. All the employees of the Bank will be made aware about the Grievance Redressal process. The bank's policy on grievances redressal is based on the following principles.

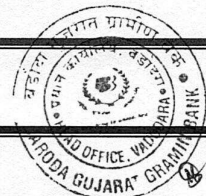
- Customers will be treated fairly at all times.
- Complaints raised by customers will be dealt with courtesy and on time.
- Customers are fully informed of avenues to escalate their grievances/complaints within the organisation and their rights to alternate remedy, if they are not fully satisfied with the response of the bank.
- The bank employees will work in good faith and without prejudice, in the interest of the customer.
- Customer complaints and feedback are important to the bank, the root causes are analysed with the aim of eradication/minimising grievances.

The policy document would be made available at all branches. This redressal Machinery is within the given frame-work of regulatory guidelines.

3. Framework

3.1 The definition of "Complaint":

"Complaint means a representation in writing or through electronic means containing a grievance alleging deficiency in services on part of the Bank, an employee, or Bank's vendor (third party or partner that the Bank may have tied up with for delivery services)"





Further, as per RBI directive, the complaint redressed within the next working day, need not to be included in the statement of complaints for reporting purpose.

3.2 The customer complaint arises due to:

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

3.3 Registration of Complaints:

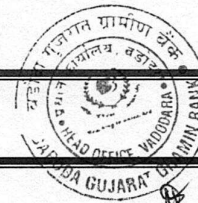
Customers can lodge their grievances through various channels as mentioned below:

- Branch:** Customers can submit their complaints to the branch officials for resolution of their issues. Alternatively, customers can drop their complaint/feedback in the boxes made available at the branch.
- Contact Centre:** Customer can contact our Regional Offices/Head Office during Business Hours and also contact through e-mail Ids for lodging the complaints.

9:45: a.m. to 4:45 p.m. (During Business Hours)	Contact to our dedicated Officers at Region Level/ Head Office Level to resolve the complaint.
E-mail IDs (24 * 7)	(1) For Mobile Banking/Internet Banking/NEFT-RTGS related complaints: ebanking@barodagujaratrrb.co.in (2) For Aadhar Enabled Payment Service (AEPS) related complaints: aeps.bgggb@barodagujaratrrb.co.in (3) For PMJJBY/PMSBY claim related complaints: fi.ho.bgggb@barodagujaratrrb.co.in (4) For all type of complaints: complaints@barodagujaratrrb.co.in

- Bank's website:** Complainant can register his/her grievance through the online Complaint Management Portal on our Bank's website.

A simple and easy way to log into the centralized grievance redressal system is to use the link provided on the bank's website.





An option to “Re-open” the same complaint within 15 days is also provided in the system, if the complainant is not satisfied with the redressal of the complaint.

3.4 Recording & Tracking of Complaints:

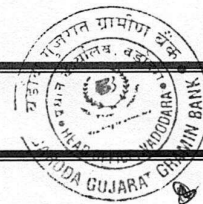
All complaints received by the Bank will be recorded and tracked for end-to-end resolution. All complaints received is lodged in Complaint Management Portal on BGGB Website and assigned to the respective Branch/Regional Office/functional Departments for resolution.

3.5 Acknowledgment:

- Acknowledgment will be sent to all the customers by way of a Reference Number, via email or SMS to the email ID or Mobile Number provided by the customer at the time of lodging the complaint. In case of receipt of complaint through any mode other than BGGB Website Complaint Management Portal, the same will be lodged into BGGB Website Complaint Management Portal by respective Branch/Region/Head Office and the Reference Number will be sent to the complainant.
- Using the reference number, the customer can track the status of the complaint at any given point of time.

3.6 Resolution of Complaints:

- In case of any complaint, the matter may be first brought to the notice of concerned Branch Manager for immediate redressal. If the complaint is not redressed to the satisfaction of the customer, the matter may be taken up with the Regional Manager. The bank has also nominated concerned Regional Managers as Nodal Officer for handling the complaint grievances in respect of the branches under their jurisdiction. If the complainant still feels unsatisfied with the response received, he/she can address the complaint to the General Manager who has nominated as Bank’s Nodal Officer at Head Office designated to deal with customers’ complaints/grievances.
- Intimation will be sent to the customer on redressal and closure of the complaint.
- A dedicated Customer Service Department has been set up at Head Office, Vadodara, to assess the quality and timeline of the resolutions provided. This department also analyses the root causes of the complaints and takes necessary steps to eradicate them.
- In case the Bank is liable to pay any compensation, the same would be paid to the complainant as per the provisions of the Bank.





- Redressal of complaints related to unauthorized Electronic Banking Transaction will be ensured as per the policy - Limited Liability of Customers in Unauthorized Electronic Banking.
- Customers have the option to provide their feedback upon resolution of their complaint through Complaint Management Portal on BGGB website or through email etc.

3.7 Turnaround Time:

Bank will endeavor to redress complaints within a maximum period of 14 Business Days.

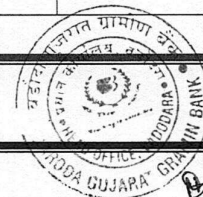
However, specific Turn Around Times (TAT) depending on the nature of complaints has been stipulated by the Bank and the same is enclosed here in Annexure I for customers' reference.

In case the bank requires more time to redress the complaint, Bank will intimate the customer and an interim response will be sent.

3.8 Escalation Matrix:

The Branch Manager will be responsible for the resolution of complaints/grievances in respect of customers' service by the branch. He would be responsible for ensuring closure of all complaints received at the branches. It will be his foremost duty to see that the complaint should be resolved completely to the customers' satisfaction and if the customer is not satisfied, 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 can refer the case to Regional Office for guidance. Similarly, if Regional Office finds that they are not able to solve the problem such cases may be referred to the Nodal Officer at Head office.

SI No	Level	Days of lodging/Escalation	Days available for redressal
1.	Branch	Day 1	2 Days
Escalation Matrix			
2.	Regional Level	Day 3	5 Days
3.	Head Office Level	Day 8	6 Days





3.9 Escalation to Regulator:

If customers' complaint is not resolved within given time or in case the customer is not satisfied with the response from the Bank, customer may approach the Banking Ombudsman (RBI). (The detail of BO are made available on the Bank's website and branches).

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

3.10 Root Cause Analysis of Complaints:

Bank's aim is to minimize instances of customer complaints. Bank shall make efforts to conduct root cause analysis in areas where bank received 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 measures to address the same.

4. Forum to Review Customer Grievance and Enhance the Customer Experience.

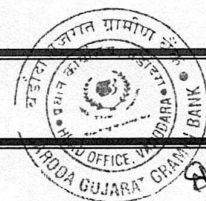
4.1 Review by the Board:

The Board will regularly review over all issue of customer grievance. The Board would examine the issues having a bearing on the quality of customer service rendered.

4.2 Standing Committee on Customer Service:

The Standing Committee on Customer Service will be chaired by the Chairman of the Bank. Besides two or three senior executives of the bank, the committee would also have two or three eminent non-executives drawn from the public as members. The committee would have the following function.

1. Evaluate feed-back on the quality of customer service received from various quarters. The committee would also review comments/feed-back on customer service and implementation of commitments in the Code of Bank's Commitments to Customers received from regulatory authorities.
2. Ensure that all regulatory instructions regarding customer service are followed by the bank.





3. Consider unresolved complaints/grievances referred to it by functional heads responsible for redressal and offer their advice.
4. The committee would submit report on its performance to the Board at quarterly intervals.

4.3 Customer Service Committee at Branch Level:

1. The minimum number of members in branch level committees should be 3 and it is desirable that branch level committees include their customers too. Further, as senior citizens usually form an important constituent in banks, a senior citizen may preferably be included therein.
2. The Branch Level Customer Service Committee may meet at least once a month to study complaints / suggestions, cases of delay; difficulties faced / reported by customers / members of the Committee and evolve ways and means of improving customer service.
3. The branch level committees may also submit quarterly reports giving inputs / suggestions to their respective Regional Office and in turn, Regional offices shall examine them and accordingly provide relevant feedback to the Head Office for necessary policy / procedural action.

5. Mandatory Display Requirements

All our Branches have made appropriate arrangements for:

- Prominently displaying of the Name, Address and Contact Number of Nodal Officer(s) including Nodal Officers appointed under Banking Ombudsman Scheme.
- Displaying of Contact details of Banking Ombudsman of the area.
- Making available the Code of Bank's commitments to customers.
- Displaying of Names and other details of Board of Directors/ line of functionaries for various operations at the Bank's website.

6. Interaction with Customers

The bank recognizes that customers' expectations / requirements / grievances can be better appreciated through personal interactions with customers by bank's staff. To enable the customers to voice their grievances or offer suggestions/feedback for improvement "Customer Day" is observed at all the branches, Regional and Head Office, on 15th of every month. (If 15th is a holiday, on next day).

7. Maintenance of Records

Branch/Regional Office/ Concerned Department at Head Office are required to maintain Complaint Registers as per attached Performa in Annexure II.



**8. Sensitizing operation staff on handling complaints.**

The staff will be properly trained for handling complaints. With an open mind and a smile on the face of the staff, services will be provided. 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. He will be giving feedback on training need of staff at various levels to the HR Dept

9. Periodicity of Review of the Policy

The policy will be reviewed every year and effective and valid up to next review. The Chairman is authorised to make necessary modification, if there is any change in the guidelines issued by Reserve Bank of India or any other agency or the Bank during the operative period.



**Annexure – I****Standard Turn Around Time (TAT) for broad level of Queries/Complaints**

Nature of Complaint	TAT (in Working Days)	Remarks
A/C Management	3-7	Any error or delay in account maintenance
Account Opening/Closure	3-8	Data capture issues during account opening or delay in account opening/closure
FD Related	3-7	Issue related to FD interest calculations/TDS related/Certificates
Other Operational Issues	21	Legal cases/Investigation Cases
	More than 21 days or as per each case	Cases which need retrieval of documents/exceptionally old records
Advance related	3-11	Pertaining to any loan services
ATM Related	7-17	Cases where cash is not dispensed from BOB ATM/Other bank ATM. Cases of chargeback where transaction is claimed as successful. (If Registered within 120 days from date of transaction, If registered >120 days from date of transaction, it falls under GOOD FAITH category, hence no prescribed TAT
	1-3	Card Issuance, PIN Re-generation, Blocking, Deblocking, Dispatch.
Transaction Related (IMPS/AEPS)	3-7	IMPS/AEPS Failed Transaction Claimed Transactions* (If Registered within 120 days from date of transaction, If registered >120 days from date of transaction, it falls under GOOD FAITH category, hence no prescribed TAT
BGGB Net Banking	5-8	Failed Transactions/Other general queries and issues
BGGB Mobile Banking	3	Non Credit of Transactions
Third Party Product related	30-60	Insurance
Staff/customer service related	5-7	Pertaining to Information provided by branch staff
Clearing/CMS Related	3-7	Status of clearing cheques/ECS/NEFT/RTGS transactions
Deliverables	3-8	Regarding dispatch status of various deliverables- Chq Book/Debit Card/ PIN etc.
Unauthorised Electronic Banking Transaction		Please refer to our Policy in this regards.

