



KARNATAKA VIKAS GRAMEENA BANK
HEAD OFFICE: BELAGAVI ROAD: PB.NO.111
DHARWAD – 580 008
PLANNING & DEVELOPMENT DIVISION

POLICY FOR COMPLAINT/GRIEVANCES REDRESSAL

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

- ❖ Customers should be treated fairly at all times.
- ❖ Complaints raised by customers are dealt with courtesy and on time.
- ❖ Customers are fully informed of avenues to redress 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 will treat all complaints efficiently and fairly as they can damage the bank's reputation and business if handled otherwise.
- ❖ The bank employees must work in good faith and without prejudice to the interests of the customer.

1. The customer complaint arises due to

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

The customer is having full right to register his complaint if he is not satisfied with the services provided by the bank. He can give his complaint in writing, orally, over telephone, by e- mail or through the Complaint Box in Bank's premises.

If the customer's complaint is not resolved within given time or if he is not satisfied with the solution provided by the bank, he can approach Banking Ombudsman with his complaint or other legal avenues available for grievance redressal.

2. Internal Machinery to handle Customer complaints / grievances.

Customer Service Committee of the Board

This sub-committee of the Board will be responsible for formulation of a Comprehensive Deposit Policy incorporating the issues such as the treatment of death of a depositor for operations of his account, the product approval

process and the annual survey of depositor satisfaction and the triennial audit of such services. The Committee will also examine any other issues having a bearing on the quality of customer service rendered including examining loan policies and service issues for the individuals as well as borrowers.

This Committee will also review the functioning of Standing Committee on Customer Service

Standing Committee on Customer Service

The Standing Committee on Customer Service will be chaired by the Chairman of the Bank. Besides, the Committee will have three senior Executives consisting of General Manager PDD, Chief Manager PDD ,AGM Advance and AGM/Chief Manager of any other Department on rotation basis.

The Committee will have the following functions:

- Evaluate feedback on quality of customer service received from various quarters. The committee will also review comments/feedback on customer service and implementation of commitments in the Code of Bank's Commitments to Customers received from BCSBI.
- The Committee will be responsible to ensure that all regulatory instructions regarding customer service are followed by the bank.
- This committee also will consider unresolved complaints/grievances referred to it by VIPs/MOF/RBI and other functionaries and also complaints related to non-compliance with the Code of Bank's Commitments to Customers.
- The Committee will submit report on its performance to the customer service committee of the board at regular intervals

Nodal Officer and other designated officials to handle complaints and grievances

The General Manager – Planning & Development, Head Office, Dharwad will be the Nodal Officer at Head Office to receive complaints from customers / VIPs / Reserve Bank of India / Ministry of Finance, etc. A Complaint Cell in Planning and Development Division at Head Office will monitor the receipt and speedy redressal of complaints.

The Regional Heads will be Nodal Officers for their respective Regions to receive the complaints from various customers and they will have to redress the complaints / grievances addressing appropriate letter to the complainant. The Regional Offices shall designate an Officer in Scale III as Complaint Redressal Officer to assist the Nodal Officer (Regional Head).

At Branch/RO level, the Branch Head/Regional Manager will have to receive the complaints irrespective of the mode – whether in person or otherwise

including those found in the Complaint Box and will have to acknowledge the same to the complainant and redress the complaint. Letter of redressal should be sent to the complainant within the specified time frame.

1. Mandatory display requirements

The Bank will be providing at the branches –

- A Complaint/Suggestion Box for lodging complaints
- Online Grievance Redressal and Feedback System is introduced in our Bank's web site exclusively to register the complaints from our customers.
- The name, address and contact number of the Nodal Officers of the Regions for receiving complaints and suggestions.
- Name and address of the Banking Ombudsman of that area.
- Name, address and contact number of the Code Compliance Officers of the Regions and also Code of Bank's Commitments to Customers.
- Toll Free Voice Mail No 1800 425 1666
- Information regarding observance of Customers' Day on 15th of every month.
- Comprehensive Notice Board containing information on charter of customer rights, Service Charges, Grievance Redressal, other Services and Information.

2. Resolution of Grievances

Branch Manager will be responsible for the redressal of complaints/grievances in respect of customer service by the branch. He would be responsible for ensuring closure of all complaints received at the branches. It is his foremost duty to see that the complaint be resolved completely to the customer's satisfaction. If the branch manager feels that it is not possible at his level to solve the problem he will have to refer the case to Regional Office for guidance. Similarly, if Regional Office finds that they are not able to solve the problem such cases will have to be referred to the Nodal Officer at Head Office.

In order to facilitate prioritization of complaints according to the gravity/sensitivity of the matter involved, complaints received at any level shall be classified into the following categories.

Nature of complaint	Category	Abbreviation to be prefixed to the registration No. of the complaint
Allegations of fraud, Reference from Ministries of Central/State Govt./RBI/IBA/BCSBI/Sponsor Bank/NABARD/VIPs.,	Highly Sensitive	HS

Allegations of rude behaviour, bribery etc.	Sensitive	S
Other kinds of complaints	General	G

The customer is to be made aware of his right to approach the Banking Ombudsman concerned in case he/she is not satisfied with the Bank's response. As such, in the final letter addressed to the customer regarding redressal of complaints, it should be indicated that the complainant can also approach the Banking Ombudsman concerned in case the redressal is not up to his/her satisfaction. The name, address etc. of the Banking Ombudsman concerned should also be furnished in the letter. Accordingly, branches/administrative offices shall unfailingly include the following in their redressal letter:

"If you are not satisfied with the above redressal of your grievances, you may approach the Banking Ombudsman at the following address:
(Address of the respective Banking Ombudsman to be mentioned)"

Complaints received at Banking Ombudsman Offices forwarded to Bank:

In regard to all first resort complaints forwarded by the Banking Ombudsman Offices, the branches/ROs are expected to redress the grievance in the shortest possible time but in any case within seven days. (Reference: Minutes of Banking Ombudsman meeting for the Nodal Officers dated 07.09.2018) On resolving the grievance, the branch must get necessary acknowledgement or letter of satisfaction from the complainant regarding the redressal of the grievance and accordingly inform the concerned Banking Ombudsman through Head Office.

Wherever additional information or documents are called for by Banking Ombudsman Offices from the bank, the same should be furnished within two working days failing which Banking Ombudsman may decide the cases ex-parte and all such decisions of Banking Ombudsman will be put up to the CSC of the Board. The Nodal Officers (i.e. Regional Heads) may ensure that the supply of information to all Banking Ombudsman Offices is smooth, reliable and speedy.

Time frame

This situation calls for time bound strict adherence by hierarchy for redressal of grievances and complaints of customers is elaborated as under.

S.N	Designated Authority for Complaint Redressal	Time Frame	Monitoring/Reporting Mechanism
I	Branch	Complaint should	Branches are required to maintain a

Stage	Manager	be readdressed Within 07 days after receiving complaint and a redressal letter to be sent to the complainant.	complaint register and monthly position of complaints should be communicated to their respective RO.
II Stage	Regional Manager	i) 14 days for complaints directly received at the RO.ii. 07 for complaints referred from the HO/Branches and copy of letter of redressal should be sent to the branch/HO.	i) Complaints regarding alleged malpractices against staff/branch should be investigated with in fourteen days and matter should be referred to HO with findings. ii. ROs are required to maintain a complaint register and monthly position of complaints should be communicated to HO within three days after the last working day of each month
III Stage	Head Office	14 Days for all complaints received Directly or otherwise as directed by controlling offices.	i)If the customer is not satisfied with the resolution of his complaint by the concerned Regional Manager, he may approach in writing to the Nodal Officer at the Head Office. However, the customer, who is not satisfied with the resolution of his complaint by the Branch Manager, is required to make complaint first with concerned Regional Manager. If any customer makes complaint directly to the Nodal Officer at the Head office, it will be referred to the concerned Regional Manager. ii).Nodal Officer at the Head Office and concerned Department at the Head Office will ensure to put the comprehensive position of complaints on monthly/quarterly basis before the Board of Bank ,as applicable.

In case of complaints which may need longer time for examination/redressal of issues involved, a suitable letter acknowledging the complaint to be addressed to the complainant immediately.

3. Interaction with customers

The bank recognizes that customer's expectation/requirement/grievances can be better appreciated through personal interaction with customers by bank's staff.

All Heads of Branch and Regional Heads shall observe Customer Day on the 15th of every month at their office between 3 p.m. and 5 p.m.

If 15th happens to be a Saturday/holiday, 'Customer Day' shall be observed on the succeeding working day. A Notice to this effect shall be prominently displayed on the Notice Board.

4. Sensitizing operating staff on handling complaints

The staff will be properly trained for handling complaints. The sessions on Customer Service, Communication Skills, are being included in the curriculum of different training programmes.

The Nodal Officer, the General Manager-P&D will be responsible for the smooth functioning of internal machinery for handling complaints/grievances and will ensure that the system operates smoothly and efficiently at all levels. He will also be providing full feedback on training needs in customer service related areas to HO: HR Department and RBTC, Dharwad.
