



# **UTKAL GRAMEEN BANK**

## **CUSTOMER COMPLAINTS / GRIEVANCE REDRESSAL POLICY**

**UTKAL GRAMEEN BANK**  
**HEAD OFFICE : BOLANGIR**  
**CUSTOMER COMPLAINTS / GRIEVANCE REDRESSAL POLICY**

**1. Preamble**

In the present scenario of competitive banking, excellence in customer service is the most important tool for sustained business growth. Customer complaints are part of the business life of any corporate entity. This is more so for banks because banks are service organizations. As a service organization, customer service and customer satisfaction should be the prime concern of any bank. The bank believes that providing prompt and efficient service is essential not only to acquire new customers, but also to retain existing customers & customer dissatisfaction would spoil bank's name and image.

This policy document aims at minimizing instances of customer complaints and grievances through proper service delivery and review mechanism and to ensure prompt redressal of customer complaints and grievances. The review mechanism envisages identifying shortcomings in product features and service delivery.

**2. Basic Principles**

Our bank's policy on grievance redressal set out below is based upon the under noted basic principles:-

The customer is the focus of Banks products, services and people. The Bank's business growth depends entirely on the satisfaction of customers with what the Bank offers them. In that line our Bank has also adopted a Customers Right Policy. In order to make our bank's complaint / grievance redressal mechanism more meaningful and effective, a structured system is built in towards such end. Such system should ensure that the redressal sought is just and fair and is within the ambit of the frame-work of rules and regulations with which the Bank is bound. This policy document would be made available at all branches and all the employees of the Bank must be made aware of the complaint handling process. The basic idea behind this policy is to deal with complaints quickly / rationally & sympathetically.

The intention of this policy is to:-

- Handling customer complaints promptly
- Correcting mistakes promptly
- Deal sympathetically and expeditiously with all things that go wrong
- Cancel any charge that has been applied wrongly and by mistakenly
- Let the customers know about the action taken by the Bank on their complaint for further action by them if required and
- to attend to the technical snags promptly

#### **a) Pattern of Complaints**

From a study of complaints received from the customers, it is observed that the customers' complaints generally emanate on account of the following factors:

- 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.

As also envisaged in Customers Right Policy of the Bank, the customer is entitled to register his/her complaint whenever he/she is not satisfied with the services provided by the Bank. He/She can submit his/her complaint in writing, orally, email or over telephone. If any customer's complaint is not resolved within the prescribed time or if he/she is not satisfied with the solution provided by the Bank, he/she can approach the next higher authority as per hierarchy of the Bank. Finally, the customer is entitled to move the Banking Ombudsman, Reserve Bank of India for redressal of his/ her grievance.

#### **b) Internal Mechanism to handle Customer complaints/grievances**

A customer can lodge a complaint in writing to a Branch, Regional Office or Head office under this policy. Complaints can also be lodged over telephone and e-mail. The branches / offices should display the authority structure for disposal of complaint at a prominent place in the main banking hall for information of all the customers. Various modes through which a customer can lodge his/her complaint are explained hereunder.

- **Complaint Register :-** Branches / Offices should keep a Complaint Register under the custody of the Branch Manager / Regional Manager / General Manager. The complaint of the customer should be entered into the complaint register chronologically and acknowledgement to be given to the customer after receipt of it.
- **Complaint / Suggestion Box :-** We have already advised the branches / offices to keep a complaint / suggestion box at a prominent place duly superscripting as “Complaint / Suggestion Box”. A dissatisfied customer may drop a written complaint in the complaint box. The complaint box should be opened on a daily basis and contents thereof be transferred to the complaint register to be dealt with.
- **Complaints in Person :-** A customer, if not satisfied with services of the branch or has a grievance can lodge a complaint in person at the branch by submitting a written letter to the Branch Manager and can obtain an acknowledgement.
- **Telephonic Complaint :-** Customer can lodge his/her grievance over telephone to the Branch, Regional Office and Head Office. Any complaint received over phone by branch / office, they should enquire properly about the name, address and cause of the complaint and jot down the same in a paper and transfer the same to the complaint register to be dealt with.
- **Complaint through Mail :-** As most of our branches are now equipped with internet connections, lodgement of complaint through e-mail may be a very feasible proposition. Never the less in case of lodging a complaint with Regional Office / Head Office a customer can use the email of the respective Office in the e-mail ID notified by the Branch / Office. Such complaint received through e-mail should also be transferred to the complaint register as if the person himself/herself has recorded the complaint inverting the contents thereof and treated in the manner as above. When a complaint is received an acknowledgement of the complaint will be sent to the complainant within three days from the date of receipt of complaint in the above process. In addition to this the branches / offices may receive complaints from Central/State Governments, Ministries, Government Departments, Reserve Bank of

India, NABARD, Members of Parliament and Legislative Councils, IBA, BCSBI etc either in physical form or by e-mails which will be entered in the complaint register for better control. Efforts should be made to resolve the complaints within a time frame of 30 days (one month) from the date of receipt of such complaints.

- **Categories of Complaints :-** Complaints may be categorized in the undernoted broad heads:

- **Transaction related:-** Deposit / cash related / opening of account / transfer of account / closure of account / claims on deceased depositors' account / TDS / service charge related etc.

**(Action vested with Accts & Compliance Deptt.)**

- **Advance related:-** Complaints related to Loans and Advances / interest related / Government business etc.

**(Action vested with Advance Deptt.)**

- **Government related:-** Atal Pension Yojna / PMJJBY / PMSBY / PMJDY etc.

**(Action vested with Planning & Development Deptt.)**

- **Technology related:-** Disputed ATM transaction / POS transaction / RTGS / NEFT / BC / CSP related etc.

**(Action vested with Planning & Development Deptt.)**

- **Staff related:-** Alleged harassment, misbehaviour / use of rude language / alleged bribery etc.

**(Action vested with Regional Manager, Personnel Deptt.)**

- **Branch related:-** Basic facilities to customers / ambience / Customer service area / long queue etc.

**(Action vested with Regional Managers)**

### **3. Time Frame**

- All complaints are to be resolved within the specific time frame i.e. within a period of maximum one month as decided by the bank. Complaints need to be seen in the right perspective because they indirectly reveal weak spots in the working of the bank. Complaints received will be analyzed from all possible angles. Specific time schedule set up for handling complaints will be adhered to towards disposing of such complaints at all levels including Branches, Regional Offices and Head Office.
- Branch Managers will arrange to resolve the complaints,

If any complaint remains unresolved at the branch point for more than 15 days it should be escalated to the Regional Office. The Regional Office will resolve the complaint within 7 days from escalation. Similarly, all complaints escalated to Head Office will be resolved within 8 days. The same time matrix will also be operative for disposal of complaint received in the reverse order i.e. at Head Office, Regional Offices and Branches.

- The escalation matrix for customer complaints is given below:

<b>Sl. No.</b>	<b>Lodging/Escalation /Auto Escalation of complaints</b>	<b>Day of lodging /Escalation</b>	<b>Days available for redressal (Within the maximum One Month)</b>
1	Branch	1 <sup>st</sup> day	15 days
2	Regional Office	16 <sup>th</sup> day	7 days
3	Head Office	23 <sup>rd</sup> day	8 days
<b>Total</b>			<b>30 days</b>

### **4. Branch Customer Meet**

The Branches will have to conduct customer meets at regular intervals at least one per quarter. The valued customers / senior citizen should be invited to the customers' meet. The RO/HO officials should also be invited to the customers' meet of the branch once in a while. The opinions, grievances discussed in the meeting should be noted down and appropriate action initiated to resolve the same so that it would not lead to any individual customer's complaint.

## **5. Customer Service Committee at Branch Level**

In order to encourage a formal channel of communication between the customers and the branch level, branches should formulate a Customer Service Committee comprising of all the staff members posted at the branch to interact at least monthly once on the issues relating to customers service. The issues relating to customers service will also find a place in the agenda of the performance review meeting held at Regional Offices / Head Office every month. The Regional Managers / General Managers / Chairman will review the complaint disposal process as well as customers service issues in the "P" review meetings.

## **6. Nodal Officers**

The Branch Manager at Branch level, the Regional Manager at Regional Office level and the Head of the Departments at Head Office level will act as the Nodal Officers for handling customers' complaints and the related issues. However, at Head Office level the complaint monitoring process will be centralized with the Chairman's Secretariat. As and when complaints are received at Head Office, in whatever medium that should be recorded in a separate register and forwarded to the respective department at Head Office for disposal. The disposal of such complaints will be reviewed by the Secretariat and put up to Chairman once in a fortnight regularly on every 1<sup>st</sup> & 16<sup>th</sup> of the month. If any of the days remain Bank holidays that is to be put up on next working day.

## **7. Mandatory Display Requirements**

It will be mandatory on the part of Branches / Offices to display the undernoted information at a prominent place of the Branch / Office for reference of the customers.

- Appropriate arrangement for receiving complaints and suggestions.
- The name, address and contact number of Nodal Officer(s).
- The name, address and contact number of General Manager (Vigilance) of the Bank.

The customers will have following specific rights under this policy: -

- i) To receive an acknowledgement of their complaint within three days / to receive a complaint reference number when the complaint is made over telephone.

ii) Customer's complaint would be resolved within a maximum period of 30 days from the date of receipt of the complaint. In case resolution of complaint needs more time, the Bank shall inform the reasons to the customer why more time is needed to resolve the complaint. These provisions would be prominently displayed in all branches / office premises.

### **8. Resolution of Grievance**

The Branch Manager is responsible for the resolution of complaints / grievances in respect of customer service by the branch. He/She would be responsible for ensuring closure of all complaints received at the branches. It would be his foremost duty to ensure that the complaint gets resolved completely to the customer's satisfaction. If the customer is not satisfied, then he/she should be provided with alternate avenues to escalate the complaint. If the Branch Manager feels that it is not possible at his/her level to resolve the problem, he/she will refer the case to the Regional Office concerned for guidance. If the Regional Office also finds that they are not able to resolve the problem such cases will be referred to Head Office for guidance. Once a complaint is resolved it is to be advised to the next higher authority without fail.

### **9. Sensitizing operating staff on handling complaints**

Staff would be properly trained for handling complaints. The bank is dealing with people and hence difference of opinion and areas of friction can arise. With an open mind and a smile on the face the bank's staff should be able to win the customer's confidence. It would be ensured that suitable classes are introduced in the Bank's internal training programmes to take care of the behavioural aspects in dealing with the customers.

### **10. Closure of complaints**

All complaints received at any level will be handled in the right manner for its logical resolution. The power to close any complaint is vested with the next higher authority i.e. if the complaint is received at branch level it should be closed by the respective Regional Manager. Similarly, all complaints received by the Regional Offices and by the Head of the Departments will be closed by the respective General Managers. For this purpose suitable closure note conveying brief details of complaint and the process of disposal should be put up to the next higher authority.



## **11. Complaint monitoring**

In order to streamline the process of disposal of complaints / grievance of customers, there should be a suitable monitoring mechanism. The Bank is also required to submit returns to various quarters/controllers in the matter of monitoring of complaints besides reporting the matter to the Board. It has therefore been decided to elicit the information from all the Branches / Regional Offices in the format enclosed as Annexure-A. Branches should submit this return to their respective Regional Office by 5<sup>th</sup> of the succeeding quarter and in turn the Regional Offices should consolidate the same along with the complaints received at their end and forward the same to Head Office latest by 10<sup>th</sup> of the succeeding quarter. The Chairman's Secretariat at Head Office will consolidate the same along with the complaints received at Head Office and forward it to all relevant quarters.

## **Amendment / Modification of Policy**

This Policy may be put to amendment / modified at any time as per suitability by putting a memorandum before the Bank's Board.