

**POLICY DOCUMENT**  
**ON CUSTOMER**  
**GRIEVANCE**  
**REDRESSAL**

## TABLE OF CONTENTS

<b>S.No.</b>	<b>Content</b>	<b>Page No.</b>
1.	Introduction	03
2.	Objectives	03
3.	Definition of Query, Complaint & Representation	04
4.	Grievance Matrix	04
5.	Internal Machinery to handle Customer complaints/ Grievances	06
	i. Internal Procedures	06
	ii. Banking Ombudsman Service and Other avenues for Redressal	06
6.	Audit Committee of Board	07
7.	Meeting of Branch Head with Customers	07
8.	Nodal Officer and other Designated Officials to handle Complaints and Grievances	08
9.	Resolution of Grievances	08
10.	Interaction with Customers	08
11.	Review of the Policy	09
12.	Address & Area of Operation of Regional Managers	10
13.	Address of Nodal Officer	11
14.	Address of Banking Ombudsman, RBI	11

## 1. INTRODUCTION

Customer centricity is one of the core values of the bank. Bank believes that Customer Experience is the key to keep customers satisfied and thereby ensuring a long lasting relationship with the Bank. All the business enhancements, profit, status, image etc. of the organization depends on customers. Hence, it is important for all the organizations to meet customers' expectations and ensure that every customer is a satisfied customer. Grievance expressed by customer serves as feedback mechanism for bringing about improvement in quality of service delivered to customers. J&K Grameen Bank's Grievance Redressal Policy outlines the framework for addressing customer grievances.

## 2. OBJECTIVES

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 attract new customers, but also to retain existing ones. 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 should help in identifying shortcomings in product features and service delivery. Customer dissatisfaction would spoil bank's name and image. The bank's policy on Grievance redressal follows the under noted principles/objectives:-

- Customers be treated fairly at all times
- Complaints raised by customers are dealt with courtesy and on time
- Customers are fully informed of all the avenues to escalate their complaints/grievances within the organization and their rights to alternate 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

The policy document will be uploaded on Intranet and shall also be displayed on our bank's website. The bank shall also ensure that all the employees concerned are informed about the complaint handling process and its subsequent updates.

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.

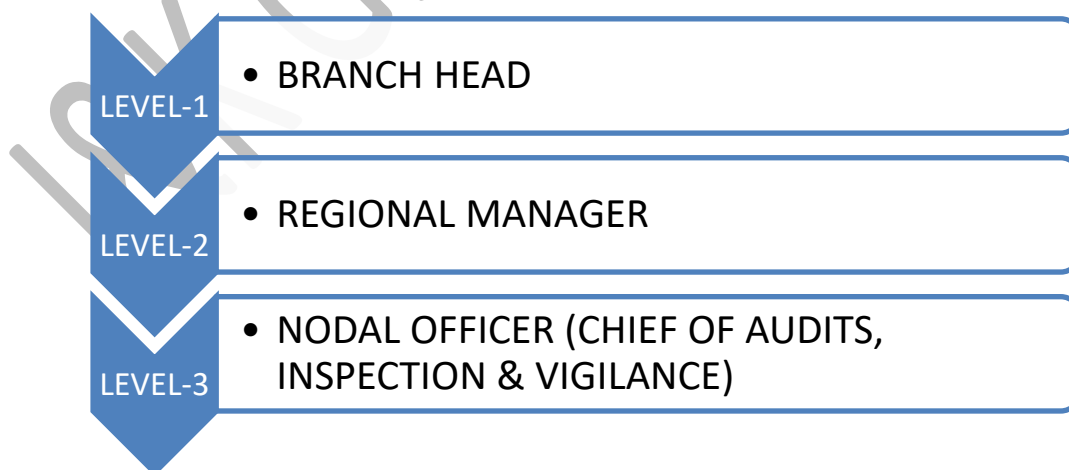
The customer is having full right to register his/her complaint if he / she is not satisfied with the services provided by the bank. He/she can give his/her complaint in writing, orally or over telephone. If the customer is not satisfied with the solution provided by the bank, he/she can then approach Banking Ombudsman, RBI with his complaint or may explore other legal avenues available for grievance redressal.

### 3. DEFINITION OF QUERY, COMPLAINT AND REPRESENTATION:

The Bank will differentiate between queries, complaints and representations so that customer issues are logged accurately.

- **Query:** Any doubt/ enquiry/ request (e.g. deliverables, services and waivers) is a query. Customer enquiring/ checking/ cross checking/ status for service/ deliverables come within the scope of query.
- **Complaint:** A complaint is :
  - a. A grievance/ protest/ grumble
  - b. Customer disputing about services/ products/ processes
  - c. An error committed at branch office level, in respect of attitudinal aspects or inadequate arrangements made available or gaps in services
  - d. Any query not responded properly
- **Representation:** A representation is a request made by a person or a group of persons asking for some relaxations while availing services from the bank. For instance, waiver of interest, waiver of charges, reduction in rate of interest etc.

### 4. GRIEVANCE MATRIX: The bank has a three-tier escalation mechanism for customer grievances, as given below:



**(i) First Level: Branch Head**

The complaint registered against the branch should be acknowledged by the Branch Head. Branch Head should invariably maintain a complaint register at the branch office. Customers can speak to the branch officials for resolution of their issues or can also register their grievances through complaint book. Alternatively, customers can also drop their complaints/feedback in the suggestion boxes made available at the branch.

Time for resolution of Grievance at Branch Level: **05 working days.**

**(ii) Second Level: Regional Manager**

The complaint, if not resolved, within the stipulated time, should escalate to Regional Manager of the respective region wherein Regional Manager shall get all the details of the complaint from the respective branch and must try to resolve the complaint within next 10 working days from the date of escalation to the satisfaction of the complainant and close the complaint.

Time for resolution of Grievance at Regional Office Level: **10 working days.**

**(iii) Third Level: Nodal Officer (Chief of Audits, Inspection & Vigilance)**

If the complaint still remains unresolved or the complainant is not satisfied with the resolution provided by Regional Manager, then the customer may approach Nodal Officer (Chief of Audits, Inspection & Vigilance at JKGB Head Office Narwal, Jammu) for redressal of the grievances who may take cognizance of the matter after calling all the previous correspondence from respective Regional Office apropos complaint and make resolution of the complaint to the best satisfaction of the complainant within next **15 working days.**

**(iv) Fourth Level: Banking Ombudsman, RBI:**

If the complaint still remains unresolved or the complainant is unsatisfied with the resolution provided by the bank within a period of 30 days, then the customer may approach Banking Ombudsman of competent jurisdiction appointed by RBI under Banking Ombudsman Scheme, 2006 (as amended up to July 01, 2017) whose name and address is mentioned at the branch's notice board and also on the bank's website at [www.jkgb.in](http://www.jkgb.in).

## 5. INTERNAL MACHINERY TO HANDLE CUSTOMER COMPLAINTS/ GRIEVANCES

### I. Internal Procedures:-

- If a customer wants to make a complaint, the bank officials will tell him how to do and what to do if he is not satisfied with the outcome. Our staff will help the customers to the best of their satisfaction with any queries they have.
- We have installed “**Complaint boxes**” at every branch office where customers can drop their complaints/ feedback. Branch Heads shall regularly monitor/follow-up and dispose off complaints dropped in the Complaint Box.
- Customers can directly e-mail their complaint(s)/ feedback at [grievance.hoj@jkgb.in](mailto:grievance.hoj@jkgb.in). Customers can also use our bank’s official website <https://www.jkgb.in/grievance.aspx> for sending their complaints/ feedback to the Grievance Cell under the supervision of Audits, Inspection & Vigilance Deptt. at Head Office, Narwal.
- Complainant can also lodge their complaint verbally through landline number '9797200586' which is available on our bank's official website and is also displayed on 'Notice Board' of all the branches. Bank shall provide the complainant a complaint reference number and keep them informed of the progress within a reasonable period of time.
- Branch Heads and Regional Managers shall keep proper record of complaints received and disposed off along with the status/resolution of the complaint.
- Customers can also use “Service & Complaints” option in **JKGB m-Bank mobile application** of our bank for sending complaints/ feedback to Grievance Cell of our bank.
- As soon as the complaint is lodged by the customer, the matter will be examined and a final response will be sent to the customer within next thirty days and will further inform that he/she can approach Banking Ombudsman if not satisfied with the response of the bank.

### Other sources of grievances:

Apart from direct grievances from customer, grievances received through various regulatory bodies including Reserve Bank of India, Banking Ombudsman, LG Office,

PMO grievance portal etc. shall be handled centrally by the Nodal Officer i.e Chief of Audits, Inspection & Vigilance Department at Head Office, Narwal, Jammu.

**Mode of Response:** Bank shall ensure that the mode of response of complaint to the customer is as per the mode of customer intimation received. Cases received through e-mail shall be responded through e-mail.

## II. **Banking Ombudsman Service and Other avenues for Redressal**

Within 30 days of lodging a complaint with our bank, if customer is not satisfied with the service or redressal provided by the bank, he/she may approach Banking Ombudsman appointed by Reserve Bank of India under Banking Ombudsman Scheme 2006 (as amended upto July 01, 2017). Details of Banking Ombudsman are displayed in all the branches' notice boards and our bank's website <https://www.jkgb.in/>.

## 6. **AUDIT COMMITTEE OF BOARD**

The quarter wise detail of all the complaints received, complaints' summary, corresponding action taken by the bank in each complaint and its current status is placed before Audit Committee of the Board for their perusal and review.

## 7. **MEETING OF BRANCH HEAD WITH CUSTOMERS**

The bank recognizes that the customer needs, expectations and grievances can be better appreciated through personal interaction of customers with the bank staff at the operational level. Therefore, branch heads of all the branches must conduct at least one quarterly meeting with selected 10-15 customers of the branch from all categories. Through this meeting, branch head will examine the common day-to-day issues faced by the customers and will provide them suitable resolution. The feedback received from customers in this interaction would serve as a valuable input to meet customer expectations and making improvements in products and services offered by the bank.

It is mandatory on the part of concerned branch head to draw up/ prepare the agenda for such meeting, record the minutes, review the previous meeting and have follow-up action wherever required. The minutes of the meeting and the action taken there upon must be forwarded to the concerned Regional Office, who after recording their comments/observations, shall forward them to the Grievance Cell of Audits, Inspection & Vigilance Department.

The Branch Head must ensure that the suggestions/feedback given by the valuable customers in their meeting, which are in the interest of overall improvement of customer service and are within the powers of the concerned Branch Head, are implemented within a period of one month in letter and spirit. However, the suggestions made by our valuable customers, which are not within the competence of Branch for implementation, shall be referred to the next higher authority.

Regional Offices are responsible to strictly monitor the holding of one such meeting in a quarter at each branch office falling under their jurisdiction.

This mechanism will serve as a grievance redressal tool at the grass root level.

## **8. NODAL OFFICER AND OTHER DESIGNATED OFFICIALS TO HANDLE COMPLAINTS AND GRIEVANCES**

The bank has designated **Chief of Audits, Inspection & Vigilance as the Nodal Officer** who will be responsible for the implementation of customer service and complaint handling for the entire bank. Besides the Nodal Officer, the bank has also **designated Regional Managers of the respective Regions for handling complaints/ grievances** in respect of branch offices falling under their region. The detail of Nodal Officer for resolution of customer grievances is affixed on Notice Board of all the branches and is also available on our bank's website.

**The list of Nodal Officer and all the Regional Managers of the bank is available at the end of this policy document.**

## **9. RESOLUTION OF GRIEVANCES**

Branch Head is responsible for the resolution of complaints/ grievances in respect of customer service rendered by the branch. He would be responsible for ensuring closure of all the complaints received at the branch level. It is his/her foremost duty to see that the complaint is resolved to the customer's complete satisfaction and if the customer is not satisfied, then he must be informed of all the alternative avenues to escalate the issue. If the branch head feels that it is not possible at his level to solve the problem, he/she can refer the case to the concerned Regional Manager for guidance. Similarly, if the Regional Manager finds that they are not able to solve the problem; such cases may then be referred to the Nodal Officer (Chief of Audits, Inspection & Vigilance) at the Head Office level.



## 10. INTERACTION WITH CUSTOMERS

While conducting Snap Inspection of a branch, the concerned official (Worthy General Manager(s), Chief of Audits, Inspection & Vigilance and Regional Manager(s)) will also interact with the customers for their grievance, if any or feedback. The same shall also be recorded in Snap Inspection report of the branch. The snap inspection report should also record information regarding Branch Head's quarterly meeting with the customers of the branch. Snap inspection report must also record the action taken on the feedback/ complaint/ suggestions made by the customers during branch head's quarterly meeting.

## 11. REVIEW OF THE POLICY

The policy will be reviewed at yearly interval or as and when considered necessary by the Management/Board of Directors of the Bank.

In case of exigencies and to be in line with regulatory / statutory guidelines, the Chairman is empowered to approve changes / modifications / amendments / relaxations / exemptions, if any, required to be made in the policy and same will be placed before the Board for ratification.

Any guideline(s) issued by Regulator/s with regard to Customer Compensation and / or any other matter dealt with by this policy shall be deemed to be part and parcel of this policy for operational purpose with immediate effect. A note regarding such directive shall be placed before Board for information.

## 12. ADDRESS & AREA OF OPERATION OF REGIONAL MANAGERS

S.No.	Address details of Regional Office	Regional Manager
1.	Regional Office Jammu P.O CHANNI HIMMAT (NEAR SURYA CHOWK), JAMMU(J&K)-180006 <b>Email: <a href="mailto:gbrojm@jkgb.in">gbrojm@jkgb.in</a></b> <b>Ph: 0191-2490031</b>	Mr. Amit Laira, Regional Manager, Jammu <b>Ph: 9419928747</b>
2.	Regional Office Kathua/Samba W.NO. 16, SHIVA NAGAR, NEAR DC OFFICE, KATHUA, JAMMU & KASHMIR <b>Email: <a href="mailto:gbrokt@jkgb.in">gbrokt@jkgb.in</a></b> <b>Ph: 01922-234719</b>	Mr. Sunil Choudhary, Regional Manager, Kathua/Samba <b>Ph: 9858057726</b>
3.	Regional Office Rajouri/Poonch MURADPUR NEAR ACE TRACTOR AGENCY, TEHSIL AND DISTT. RAJOURI, JAMMU & KASHMIR <b>Email: <a href="mailto:gbrorp@jkgb.in">gbrorp@jkgb.in</a></b> <b>Ph: 01962-263336</b>	Mr. Mohd. Nisar Malik, Regional Manager, Rajouri/Poonch <b>Ph: 9796263429</b>
4.	Regional Office Baramulla NEAR J&K GRAMEEN BANK, B/O JADEED, DISTT. BARAMULLA, JAMMU & KASHMIR <b>Email: <a href="mailto:robara@jkgb.in">robara@jkgb.in</a></b> <b>Ph: 01952-234670</b>	Mr. Farhan Gul, Regional Manager, Baramulla <b>Ph: 8143669197</b>
5.	Regional Office Bandipora NEAR GURDWARA, BANDIPORA DISTT. BANDIPORA, JAMMU & KASHMIR <b>Email: <a href="mailto:roband@jkgb.in">roband@jkgb.in</a></b> <b>Ph: 01957-225070</b>	Mr. Gourav Kumar, Regional Manager, Bandipora <b>Ph: 9596955655</b>
6.	Regional Office Kupwara OPP GENERAL BUS STAND, NEAR RAJ PALACE HOTEL, DISTT. KUPWARA, JAMMU & KASHMIR <b>Email: <a href="mailto:rokupw@jkgb.in">rokupw@jkgb.in</a></b> <b>Ph: 01955-252038</b>	Mr. Bhagwan Singh Saini, Regional Manager, Kupwara <b>Ph: 7015832949</b>

### 13. ADDRESS OF NODAL OFFICER

**Mr. Vinay Gupta**  
CHIEF OF AUDITS, INSPECTION & VIGILANCE  
**Contact No.:** 9797200586 / 9419216698  
**Email:** [grievance.hoj@jkgb.in](mailto:grievance.hoj@jkgb.in) or [inv.hoj@jkgb.in](mailto:inv.hoj@jkgb.in)  
**Address:** Audits, Inspection & Vigilance Department, J&K Grameen Bank, Head Office,  
Narwal, JAMMU

### 14. ADDRESS OF BANKING OMBUDSMAN, RBI

**Sh. Ramesh Chand**  
Banking Ombudsman C/o Reserve Bank of India , Rail Head Complex, Jammu- 180012  
**Telephone:** 0191-2477905  
**Email:** bojammu@rbi.org.in