

**JHARKHAND RAJYA GRAMIN BANK
(HEAD OFFICE, RANCHI)
CUSTOMER GRIEVANCE REDRESSAL POLICY**

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ABBREVIATIONS

SMS-Structured Messaging system, **RO**- Regional Office, **ATM**- Automated Teller Machine, **PIN**- Personal Identification Number, **JRGB**- Jharkhand Rajya Gramin Bank, **RBI**- Reserve Bank of India, **BCSBI**-Banking Codes and Standard Board of India, **DPG**-Department of Public Grievances,

CUSTOMER GRIEVANCES REDRESSAL POLICY

1. JRGB's policy on customer grievances redressal is based on the following principle:

'The customer is the focus of the Bank's products, services and people. The Bank's business growth depends entirely on the satisfaction of customers with what the Bank offers them. A suitable mechanism must, therefore, exist for receiving and redressing customer grievances courteously, promptly and satisfactorily. Any mistake made by the Bank should be rectified immediately. The details of grievances redressal mechanism must be in the domain of public knowledge'.

The above principle is incorporated in the Bank's policy of grievances redressal.

2. Grievances relating to Branch transactions:

i) In case of any difficulty in transactions, the customers may approach the Service Manager at the Branch or the Customer Relations Executive or the Branch Manager, who will ensure that the customers' Banking needs are attended to. However, if this does not happen, customers may demand the complaint book, which will be available in all Branches, and lodge a written complaint. A copy of the complaint shall be returned to the customer with an acknowledgement of receipt. The Branch shall make efforts to ensure that the redressal of the complaint takes place expeditiously and in any case within a maximum period of three weeks. If for any reason the Branch is unable to redress the grievance within three weeks, the customer will be informed of the reasons and the action taken for early redressal.

Provided that it shall be ensured that all the complaints shall be acknowledged within 3 days of receipt thereof or immediately.

ii) In case the customer is unable to visit the Branch, he may lodge his complaint on the e-mail complaint@jrgb.in.

iii) In case of difficulty with the Branch, or unsatisfactory reply in respect of complaint lodged with the Branch/other channels, the customer can approach the Regional Manager of Regional office /General Manager of the Head Office under whose administrative control the Branch functions. The contact particulars of the officials can be obtained from the Branch. The helpline numbers and addresses are given in the Annexure and are also placed on the website along with this policy.

3. Escalation matrix for customer complaints

Within the overall maximum period of 3 weeks within which a complaint needs to be redressed, there will be a prescribed escalation matrix for redressal of the complaints at different levels in the organization. The matrix prescribes the time period for unresolved complaints/ grievances not redressed to customers' satisfaction to be escalated to higher authorities. The escalation matrix for customer complaints is given below:

S.No.	Lodging / Escalation / Auto Escalation of complaints	Day of lodging / Escalation	Days available for redressal (Within the maximum three weeks)
1	Branch	1 st Day	10 days
2	Regional Office	11 th Day	5 days
3	Head Office	16 th Day	6 days

The complaint lodged by a customer is first assigned to the Branch for redressal. If the complaint is not redressed within 10 days, it is escalated to Regional Office on the 11th day of first lodging of the complaint. If the complaint is not redressed within the next 5 days (15 days from day 1), it is escalated to Head Office. The complaint will invariably have to be redressed within a maximum period of 3 weeks. The Customer can approach the Banking Ombudsman in case his grievance is not redressed within 30 days of lodging the complaint as per extant guidelines.

4. Grievances relating to Technology related transactions

- i) Keeping in view the growing trend and increased significance of Digital Banking products (like ATMs, Internet Banking, Mobile Banking), and newer interfaces of customer engagements, the Bank has introduced exclusive mechanisms for redressal of grievances arising from use of these channels. Assistance for such alternate channels and digital banking products are available on Toll-free helpline number 1800-532-7444, 1800-833-1004 or 1800-1236-230.
- ii) In respect of digital banking / electronic banking transactions done by the customers, they may lodge their service requests / query / complaints etc at their home Branch or e-mail at hoit@jrgb.in for redressal of their issues / complaints. In case the customer is not satisfied with the handling of his

complaint, he may contact the Regional Manager of their respective regional office or General Manager of the head office. The contact details are available on the Bank's web site as well as branches.

- iii) However, for notifying the Bank of any unauthorized electronic banking transactions in their account(s) customer is required to immediately report the unauthorized transaction at their home branch or through email at hoit@jrjb.in.
- iv) Unauthorized Transactions in Electronic Banking Channels: In case of unauthorized transactions in electronic banking channels, the following will be the rights and obligations of the customer:
 - a. For availing electronic banking facilities, customer must mandatorily register their mobile number for SMS alerts and wherever available, email address for email alerts. Bank may not offer the facility of electronic banking, other than ATM cash withdrawals, to customers who do not register mobile numbers with the bank.
 - b. Customer should notify the Bank of any unauthorized electronic banking transaction at the earliest after the occurrence of such transaction. The longer the time taken to notify the Bank, the higher will be the risk of loss to the customer.
 - c. To facilitate this, the Bank will provide 24*7 access to customers through multiple channels such as website (www.jrjb.in "complaint corner" and email address (hoit@jrjb.in).
 - d. Bank shall send, wherever mobile number/email address is registered, advice/alerts of electronic banking transactions by means of SMS and containing a mechanism to enable the customer to instantly notify objections, if any, in cases of unauthorized transactions.
 - e. On receipt of complaint of unauthorized transaction from the customer, Bank will take immediate steps to prevent further unauthorized transactions using the concerned channel by blocking the respective channel immediately.
 - f. Bank shall ensure that a complaint is resolved and customer liability, if any, as per RBI guidelines and Customer Compensation policy of the Bank is determined within 90 days.

5. Nodal Officer for handling customer grievances:

- i) The Principal Nodal Officer at JRGB, Head Office, Ranchi Jharkhand for customer grievances redressal is the General Manager. The Principal Nodal Officer is responsible for implementation and monitoring of customer grievances redressal in the entire Bank. Aggrieved customers can write quoting their

complaint to the Principal Nodal Officer regarding their grievances at the following address:

The General Manager
Jharkhand Rajya Gramin Bank
Head Office, Market Complex, 3rd Floor,
Zila Parishad Office Premises, Kutchery Road, Ranchi – 834 001
Website: www.jrgb.in , Email: gm@jrgb.in

(The contact particulars are also available on the Bank's web site as also with the help lines functioning at 8 Regional Offices across the state of Jharkhand.)

(a) The Law Department at head office shall be the Nodal department and the Law officer shall be the Nodal Officer at head office, with whom customers with grievances may approach in the first instance and with the Banking Ombudsman and RBI can liaise in the matters of customer grievances.

i) The Nodal officer for grievance redressal at Regional Offices shall be the respective Regional Manager and grievances will be handled by the officer responsible for handling customer grievances under their control. The Nodal Officer shall monitor the implementation of the Bank's grievances redressal mechanism in Branches of his region.

The Regional Nodal Officer shall also ensure implementation of policies and instruction of BCSBI relating to the Bank's Codes of Commitments to customers and instructions on customer service issued by the RBI, DPG and other Regulatory Agencies.

6. Acknowledgement of Grievances and Redressal:

i) The Branches, Regional Offices or the Head Office as the case may be, will acknowledge the grievance within three (3) working days of receipt and initiate action to have the grievance resolved within a maximum period of 21 days from the date of receipt. The customer will also be kept informed of the action taken, the reasons for delay if any, in redressal and the progress in redressal of grievance.

ii) Complaints received by e-mail shall be acknowledged by email to the extent possible. However, in cases of complaints of serious nature and delays in redressal etc., a paper trail will necessarily be created.

In case the customer is unhappy with the redressal provided by the Bank or his grievance has not been redressed within one month of the date of the complaint, he can also approach the Banking Ombudsman concerned for redressal. The customer will be given the necessary guidance in this regard by the Branches /

Regional Offices, Head Office. The contact details of the Banking Ombudsman of the respective Region shall be displayed at each Branch.

7. Review Mechanism

i) Chairman

The redressal of customer grievances takes place mainly at three levels – Branch, Controlling Office (Regional Office or Head Office). A large number of grievances are addressed by customers directly to the Chairman. Where the issues raised in the grievance are considered serious, the Chairman shall call for a report on the causes that led to the grievance, the redressal and further action taken. Such grievances will be considered disposed of only on approval from the Chairman.

ii) Board of Directors

An analysis of customer grievances received and review of grievance redressal mechanism shall be placed before the Committee of Bank's Board of Directors, namely, Customer Service Committee of the Board (CSCB) every Quarter.

iii) Customer Service Committee of the Board

The Customer Service Committee of the Board shall quarterly review major areas of customer grievances and measures taken to improve customer service. The Committee will examine all issues that have a bearing on the quality of customer service provided to individual depositors and borrowers.

iv) Standing Committee on Customer Service at Head Office

Composition of the Committee:

The Standing Committee on Customer Service shall be constituted at head office and will be headed by the General Manager/s. The other members of the Committee will be departmental heads and other officers of the Head office. The committee may also have representation from customers of the Bank (not more than two, one preferably a senior citizen/pensioner/woman). The committee shall hold its meeting every quarter.

Functions of the Committee:

- (a) The Committee will not only be entrusted with the task of ensuring timely and effective compliance of the RBI instructions on customer Service but also review feedback on customer service from Branches and Regional offices, and different departments of the Bank in tune with the spirit of such instructions.
- (b) The committee will review the practice and procedures prevalent in the Bank and take necessary corrective action, on an ongoing basis as the intent is translated into action only through procedures and practices.

- (c) Implementation of commitments in the BCSBI's Code of Bank's Commitments to Customers / Code of Bank's Commitment to Micro & Small Enterprises.
- (d) Implementation of Banking Ombudsman Scheme and suggest measures to tone up customer service and customer grievances redressal.
- (e) Review of the awards given by the Banking Ombudsman and address the issues of systemic deficiencies existing in the Bank, if any.
- (f) A brief report on the performance of the Standing committee during its tenure indicating, inter alia, the areas reviewed, procedures/practices identified and simplified/introduced shall be submitted quarterly to the Customer Service Committee of the Board.

v) Standing Committee on Customer Service at Regional Office
Composition of the Committee:

The Standing Committee on Customer Service shall be constituted at every Regional office and will be headed by the Regional Manager. The other members of the Committee will be the Senior desk officer handling Customer Grievances and other officials as nominated by the Regional Manager. The committee shall also have representation from customers of the Bank (not more than two, one preferably a senior citizen/pensioner/woman). The committee shall hold its meeting every quarter.

Functions of the Committee:

- (a) The Committee will not only be entrusted with the task of ensuring timely and effective compliance of the RBI instructions on customer Service but also review feedback on customer service from Branches and different departments under their administrative control in tune with the spirit of such instructions.
- (b) The committee will review the practice and procedures prevalent in the Branches and offices under their administrative control and take necessary corrective action in tune with instructions from the Head Office and other supervisory and regulatory bodies, on an ongoing basis as the intent is translated into action only through procedures and practices.
- (c) Implementation of commitments in the BCSBI's Code of Bank's Commitments to Customers / Code of Bank's Commitment to Micro & Small Enterprises.
- (d) Implementation of Banking Ombudsman Scheme and suggest measures to tone up customer service and customer grievances redressal.
- (e) A brief report on the performance of the Standing committee during its tenure indicating, inter alia, the areas reviewed, procedures/practices identified and simplified/introduced shall be submitted every quarter to the Customer Service Committee of the Head Office.

8) Pre-empting occurrence of customer grievances & sensitizing operating staff on handling complaints:

Customer grievances provide valuable feedback on quality of service at Branches and whether the initiatives taken by the Bank in technology and re-engineering of business processes are having the desired impact on business growth and improved customer satisfaction. The Bank also understands the importance of sensitizing staff to handle customer transactions/requests with courtesy, empathy and promptness. All Branches shall form a Customer Service Committee with representation of officers, award staff and subordinate staff as well as the customers (Senior Citizen may preferably be included therein). The Committee shall hold a meeting every month and deliberate on all issues relating to customer service at the Branch and take suitable action as decided by the Committee for improvement of customer service at the Branch. Customer Relations Programmes shall be organized at all Branches at least once every half year, where staff and customers meet and interact freely on service-related issues. While these shall be structured meets, the customers will also be free to meet the Branch Managers/other Officials at Administrative Offices to discuss their grievances. 'Customers' Day' shall be observed on 15th and 25th of every month. Functionaries at Regional Offices and Branch Managers shall make themselves available for a minimum of one hour (3.30 pm to 4.30 pm) on the 15th and 25th (the previous working day in case 15th/ 25th falls on a holiday) of every month for customers to attend to their grievances and listen to their suggestions. The Bank shall also conduct training programmes regularly for staff on customer service and minimizing customer grievances. Further, all staff training programmes of duration exceeding 3 days, will have a session dedicated for sensitizing the staff and imparting soft skills required for handling irate customers. The Bank shall also conduct customer satisfaction surveys periodically to understand customers' perceptions of JRGB's service and to identify priority areas for improvement of customer satisfaction.

Note: The JRGB shall Endeavour to introduce SMS facility for blocking of lost/stolen ATM cards.

HELPLINE NUMBERS / ADDRESSES OF REGIONS (Customer Service)

Region:1	Ranchi	Jharkhand Rajya Gramin Bank, Regional Office-I, Rajendra Place, 5, Main Road, Near Over Bridge, Phone no.- 7643991500, email- roranchi@jrjb.in
Region:2	Singhbhum	Jharkhand Rajya Gramin Bank, Regional Office-II, 2nd Floor, Archana Tower, Near Dainik Jagran Office, Dimna Road Mango, Jamshedpur, East Singhbhum - 831012 (Jharkhand), Phone No.- 7979981733, email- rosinghbhum@jrjb.in
Region:3	Gumla	Jharkhand Rajya Gramin Bank, Regional Office-III, Jashpur Road, Badaik Mohala, Gumla, Phone no.- 7903248363, email - rogumla@jrjb.in
Region:4	Palamu	Jharkhand Rajya Gramin Bank, Regional Office-IV, Church Road , Daltonganj, Palamau-822101 (Jharkhand) Phone no.- 9334915166, email - ropalamu@jrjb.in
Region:5	Hazaribagh	Jharkhand Rajya Gramin Bank, Regional Office-V, Guru Babban Complex, Shiv Mandir Chowk, Korra, Dist. – Hazaribagh, Phone no. -7643991001, email- rohazaribagh@jrjb.in
Region:6	Giridih	Jharkhand Rajya Gramin Bank, Regional Office-VI, Kalimanda Road, Barganda, Giridih Phone no.- 7209614867, email - rogiridih@jrjb.in
Region:7	Deoghar	Jharkhand Rajya Gramin Bank, Regional Office-VII, Pandit Sundarlal Mishra Road Near D.A.V School Caster Town, Deoghar- (Jharkhand), Phone no.- 8252913156, email - rodeoghar@jrjb.in
Region:8	Godda	Jharkhand Rajya Gramin Bank, Regional Office-VIII, Asarfi Market, Godda (Jharkhand),Phone no.- 8051176496, email– rogodda@jrjb.in

References of Circulars/ Guidelines used for Drafting Customer grievance redressal policy:

- 1.RBI NOTIFICATION no. DBR.No.Leg.BC.78/09.07.005/2017-18 Dated:06.07.2017
- 2.RBI Circular no.RPCD.CO.RRB.No.100/03.05.33/2013-14, Dated:12.05.2014
- 3.BCSBI Code of Bank's Commitment to Customers