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# Customer Grievance Redressal Policy

**OPERATIONS DEPARTMENT**  
CITIZENCREDIT CO-OP. BANK LTD  
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## 1. Introduction

CITIZENCREDIT Co-operative Bank Ltd has a core philosophy of providing prompt and efficient customer service. The Bank believes in excellence in customer service which, is the most important tool for sustained business growth. This policy document aims at minimizing instances of customer complaints and grievance through a proper service delivery and review mechanism to ensure a prompt redressal of customer complaints and grievance.

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

- Customers be treated fairly at all times.
- Complaints raised by customers are dealt with courtesy and on time.
- Customers are fully informed of avenues to escalate 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.

The Grievance Redressal system would ensure that the redressal sought is just and fair and is permissible within the given frame-work of rules and regulation. The policy document would be made available at all branches. The concerned employees should be made aware about the Complaint handling process.

## 2. Background

The Bank realizes that quick and effective handling of complaints as well as prompt corrective & preventive actions to improve processes are essential to provide excellent customer service to all segments of customers.

Through this Policy, the Bank will ensure that a suitable mechanism exists for receiving and addressing complaints from its customers / constituents with specific emphasis on resolving such complaints fairly and expeditiously regardless of sources of the complaints.

## 3. Identifying Complaints

**A complaint is defined as:**

- 1) Any expression of dissatisfaction, whether oral or written and whether justified or not , about failure to provide a financial service and
- 2) The complaint must involve an allegation that the complainant has suffered, or may suffer, financial loss, material inconvenience or material distress.

**Nature of complaint will also include:**

1. Any deficiency/delay in service while opening/closing of any deposit or loan accounts and also delay in sanctioning of loan accounts.
2. Issues arising out of Non-compliance of mandated business hours for branches, levy of charges without intimation to the customer or excess charges other than that specified in the Service Charges list.







3. Inconvenience caused to the customer arising due to issues in technological services like ATM, Email Statements, M-POS, IMPS, SMS Alerts.
4. Non adherence to instructions provided by RBI in Loan Recovery Process and using threatening calls/ inappropriate approach for the same.
5. Any other matter relating to the violation of the directives issued by RBI in relation to banking or other services.

**The customer complaint arises due to:**

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

The customer has full right to register his complaint if he is not satisfied with the services provided by the Bank. His complaint should be given in writing. A complaint book is available at all branches to enable customers to record their grievances. If 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 the Banking Ombudsman with his complaint or other legal avenues available for grievance redressal.

The Bank has installed a complaint management system which is available to branches and to customers to log in the complaints.

**4. Scope of Policy**

The Policy will cover resolution of all complaints raised by customers on account of system intricacies, procedures, gaps in customer service, service charges etc. Redressal machinery is also applicable to complaints raised on account of credit information of customers.

The grievance redressal mechanism will ensure that the customer issues are resolved expeditiously and effectively.

**5. Internal Machinery to handle Customer complaints / grievances (Online Process)**

**i) Process at Branch (Level 1)**

As customers normally deal with the branches, it is likely that the complaints are initially lodged at the branch office. The Branch to ensure that complaint registers/complaint Box /Suggestion Box are kept at a prominent place in the Branch. The Branch Manager will thus be responsible for attending to complaints /grievances in respect of customer service at the branch level. He/She will be responsible for ensuring the satisfactory closure of all complaints received at the branches. All complaints will be recorded in the Banks Complaint Management System.

Branch will acknowledge all formal complaints (including complaints lodged through electronic means) within three working days and work to resolve it within the timeline.

The Process for the complaint management system is as follows

- The Checker (Ticket Manager) at Branch has to assign the ticket to the Maker (Ticket Worker) of the branch.
- The Ticket Worker (Branch) to resolve the query and give their reply in the "Ticket notes" option which can only be viewed internally & is not visible to the customer.







- If resolved, the Ticket Manager (Branch- BH/SIC) needs to reply to the customer in the “Reply to Customer” option.

If the Branch Head feels that it is not possible at his/her level to solve the problem he/she will refer the case to the Group Head for guidance and necessary action.

## ii) Process at Group Office (Level 2)

The Group Head will try to resolve the complaints received at the office either from the branch or directly from the customer within the prescribed time frame (stated in this Policy).

- The Ticket Worker (now assigned to Group office) to resolve the query and give their reply in the “Ticket notes” option which can only be viewed internally.
- If resolved, the Ticket Manager (Group Office- GH/SIC) needs to reply to the customer in the “Reply to Customer” option.

If the Group Head is unable to satisfy the customer, such complaints will be referred to the Grievance Cell at CAO. The Office will refer the case to the Grievance Cell within 7 working days from the date of receipt of the complaint.

***The total number of days to resolve complaints at level 1 & 2 is within 7 working days. (i.e from date of receipt of the complaint.)***

## iii) Process at Customer Grievance Cell at CAO (Level 3)

The Customer Grievance Cell will try to resolve the complaints received at the Central Office either from the Branch, Toll Free Number, via E-mail/CMS or directly with the Customer or Group Head within the prescribed time frame (stated in this Policy)

The Nodal Officer will oversee the entire Grievance Mechanism in the Bank. He/She will evaluate the feedback on quality of customer service of the Bank and also review comments/feed-back on customer service and implementation of commitments to Customers. He/She will also deal with unresolved complaints/grievances referred to him /her and ensure that the matter stands resolved within 30 working days from the receipt of the complaint.

The Nodal Officer will be responsible to ensure that all regulatory instructions regarding customer service are followed by the Bank. Towards this, the DGM Operations will obtain necessary feedback from Group Heads/Branch Heads/ Department Heads.

Complaints referred via email/RBI CMS from Banking Ombudsman/RBI will be sent to the concerned Branch and Group Head for resolution and explanations if any.

- The Admin at CAO has to resolve the grievance and give their reply to the customer in the “Reply to Customer” option.
- The Asst. Nodal Officer should ensure that all unresolved complaints/grievances referred to him /her stands resolved within 30 working days from the receipt of the complaint.







## 6. Appointment & Responsibility of Nodal Officer to Handle Complaints and Grievances

Based on instructions of Indian Banks' Association, our Bank has already put in place the internal machinery to handle customer complaints/grievances. The Principal Nodal Officer and Assistant Nodal Officer have been appointed for the Bank to handle complaints and provide appropriate solutions.

Under the Integrated Ombudsman Scheme 2021, the grievance cell will comprise of the Principal Nodal Officer & Assistant Nodal Officer. The name and contact details of the Principal and Assistant Nodal Officers holding charge, will be displayed on branch notice boards & the Banks website.

Customers should be advised to approach the Branch Manager for any grievances / complaints in writing. If the complaint is not resolved at the branch level, the customer may approach the Nodal Officer at the Registered Office of the Bank at "CITIZEN CREDIT CENTRE", CTS No. 236, Marve Road, Orlem, Malad West Mumbai-400 064 or call the Grievance Cell.

Toll Free Number-1800 123 0209.

Email id: nodal.officer@citizencreditbank.com

## 7 Banking Ombudsman Scheme

The Banking Ombudsman Scheme is an expeditious and inexpensive forum for bank customers for resolution of complaints relating to certain services rendered by banks. The Banking Ombudsman Scheme is introduced under Section 35 A of the Banking Regulation Act, 1949 by RBI with effect from 1995. The scheme has been revised in December 2021. The new scheme is displayed on the Bank's website.

If the complainant is not satisfied with the reply given by the bank, he/she may approach the Banking Ombudsman at:

Centre	Name & Address of the Office of Banking Ombudsman	Area of Operation
Mumbai (I)	Dr. Neena Rohit Jain C/o Reserve Bank of India 4th Floor, RBI Byculla Office Building, Opp. Mumbai Central Railway Station, Byculla, Mumbai-400 008 STD Code: 022 Tel No. 23022028 Email: <a href="mailto:crpc@rbi.org.in">crpc@rbi.org.in</a>	Districts of Mumbai, Mumbai Suburban and Thane
Mumbai (II)	Dr. Sushanta Kumar Kar C/o Reserve Bank of India, 4th Floor, RBI Byculla Office Building, Opp. Mumbai Central Railway Station, Byculla, Mumbai-400 008 STD Code: 022 Tel No.: 23001483 Email: <a href="mailto:crpc@rbi.org.in">crpc@rbi.org.in</a>	Goa and Maharashtra, (except the Districts of Mumbai, Mumbai Suburban and Thane)







Ahmedabad	Smt. N Sara Rajendra Kumar C/o Reserve Bank of India 4th Floor, "Riverfront House", Behind H.K. Arts College, Between Gandhi & Nehru Bridge, Puja Pramukh Swami Marg (Riverfront Road - West), Ahmedabad-380 009 STD Code: 079 Tel. No. 26582357 Email: <a href="mailto:crpc@rbi.org.in">crpc@rbi.org.in</a>	Gujarat, Union Territories of Dadra and Nagar Haveli, Daman and Diu
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Branches should forward a copy of the complaint, if it is not redressed within one month to the Nodal Officer at the Central Office under the Banking Ombudsman scheme and keep him/her updated about the status of the complaint.

### **8 Policy on Customer Service (Ref : Detailed Customer Service Policy)**

The Bank has put in place a policy on Customer Service to be adopted by all the staff of the Bank. This policy covers various aspects of customer service ranging from employee behaviour, service at counters, products and services offered, settlement of claims, customer information, guidance of customers, etc.

### **9 Customer Rights Policy(Ref: Detailed Customer Rights Policy)**

The Bank has put in place a Customer Rights Policy which includes :

- Right to fair treatment
- Right to transparency & honest dealing
- Right to suitability
- Right to Privacy
- Right to Grievance Redressal & Compensation

### **10 Customer Service Committee at each Branch of the Bank**

A Customer Service Committee has been formed at each branch, headed by the Branch Head. This committee meets once a month and reviews the quality of customer service at the branch and examines issues requiring special attention.

The Branch level customer service committees have been encouraged to include a senior citizen customer as its member to provide suggestions and voice out their opinions. The complaint register will be reviewed periodically by the committee.

### **11 Directors Planning, Business Development, Communications & Marketing Committee**

A monthly report of all complaints / grievances received from customers at the branches and a half yearly review of customer service at each branch is placed before the Directors Planning, Business Development, Communications & Marketing Committee of the Bank for information, consideration and recommendation to the Board of Directors.

This Committee has the following functions pertaining to Customer Service:







- Evaluate feed-back on quality of customer service received from various branches. 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 BCSBI.
- The Committee to ensure that all regulatory instructions regarding customer service are followed by the Bank.
- The Committee also would consider unresolved complaints / grievances referred to it by functional heads responsible for redressal and offer their advice.

## **12 Mandatory display requirements**

It is mandatory for the Bank to provide:

- The name, address and contact number of Principal and Assistant Nodal Officer.
- Contact details of Banking Ombudsman of the area of operations.
- The appropriate arrangement for receiving complaints and suggestions - Complaint register and suggestion box are provided at branches, Bank's grievance id and toll free number.

## **13 Resolution of Grievances**

- The Assistant Nodal Officer is responsible for reporting to the Banking Ombudsman and providing resolution of complaints/ grievances in respect of customer service and would be responsible for ensuring closure of all complaints received and reporting the same to the Principal Officer on a timely Basis.
- The Assistant Nodal Officer will be responsible for the implementation of customer service and complaint handling for the entire Bank.
- It is the foremost duty of the Customer Grievance Cell to see that the complaint should be resolved completely to the customer's satisfaction and if the customer is not satisfied, then he should be provided with alternate avenues to escalate the issue.

## **14 Time Frame**

1. The complaints received at the Branch should be resolved / escalated within 3 working days from the date of the receipt of complaint
2. The complaints received at the Group Head Office should be resolved/ escalated within 4 working days from the date of the receipt of complaint.
3. Any Complaints received at the Customer Grievance Cell at Central Office .i.e. via Customers visits, bank's e-mail, Toll Free number, Bank's CRM as well as matter escalated from Branches/Group Heads should be resolved/ escalated within 30 working days from the date of the receipt of complaint.
4. The Assistant Nodal Officer will review comments/feed-back on customer service and implementation of commitments to Customers and will also deal with unresolved complaints/grievances referred to him /her and ensure that the matter stands resolved within 30 working days from the receipt of the complaint.

Communication of the Bank's stand on any issue to the customer is a vital requirement. Complaints received which would require some time for examination of issues involved should invariably be acknowledged promptly or an interim reply to be sent invariably.





**15 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. Structured customer meets will give a message to the customers that the Bank cares for them and values their feedback / suggestions for improvement in customer service. Many of the complaints arise on account of lack of awareness among customers about Bank services and such interactions will help the customers appreciate banking services better. As for the Bank the feedback from customers would be valuable input for revising its product and services to meet customer requirements.

**16 Sensitizing Operating Staff on Handling Complaints**

Staff are properly trained for handling complaints and to win customer confidence. Imparting soft skills required for handling irate customers is made an integral part of the training programs. It is the responsibility of the Nodal Officers to ensure that internal machinery for handling complaints / grievances operates smoothly and efficiently at all levels.

**17. Review of Policy**

The Policy will be reviewed by the Board through the Directors' Planning, Business Development, Communications and Marketing Committee, once in two years or as and when there is a major change in the Master Circular issued by RBI.

