

## Customer Service & Grievance Redressal Policy

### **1. Introduction**

Broadly, a customer can be defined as a user or a potential user of bank services. So defined, a 'Customer' may include:

- 1.1 A person or entity that maintains an account and/or has a business relationship with the bank;
- 1.2 One on whose behalf the account is maintained (i.e. the beneficial owner);
- 1.3 Beneficiaries of transactions conducted by professional intermediaries, such as Stock Brokers, Chartered Accountants, Solicitors, etc., as permitted under the law; and
- 1.4 Any person or entity connected with a financial transaction which can pose significant reputational or other risks to the bank, say, a wire transfer or issue of a high value demand draft as a single transaction.

### **2. Customer Service: Institutional Framework**

Matters relating to customer service should be deliberated by the Board to ensure that the instructions are implemented meaningfully. Commitment to hassle-free service to the customer at large and the Common Person in particular under the oversight of the Board should be the major responsibility of the Board.

#### **2.1 Customer Service Committee of the Board/Administrator**

A Customer Service Committee of the Board/Administrator is formed hereby presided by Managing Director, Board Member/Administrator General Manager Banking, General Manager Administration (Member Secretary). The Committee will meet every quarter and may invite experts and representatives of customers to formulate policies and assess the compliance thereof internally with a view to strengthening the corporate governance structure in the Bank and also to bring about on-going improvements in the quality of customer service provided.

Customer Service Committee will examine all issues having a bearing on the quality of customer service rendered. The Customer Service Committee will review customer service / customer care aspects in the Bank and submit a detailed memorandum in this regard to the Board of Directors/Administrator, and initiate prompt corrective action wherever service quality / skill gaps have been noticed.

#### **2.2 Standing Committee on Customer Service**

A Standing Committees on Customer Service is formed hereby presided by Managing Director, General Manager Banking, General Manager Administration and all Departmental Heads at Head Office as its members, member secretary being Manager (DAP). The Standing Committee will meet every quarter. The Standing Committee cutting across various departments will serve as the micro level executive committee driving the implementation process and providing relevant feedback while the Customer Service Committee of the Board/Administrator would oversee and review / modify the initiatives. Thus the two Committees would be mutually reinforcing with one feeding into the other. The Standing Committee is entrusted not only with the task of ensuring timely and effective compliance of the RBI instructions on customer service, but also that of receiving the necessary feedback to determine that the action taken by various departments of the bank is in tune with the spirit and intent of such instructions. The Standing Committee will act as the bridge between the various departments of the Bank and the Board / Customer Service Committees of the Board.

#### **2.3 Nodal department / official for customer service**

General Manager Banking will be the nodal officer/Chief Grievance officer for customer service with whom customers with grievances can approach in the first instance and RBI / NABARD can liaise.

### **3. Levy of Service Charges**

#### **3.1 Fixing service charges**

The Managing Director is authorized to prescribe service charges. The service charges may be prescribed on the basis of cost of service.

#### **3.2 Uniformity in Intersol Charges**

'Intersol' charges are charges levied by the StCBs/DCCBs to cover the cost of extending services to customers by using the CBS / Internet / Intranet platform, the cost should be branch / customer agnostic in-principle. Intersol Charges will be uniform in all branches. It is clarified that cash handling charges may not be included under intersol charges..

### **4. Service at the counters**

#### **4.1 Business and working hours**

All Branches will commence work from 9.30 A.M.to 5.30 P.M. on each working day. The Cash Transaction Business Hours are hereby fixed from 10.00 A.M. to 4.00 P.M on all business days. Non Cash Transactions may be carried out till 4.30 P.M. on all working days. The employees are expected to be at their seats at the commencement of the business hours and attend to all the customers who are in the branch prior to the close of business hours.

#### **4.2 Display of time norms**

Time norms for specified business transactions should be displayed prominently in the banking hall so that it attracts the customers' attention as well as that of the employees for adherence.

- 4.3** There are complaints that counters are closed at the end of business hours, without disposing of customers. All customers who enter the banking hall before the close of business hours may be attended to.
- 4.4** Extension of business hours for non-cash transactions: Staff at the counters may undertake the following transactions during the extended business hours.
- (a) Non-voucher generating transactions:**
- i. issue of passbook/statement of accounts
  - ii. Issue of cheque book
  - iii. Delivery of term deposit receipts/drafts
  - iv. Acceptance of share application form; and
  - v. acceptance of clearing cheques/bills for collection
- (b) Voucher generating transactions:**
- i. issue of term deposit receipts (TDR)
  - ii. Acceptance of cheques for locker rent due;
  - iii. Acceptance of individual cheques for transfer credit
- 4.5 Uninterrupted Service**  
Branch may devise appropriate procedures to ensure that no counter remains unattended during the business hours and uninterrupted service is rendered to the customers by making adequate relief arrangements as may be necessary. Single window concept may be introduced in absence of sufficient staff or staff on leave.
- 4.6 Provision of Note Counting Machines on counters**  
All branches should install dual display note counting machines at the payment counters of their branches for the use of their customers towards building confidence in the minds of the public to accept note packets secured with paper bands.
- 4.7 Facilities at Extension Counters**  
Banks are allowed to undertake following limited transactions at the Extension Counters:
- i. Deposit / withdrawal transactions,
  - ii. Issue and encashment of drafts and mail transfers,
  - iii. Collection of bills,
  - iv. Advances against fixed deposits of their customers (within the sanctioning power of the official concerned at the Extension Counter) and
  - v. Disbursement of other loans (only for individuals) sanctioned by the Head Office/ base branch up to the limit of 10 lakh per loanee only.
- 4.8.** Counter staff of Branches should not refuse to accept small denomination notes from the customers.
- 5. Guidance to Customers and Disclosure of Information**
- 5.1 Display of information – Comprehensive Notice Board**  
In order to promote transparency in the operations of bank, display of various key aspects such as service charges, interest rates, services offered, product information, time norms for various banking transactions and grievance redressal mechanism is mandatory.
- (a) The notice board may be updated on a periodical basis and the board should indicate the date up to which the board was updated (incorporated in the display board)
  - (b) the display must be simple and readable.
  - (c) The language requirements may be taken into account.
  - (d) The notice board shall specifically indicate wherever recent changes have been done.
- Further, in addition to the above board, the branch should also display details such as 'Name of the Bank / Branch, Working Days, Working Hours and Weekly Off-days' outside the branch premises.
- 5.2 Website**  
The detailed information regarding Bank Services, Products, and Charges etc may also be made available on the Banks web-site. Certain information relating to service charges and fee and grievance redressal are to be posted compulsorily on the website. Bank may ensure that only latest updated information is placed on their web-sites and the same is easily accessible from the Home Page of their web-sites. Disclosure of information on products and services on websites is found to be an effective channel for reaching out to customers and the public at large. Some of the details, which could be at the minimum, are made available for public viewing through websites of bank is listed below:-
- I. Policy / Guidelines**
- Citizen's Charter
  - Deposit Policy
  - Deceased Depositors Policy along with Nomination Rules
  - Cheque Collection Policy
  - Code for Collection of Dues and Repossession of Security.
- II. Complaints**  
Grievance Redressal Mechanism

### III. Opening of Accounts

- Account Opening Forms
- Terms and Conditions
- Service Charges for various types of services – Should cover typical common services including courier charges – What services are available without any charges.
- Interest rates on Deposits
- Minimum balances – along with corresponding facilities offered.

### IV. Loans and Advances

- Application forms relating to loans and advances
- Copy of blank agreement to be executed by the borrower
- Terms and Conditions
- Processing fee and other charges
- Interest rates on Loans and Advances

### V. Branches

- Details of branches along with addresses and telephone numbers (with search engine for queries relating to branch location)
- Details of ATMs along with addresses

## 6. Remittance

### 6.1 Remittance of Funds for Value • 50,000/- and above

Branches should ensure that any remittance of funds by way of demand drafts/mail transfers / telegraphic transfers/NEFT/RTGS or any other mode and issue of travellers cheques for value of • 10,000 /- and above is effected only by debit to the customer's account or against cheques or other instruments tendered by the purchaser and not against cash payment. Any violation of these instructions will be viewed seriously. Further, the name of the purchaser shall be incorporated on the face of the demand draft, pay order, banker's cheque, etc., by the issuing Branch.

### 6.2 Demand Drafts and Banker Cheques

#### 6.2.1 Issue of Demand Drafts and Banker Cheques

Measures seeking to bring down the incidence of frauds perpetrated through bank drafts should be built into the draft form itself. Necessary changes in system and procedures to speed up issue and payment of drafts should be taken. All Demand Drafts must be issued through the CBS and printed. Branches should ensure that demand drafts of • 10,000/- and above are issued invariably with account payee crossing. All superscriptions about validity of the demand draft should be provided at the top of the draft form. A draft should be uniformly valid for a period of three months and procedure for revalidation after three months should be simplified.

No Draft will be issued on cash.

#### 6.2.2 Encashment of drafts and bankers Cheques

Branches should ensure that drafts drawn on their branches are paid immediately. Payment of draft should not be refused only for the reason that the relative advice has not been received.

#### 6.2.3 Issue of Duplicate Demand Draft and banker Cheques

Duplicate draft, in lieu of lost draft, up to and including • 5,000/- may be issued to the purchaser on the basis of adequate indemnity and without insistence on seeking non-payment advice from drawee office irrespective of the legal position obtaining in this regard. Branches should issue duplicate demand draft to the customer within a fortnight from the receipt of such request. The period of a fortnight prescribed would be applicable only in cases where the request for a duplicate demand draft is made by the purchaser or the beneficiary and would not be applicable in the case of third party endorsements.

Regarding the term "customer" used above and whether it would include only purchaser / beneficiary or also include any holder of the instrument other than the purchaser or the beneficiary, it is clarified that the above instructions would be applicable only in cases where the request for duplicate demand draft is made by the purchaser or the beneficiary and would not be applicable in the case of draft endorsed to third parties.

#### 6.2.4 Cancellation of Demand Drafts and banker Cheques

The branch may cancel any demand draft on written request of the customer on presentation of the original instrument but no demand draft issued to any government agency will be cancelled without endorsement from the beneficiary agency.

## 7. Customer Grievance Disclosure Policy

Bank will place a statement of complaints before their Boards / Customer Service Committees along with an analysis of the complaints received. The complaints should be analysed (i) to identify customer service areas in which the complaints are frequently received; (ii) to identify frequent sources of complaint; (iii) to identify systemic deficiencies; and (iv) for initiating appropriate action to make the grievance redressal mechanism more effective. Further, Bank will disclose the following brief details along with their financial results:

## **Customer Complaints**

- (a) No. of complaints pending at the beginning of the year
- (b) No. of complaints received during the year
- (c) No. of complaints redressed during the year
- (d) No. of complaints pending at the end of the year

## **8. Erroneous Debits arising on fraudulent or other transactions**

### **8.1 Vigilance**

Branches must adhere to the guidelines and procedures for opening and operating deposit accounts to safeguard against unscrupulous persons opening accounts mainly to use them as a conduit for fraudulently encashing payment instruments. Branch should remain vigilant while opening accounts.

### **8.2 Compensating the customer**

In case of any fraud, if the branch/Head Office is convinced that an irregularity / fraud has been committed by its staff towards any constituent, the branch/Head Office should at once acknowledge its liability and pay the just claim, (ii) in cases where Bank is at fault, the bank should compensate customers without demur, and (iii) in cases where neither the Bank is at fault nor the customer is at fault but the fault lies elsewhere in the system, then also the Bank should compensate the customers adequately

## **9. Nomination Facility**

The Nomination Facility will be available to all customers of the Bank invariably in accordance to the Provisions in the Banking Regulation Act, 1949 (AACS) and The Co-operative Banks (Nomination) Rules, 1985.

- (i) Nomination facilities are available only in the case of individual depositors and not in respect of persons jointly depositing articles for safe custody.
- (ii) Sections 45ZC to 45ZF of the Banking Regulation Act, 1949 (AACS) provide for nomination and release of contents of safety lockers / safe custody articles to the nominee and protection against notice of claims of other persons.
- (iii) In the matter of returning articles left in safe custody by the deceased depositor to the nominee or allowing the nominee/s to have access to the locker and permitting him/them to remove the contents of the locker, the Reserve Bank of India, in pursuance of sections 45ZC (3) and 45ZE (4) of the Banking Regulation Act, 1949 (AACS) has specified the formats for the purpose. The same will be used by the branches.
- (iv) Section 45ZE of the Banking Regulation Act, 1949 (AACS) does not preclude a minor from being a nominee for obtaining delivery of the contents of a locker. However, the responsibility of the branches in such cases is to ensure that when the contents of a locker were sought to be removed on behalf of the minor nominee, the articles were handed over to a person who, in law, was competent to receive the articles on behalf of the minor.
- (v) As regards lockers hired jointly, on the death of any one of the joint hirers, the contents of the locker are only allowed to be removed jointly by the nominees and the survivor(s) after an inventory was taken in the prescribed manner. In such a case, after such removal preceded by an inventory, the nominee and surviving hirer(s) may still keep the entire contents with the same StCB/DCCB, if they so desire, by entering into a fresh contract of hiring a locker.
- (vi) Branches may extend the nomination facility also in respect of deposits held in the name of a sole proprietary concern.
- (vii) In terms of Rules 2 (10), 3 (9) and 4 (10) of the Co-operative Banks (Nomination) Rules, 1985, branches are required to register in their books the nomination, cancellation and / or variation of the nomination. The branches should accordingly take action to register nominations or changes therein, if any, made by their depositor(s) / hirers.
- (viii) Separate nomination is necessary in terms of the Co-operative Banks (Nomination) Rules, 1985 in case a pensioner desires to avail of nomination facility in his deposit account.
- (ix) a nominee cannot be an association, trust, society or any other organisation or any office- bearer thereof in his official capacity. In view thereof any nomination other than in favour of an individual will not be valid.
- (x) There cannot be more than one nominee in respect of a joint deposit account.
- (xi) Branches may allow variation/cancellation of a subsisting nomination by all the surviving depositor(s) acting together. This is also applicable to deposits having operating instructions "either or survivor".
- (xii) In the case of a joint deposit account the nominee's right arises only after the death of all the depositors.
- (xiii) Thumb-impression(s) shall be attested by two witnesses. Signatures of the account holders need not be attested by witnesses.
- (xiv) sometimes the customers opening joint accounts with or without "Either or Survivor" mandate, are dissuaded from exercising the nomination facility. It is clarified that nomination facility is available for joint deposit accounts also. Branches should ensure that they offer nomination facility to all deposit accounts including joint accounts opened by the customers.

- (xv) In addition to account opening form containing space for nomination, Branches should ensure obtaining nomination forms as prescribed in the act.
- (xvi) Unless the customers prefer not to nominate (this may be recorded without giving scope for conjecture of non-compliance), nomination should be a rule, to cover all other existing and new accounts.
- 10. Release of assets of the deceased borrowers to their legal heirs.**
- 1) In Case of Nomination, all amounts may be paid to nominee after obtaining Death Certificates of Deceased Depositor and KYC of Nominee. No amount will be paid to the nominee in cash.
  - 2) All Amounts below Rs 100000/- lying in deposit accounts of deceased customers may be paid to the natural heirs of the deceased. The list of natural heirs of the deceased will be verified by any local public leader. All the natural heirs will delegate their right to obtain the money in favour of one of the heir on requisite stamps. The heir in whose favour the delegation has been made will be paid the amounts lying in the account of the deceased on presentation of KYC, Death Certificate of deceased and Indemnity Bond. No amount will be paid to the heir in cash.
  - 3) All amounts above Rs 100000/ will be paid on to the legal heir of the deceased who presents the succession certificate issued by competent authority. No amount will be paid to the legal heir in cash.
  - 4) Succession certificates from legal heirs of deceased borrowers will be mandatory in case of disputes and all legal heirs do not join in indemnifying the bank or in certain other exceptional cases where the branch has a reasonable doubt about the genuineness of the claimant/s being the only legal heir/s of the borrower.
  - 5) All assets lying in Safe Deposit Lockers will be accessible only on presentation of succession certificate issued by competent authority
- 11. Unclaimed Deposits**
- Section 26 of the Banking Regulation Act, 1949 (AACS) provides, inter alia, that every StCB/DCCB shall, within 30 days after close of each calendar year submit a return in the prescribed form and manner to the Reserve Bank of India as at the end of each calendar year (i.e., 31st December) of all accounts in India which have not been operated upon for 10 years. All Accounts will be classified as Inoperative if there has not been any customer induced transactions for a period of 2 years in the account. Term Deposit Receipts which have been auto renewed will be treated as Inoperative if the customer has not mandated for auto renewal.
- 12. Levy of penal charges on non-maintenance of minimum balances in inoperative accounts**
- Branches must inform customers regarding the requirement of minimum balance in savings bank account and levy of charges for non- maintenance of the same at the time of opening the account in a transparent manner. Branches are not permitted to levy penal charges for non- maintenance of minimum balances in any inoperative account.
- 13. Customer Confidentiality Obligations**
- The scope of the secrecy law in India has generally followed the common law principles based on implied contract. The bankers' obligation to maintain secrecy arises out of the contractual relationship between the banker and customer, and as such no information should be divulged to third parties except under circumstances which are well defined.
- The following exceptions to the said rule are normally accepted:
- (i) Where disclosure is under compulsion of law;
  - (ii) Where there is duty to the public to disclose;
  - (iii) Where interest of bank requires disclosure and;
  - (iv) Where the disclosure is made with the express or implied consent of the customer.
- 14. Collecting Information from customers for cross-selling purposes**
- The information provided by the customer for KYC compliance while opening an account is confidential and divulging any details thereof for cross selling or any other purpose would be in breach of customer confidentiality obligations. Branches must ensure that information sought from the customer is relevant to the perceived risk, is not intrusive, and is in conformity with the guidelines issued in this regard.
- 15. Transfer of account from one branch to another**
- Instructions of a customer for transfer of his account to another office should be carried out immediately on receipt of, and in accordance with, his instructions. It should be ensured that along with the balance of the account, the relative account opening form, specimen signatures, standing instructions, etc., or the master sheets wherever obtained, are also simultaneously transferred, under advice to the customer.
  - The account transfer form with the enclosures may be handed over to the customer in a sealed cover if he so desires for delivery at the transferee office / branch. However, the transferee office should also be separately supplied with a copy of the account transfer letter.
  - When an office receives an enquiry from a customer regarding the receipt of his account on transfer from another office it should take up the matter with the transferor office by electronic means, in case it has not received the balance of the account and/or other related papers even after a reasonable transit time.
- 16. Switching banks by customers**
- Branches should ensure that depositors dissatisfied with customer service have the facility to switch banks and thwarting depositors from such switches would invite serious adverse action.

- 17. Co-ordination with officers of Central Board of Direct Taxes**  
There is a need for greater co-ordination between the income-tax department and the banking system. As such Branches should extend necessary help/co-ordination to tax officials whenever required. Further, Branches will have to view with serious concern cases where their staff connive/assist in any manner with offences punishable under the Income Tax Act. In such cases in addition to the normal criminal action, such staff member should also be proceeded against departmentally.
- 18. Declaration of Holiday under the Negotiable Instruments Act, 1881**  
In terms of Section 25 of the Negotiable Instruments Act, 1881, the expression "public holiday" includes Sunday and any other day declared by the Central Government by notification in the Official Gazette to be a public holiday. However, this power has been delegated by the Central Government to State Governments vide the Government of India, Ministry of Home Affairs' Notification No. 20-25-56-Pub-I dated 8 June, 1957. While delegating the power to declare public holidays within concerned States under Section 25 of the Negotiable Instruments Act, 1881, the Central Government has stipulated that the delegation is subject to the condition that the Central Government may itself exercise the said function, should it deem fit to do so. This implies that when Central Government itself has notified a day as "public holiday" under Section 25 of the Negotiable Instruments Act, 1881, there is no need to wait for the State Government notification.
- 19. Settlement of Claims of Missing Persons**  
The settlement of claims in respect of missing persons would be governed by the provisions of Section 107 / 108 of the Indian Evidence Act, 1872. Section 107 deals with presumption of continuance and Section 108 deals with presumption of death. As per the provisions of Section 108 of the Indian Evidence Act, presumption of death can be raised only after a lapse of seven years from the date of his/her being reported missing. As such, the nominee / legal heirs have to raise an express presumption of death of the subscriber under Section 107/108 of the Indian Evidence Act before a competent court. If the court presumes that he/she is dead, then the claim in respect of a missing person can be settled on the basis of the same.  
As a policy, which would enable branches to settle the claims of a missing person, after considering the legal opinion and taking into account the facts and circumstances of each case and keeping in view the imperative need to avoid inconvenience and undue hardship to the common person, a threshold limit of Rs 10000/- ( Ten Thousand Only ) is fixed , up to which claims in respect of missing persons could be settled without insisting on production of any documentation other than (i) FIR and the non-traceable report issued by police authorities and (ii) letter of indemnity.
- 20. Sunday banking**  
The Managing Director may keep the branches open for business on Sundays/Public Holidays keeping in view the Bank Business.
- 21. Accepting standing instructions of customers**  
Standing instructions should be freely accepted on all current and savings bank accounts. The scope of standing instructions service should be enlarged to include payments on account of taxes, rents, bills, school / college fees, licences, etc.
- 22. Rounding off of transactions**  
All transactions, including payment of interest on deposits/charging of interest on advances, should be rounded off to the nearest rupee i.e., fractions of 50 paise and above shall be rounded off to the next higher rupee and fraction of less than 50 paise shall be ignored. However, Branches should ensure that cheques/drafts issued by clients containing fractions of a rupee are not rejected or dishonoured by them.
- 23. Banking facilities to the visually challenged**  
All the banking facilities such as cheque book facility including third party cheques, ATM facility, Net banking facility, locker facility, retail loans, credit cards etc. are required to be invariably offered to the visually challenged without any discrimination. Branches may render all possible assistance to the visually challenged for availing the various banking facilities.  
In addition to the above, magnifying glasses should also be provided in all bank branches for the use of persons with low vision, wherever they require, for carrying out banking transactions with ease. Branches should display at a prominent place notice about the availability of magnifying glasses and other facilities available for persons with disabilities.
- 24. Identity badges**  
Each employee may wear on his person, identity badge with photograph and name prominently displayed on it. Apart from this, all Employees of the Bank should be in the designated uniform of the Bank on prescribed days. Formal Dresses should be worn on off uniform days. Besides giving an official touch, it will create a better rapport with the customers.
- 25. Job enrichment**  
Periodic change of duties and job rotation among employees is necessary. Elementary checking functions such as authentication of pass books/ issuance of receipts for cheques deposited for credit to the customers' accounts etc., would not only make useful contribution towards customer service but also would give a boost to the morale and self-image of the employees.
- 26. Training**  
It is essential to align the training programs to the needs in various areas with an eye on customer service. The employees should be trained to develop the right kind of attitude towards customer service, and empathy

- towards customer needs and expectations. Training programs may be so devised as to bring about positive attitudinal changes compatible to customer orientation.
27. **Induction training**  
Training to new recruits should be a precursor to other follow - up training programs. All new recruits, i.e. clerks/officers should be necessarily exposed to induction program immediately after recruitment.
28. **Inspection/Audit reports**  
The internal inspectors/auditors including audit firms engaged for the purpose during the course of their inspection/audit of branches should examine the various customer service aspects including the efficacy of the complaints handling and grievance redressal machinery; and based on their observations, record the improvements and deficiencies in various areas.
29. **Complaint prone employees**  
Placement of employees in customer contact slots should be on a selective basis. By imaginative and innovative approaches, enough number of employees can be brought-up by training. Cases of deliberate recalcitrance and disregard of customer service spirit should be taken note of and kept in concerned employees' service records apart from taking other action against such employees.
30. **Periodical visits by senior officials**  
Senior officials while visiting the branches should also give priority to the customer service aspects. It will be great advantage if senior official counter checks the actual 'branch atmosphere' by having in hand a report on customer service submitted by the branch.
31. **Infrastructure provision**  
Bank may bestow attention to providing adequate space, proper furniture, drinking water facilities, clean environment, (which include keeping the walls free of posters) etc., in their premises to enable conduct of banking transactions smoothly and more comfortably.
32. **Customer education**  
Customer education both in regard to rights and responsibilities in dealing with banks should be viewed as a fundamental issue in any attempt to improve customer service. Customer should be made aware not only of the various schemes and services offered by bank, but also about the formalities, procedures, legal requirements and limitations in the matter of providing services by the bank, through a proper mix of advertisements, literature, interface, seminars, etc. Bank should involve their employees in all customer education programs.
33. **Security arrangements**  
In view of the incidents involving terrorists/dacoits, bank should review and improve upon the existing security system in branches so as to instill confidence amongst the employees and the public. Regular drill/ training to the security staff should be ensured.
34. **Timely Issue of TDS Certificate to Customers**  
Bank is advised to put in place a system that will enable them to provide TDS Certificate in Form 16A to their customers from whose deposit accounts income tax has been deducted at source, within the time –frame prescribed under the Income Tax Rules.
35. **Accounts of Disabled persons**  
The Mental Health Act, 1987 provides for a law relating to the treatment and care of mentally ill persons and to make better provision with respect to their property and affairs. According to the said Act, "mentally ill person" means a person who is in need of treatment by reason of any mental disorder other than mental retardation. Sections 53 and 54 of this Act provide for the appointment of guardians for mentally ill persons and in certain cases, managers in respect of their property. The prescribed appointing authorities are the district courts and collectors of districts under the Mental Health Act, 1987.  
The National Trust for Welfare of Persons with Autism, Cerebral Palsy, Mental Retardation and Multiple Disabilities Act, 1999 provides for a law relating to certain specified disabilities. Clause (j) of Section 2 of that Act defines a "person with disability" to mean a person suffering from any of the conditions relating to autism, cerebral palsy, mental retardation or a combination of any two or more of such conditions and includes a person suffering from severe multiple disabilities. This Act empowers a Local Level Committee to appoint a guardian to a person with disabilities, who shall have the care of the person and property of the disabled person.  
Branches are advised to take note of the legal position mentioned above and may rely on and be guided by the orders / certificates issued by the competent authority, under the respective Acts, appointing guardians / managers for the purposes of opening / operating bank accounts. In case of doubt, care may be taken to obtain proper legal advice. Branches must give proper guidance to their customers so that the guardians / managers of the disabled persons do not face any difficulties in this regard.
36. **Customer Grievance Redressal Policy**  
**1. Preamble**  
In order to make our bank's redressal mechanism more meaningful and effective, a structured system is built towards such end. Such system should ensure that the redressal sought is just and fair and is within the ambit of the framework of rules and regulations that the bank operates in. The Policy document would be made available at all branches and all the employees of the bank would be made aware about the complaint handling process.

The basic idea behind this policy is to deal with complaints quickly & sympathetically. The intention of this policy is to:

- A. Handle customer complaints promptly and fairly;
  - B. Correct mistakes promptly and cancel any bank charges that the bank had applied by mistake;
  - C. Let the customer know to take his complaint forward in case he is not satisfied with the primary response from the bank and
  - D. Provide suitable alternate avenues to mitigate problems arising out of technological failures.
- 1.1. As per the past experience, the customer complaints usually arise on account of the following factors:
- 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.
  - C. Technology related i.e. ATM, RTGS/NEFT etc.

The customer is entitled to register his complaint whenever he is not satisfied with the service provided by the Bank. He can submit his complaint in writing, orally or over telephone. If any customer's complaint is not resolved within the prescribed time or if he is not satisfied with the solution provided by the Bank, he can approach the Managing Director of the Bank.

## 2. **Internal Mechanism to handle customer complaints/grievances.**

A customer can lodge a complaint in writing to a Branch or Head Office under this policy. Complaints can also be lodged with the help line number of the bank over telephone, customer care e-mail ID or any other mode as convenient to the customers. Various modes through which a customer can lodge the complaint are explained hereunder:

Complaints in person

A customer, if not satisfied with service 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. Customer may also mention his complaint in the complaint register.

Complaints over phone

Customer can lodge his grievances over to the Branch and Head Office. Complaint may be lodged on telephone no. 0291-2544157.

Complaints through Mail

Customers can submit their grievances by e-mail at [dccb.jodhpur@rajasthan.in](mailto:dccb.jodhpur@rajasthan.in)

In case the customer is not satisfied with the handling of his complaint, he may contact the General Manager (Banking), Head Office at the following contact details.

Telephone : 0291-2544157

Fax No. 0291-2547088

E-mail: [ccb.jodhpur@gmail.com](mailto:ccb.jodhpur@gmail.com)

Complaints on CM Portal

Complaints can also be registered on Rajasthan CM Helpline No. 181

Categories of complaints are broadly classified as under:

Transaction related: Deposit/Cash related/opening of account/transfer of account/closure of account/claims on deceased depositors' a/cs/TDS related/service charge related etc.

Advance related: Complaints related to Loans and Advances/interest related.

Government related: Related to Govt. Scheme like PMJJBY/PMSBY/PMJDY etc.

Branch related: Branch facilities to customers/ambience/customer service area/long queue etc. Staff related: alleged harassment, misbehavior/use of rude language, alleged bribery etc.

Technology related: Disputed ATM transaction/POS transaction/Internet banking transaction/RTGS/NEFT etc.

Grievance related to Technology

Grievance related to technology is further bifurcated as under:

a. ATM related disputes are bifurcated as under:

- i) Our customers using our ATMs.
- ii) Our customers using other Bank's ATMs.
- iii) Other Bank's customers using our Bank's ATMs

The dispute arises out of following events:

- 1. Transaction is unsuccessful, but customer account is debited.
- 2. Transaction is successful and account debited but cash not dispensed.
- 3. Account debited twice but cash not dispensed or dispensed only once.
- 4. Cash partially dispensed but full amount debited to the account.

ATM failed transaction automatically gets reversed within a period of 24 hours, hence customer may be requested to wait for a day and then lodge complaint in case the amount is not automatically reversed.

b. Internet Banking: (on commencement of services to Bank's Customer)

Grievance related to internet banking such as disputed debit, failed transaction but account debited, account debited but amount not credited to beneficiaries account, account not

settled, no transaction rights etc can be lodged through any mode of channels. The complaints related to transactions in accounts shall be dealt by A&F department and related will be resolved by IT department at Head Office. The customers to ensure that login ID and password are kept secured and confidential.

- c. Mobile Banking: (on commencement of services to Bank's Customer)  
Disputed transaction in mobile banking such as account debited twice for the same transaction, account debited and amount not credited at the other end/received by the merchant establishment, online disputed transactions like failed online transaction but account debited, erroneous debits etc. can be lodged through any mode of channels mentioned above.

For assistance in internet banking/mobile banking the customer may contact the same telephone number as for ATM card transactions.

d. RTGS/NEFT

For assistance in RTGS/NEFT the customers can directly lodge their complaints on email [dccb.jodhpur@rajasthan.gov.in](mailto:dccb.jodhpur@rajasthan.gov.in)

Anonymous and pseudonymous complaints :

In view of the fact that complainants who desire to protect their identity can have the protection of the Public Interest Disclosure & Protection of Informers Resolution - 2014 (PIDPI), the following procedure has been laid down for handling such anonymous and pseudonymous complaints:-

- No action is required to be taken on anonymous complaints, irrespective of nature of allegations and such complaints need to be simply filed.
- Complaints containing vague allegations could also be filed without verification of identity of the complainant.
- If a complaint contains verifiable allegations, Bank may take cognizance of such complaint. In such cases, the complaint will be first sent to the complainant for owning/disowning, as the case may be. If no response is received from the complainant within 15 days of sending the complaint, a reminder will be sent. After waiting 15 days after sending the reminder, if still nothing is heard, the said complaint may be filed as pseudonymous by Bank/Branch.
- However as good corporate Governance, depending upon the gravity of the allegation, the same will be examined by the bank.

2.1 Time Frame

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 and Head Office.

The turn-around-time for the responding to a complaint is:

1. Normal cases (other than the one mentioned below): 7 working days for normal cases.
2. Fraud cases, Legal cases and cases that need retrieval of documents and exceptionally old records; 15 Working days.
3. Cases involving third party (other Banks): 30 working days.
4. Chargeback related cases: 45 to 60 working days.
5. For all the complaints received from the regulator, timelines as mandated by respective regulator will be adhered to.

Complaints which required more time for examination of issues involved will also be acknowledged promptly and endeavor will be made to resolve such complaints at the earliest.

2.2 Grievance redressal cell, Nodal Officer and other designated officials to handle Grievances.

A Grievance Redressal Cell will be established in the bank. General Manager (Banking) General Manager (Administration), Chief Manager (IT) and Manager (A&F) will be members in the cell. General Manager (Banking) of the bank will be Nodal Officer and Chief Grievance Officer and will preside the cell. He/She will be responsible for the implementation of customer service and complaint handling for the bank as a whole. Branch Managers will act as Customer Relation Officer who will handle complaints/grievances in respect of branches falling under control. The Grievance Redressal cell will be meeting at least once in a quarter and will review the complaints lodged and Redressals provided on the complaints. Aggrieved customer can write directly regarding their grievances at the following address:

Chief Grievance Officer, General Manager (Banking),  
Head Office, Manji ka hathha,  
Paota, Jodhpur.  
E-Mail –[dccb.jodhpur@rajasthan.gov.in](mailto:dccb.jodhpur@rajasthan.gov.in)

- 2.3 A Call Centre will be established at Head Office for recording of complaints and for follow up of redressals to ensure customer satisfaction. General Manager (Banking) will head the call centre and PA to MD will carry on the functionary works of the Call centre
3. **Mandatory Display requirements**  
 The Branches shall arrange to display information on the following aspects;  
 Appropriate arrangements for receiving complaints and suggestions  
 The name, address and contact number of Nodal Officer/Chief Grievance Officer  
 The customer will have following specific rights under this policy.
- 1) To receive acknowledgement of their complaint within three days.
  - 2) Customer's complaint would be resolved as per above mentioned time frame. In case resolution of complaint needs more time, the same shall be informed to the customer why more time is needed to resolve the complaint.
4. **Resolution of Grievance**  
 The Branch Manager is responsible for the resolution of complaints/grievances in respect of customer services by the branch. He would be responsible for ensuring closure of 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 should be provided with alternate avenues to escalate the complaint. If the branch manager feels that it is not possible at his level to resolve the problem, he will refer the case to Head Office for guidance.
5. **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 staff should be able to win the customer confidence.
6. **Maintenance of Complaint Box/Register**  
 All Branches of the bank would maintain a Complaint box/Register where customer can drop their complaints. All complaints have to be recorded in the register. The complaint box would be placed in a suitable position where it would be easily visible and identifiable. The complaint box will be opened daily by the branches.  
 Pre-empting occurrence of customer grievances  
 Customer grievances provide valuable feedback on quality of services at branches and whether the initiatives taken by the bank in technology and reengineering of business 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. The customer will be free to meet the Branch Managers/other officials at Head Office to discuss their grievances.  
 Amendment/modification of Policy:  
 Bank reserves the right to amend/modify this policy as and when deemed fit and proper, at its sole discretion and shall be applicable.
7. **Establishment of call Centre for Post Resolution- Feedback from Complainants**  
 In compliance to NABARD letter no EC No. 168/Dos-16/2025 dated 14.07.2025, a call Centre is being established in the Bank for Post Resolution-feedback from Complainants. The Call Centre will be headed by the Chief Grievance Officer and will include all officers posted in the Head Office and will function as per the guidelines received from NABARD including submission of necessary information as desired by higher authorities.
8. **Grievance Redressal & Compensation Policy**  
 Redressals which identify any financial losses to the customers will be compensated according to the Compensation policy of the Bank.