



GRAMIN BANK OF ARYAVART HEAD OFFICE

Policy For Grievance Redressal and Hierarchy For Resolution Of Grievances and Complaints of Customers

Board is advised that 'Policy for Grievance Redressal has been adopted as part of Banking Codes and Standards Board of India-Customer Centric policies in its 1st meeting held on 30th May, 2013. This policy stipulates appointment of a Nodal Officer of the rank of General Manager for the implementation of customer service and complaint handling for the entire Bank. The Bank may also appoint other designated Officers at Regional Offices to handle complaint grievances in respect of Branches under their control.

Regarding resolution of grievances/complaints this policy stipulates as mentioned below:

Branch Manager is responsible for the resolution of complaints/grievances in respect of customer service by the branch. He would be responsible for ensuring closure of all complaints received at the Branches. It is his foremost duty 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. If the Branch Manager feels that it is not possible at his level to solve the problem he can refer the case to the Regional Office for guidance. Similarly, if the Regional Manager finds that he is not able to solve the problem, such cases may be referred to the Nodal Officer. In spite of above, it has been observed that customers are making their complaints directly to the Head Office without referring it either to Branch Manager or Regional Manager. Head Office refers such complaints to concerned RO for redressal and RO in turn refers it to Branches. After compliance branch sends it the Head Office through their RO. Due to time taken in postal transition at various level it is not possible to resolve complaints which are directly received at the Head Office within 30 days as stipulated in clause 9(3)(a) in Chapter -IV of Banking Ombudsman Scheme-2006. This leads to many complaints against the Branches of Bank referred to Banking Ombudsman Office of the RBI.

This situation calls for time bound strict adherence by hierarchy for redressal of grievances and complaints of customers as enshrined in 'Policy for Grievance Redressal' which is elaborated as under.

S.No	Designated Authority for Grievance/Complaint Redressal	Time Frame	Particulars
First Stage	Branch Manager	Within seven days after receiving complaint	Branches are required to maintain a complaint register and monthly position of complaints should be communicated to their respective RO
Second Stage	Regional Manager	i. Fourteen Days for complaints directly received at the RO. ii. Seven days for complaints referred from the HO/Branches	i. Regional Managers should endeavor that Branch Managers develop skill for redressal of complaints regarding operational matter on day to day basis. ii. Complaints regarding alleged malpractices against staff/branch should be investigated within fourteen days and matter should be referred to HO with findings. iii. ROs are required to maintain a complaint

			register and monthly position of complaints should be communicated to HO within three days after the last working day of each month.
Third Stage	Head Office	Fourteen Days for all complaints received Directly or otherwise.	<p>i. If the customer is not satisfied with the resolution of his complaint by the concerned Regional Manager, he may approach in writing to the Nodal Officer at the Head Office. However, the customer, who is not satisfied with the resolution of his complaint by the Branch Manager, is required to make complaint first with concerned Regional Manager. If any customer makes complaint directly to the Nodal Officer at the Head office, it will be referred to the concerned Regional Manager.</p> <p>ii. Nodal Officer at the Head Office and concerned Department at the Head Office will ensure to put the month wise comprehensive position of complaints before the Chairman of bank within seven days after the last working day of month and on quarterly basis before the Board of Bank.</p>
Fourth Stage	Internal Ombudsman (Chief Customer Service Officer)	Within one month after receiving the complaint.	The customer before making a complaint to IO should make a representation to the Bank. In case the customer is not satisfied with the reply given by the Bank or the Bank has rejected the complaint or the Bank has failed to respond within a month of the representation, the customer can approach the Internal Ombudsman i.e. CCSO with the complaint reference no. The IO shall ensure that as far as possible, the grievances are settled through internal redressal mechanism.
Fifth Stage	Banking Ombudsman Office, RBI, Kanpur	Customer can make complaint to the Banking Ombudsman, if he had made a written representation to the Bank and the bank had rejected the complaint or the complainant had not received any reply within a period of one month after the bank received his representation or the complainant is not satisfied with the reply given to him by the bank.	Concerned Departments at the Head Office, Regional Managers at ROs and Chief / Senior Managers at all Branches are required to resolve all complaints received at their level to the satisfaction of the customer well before 30 days after receiving it to ensure that no complaint is lodged against the Bank with Banking Ombudsman, RBI.
