

CUSTOMER GRIEVANCE REDRESSAL POLICY

Customer Grievance Redressal Policy 2023-24

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ABBREVIATION

Abbreviation	Full Form
BO	Banking Ombudsman
BONO	Banking Ombudsman Nodal Officer(Nodal Officer for Handling BO Cases in Zone where Office of Banking Ombudsman is located)
PGRAM	Centralized Process for Grievance Redressal Mechanism
CPPC	Centralized Pension Processing Cell
CSCB	Customer Service Committee of the Board
CSD	Customer Service Department
CGRO	Chief Grievance Redressal Officer
DBD	Digital Banking Department
DFS	Department of Financial Services
DRT	Debt Recovery Tribunal
ED	Enforcement Directorate
FMC	Fraud Monitoring Cell
FMG	Fraud Management Group Committee
GRA	Grievance Redressal Authority
IB	Internet Banking
INGRAM	Integrated Grievance Redressal Mechanism
IO	Internal Ombudsman
ITD	Information and Technology Department
MB	Mobile Banking
PNO-CO	Principal Nodal Officer - Head Office
RBI	Reserve Bank of India
SA	Statutory Authority.
SFIO	Serious Fraud Investigation Organization
SPGRS	Standardized Public Grievance Redressal System
SR	Service Request
SRA	Service Request Area
SSR	Sub Service Request Area
ZO	Zonal Office
ZONO	Zonal Office -Nodal Officer

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Customer Service Department

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1. Introduction:

Customers are important stakeholders in the Bank's overall sustainable business growth and maintaining high standards in rendering customer service is one of the objectives in pursuit of business growth. As a service organization, customer service and Customer Satisfaction is the prime concern of 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 will help in identifying shortcomings in product features and service delivery

Need for Revised Customer Grievance Redressal Policy: The previous Policy on Grievance Redressal has been circulated vide Cir No AXI/customer Service/2022-23 dt 26th August 2022. Because of changes in the regulatory guidelines as well as to further strengthen the Internal Grievance Redressal Mechanism, there is a need for revising & revamping the existing policy guidelines. The present policy also aims at putting in place a defined Escalation Matrix to ensure that the customer complaints are attended and resolved, in a time bound manner, at various levels of the bank.

2. Scope:

This Grievance Redressal Policy shall cover the Grievance Redressal function of all the domestic Branches/Offices PAN India of the Bank.

3. Principles for Grievance Redressal:

The Bank's policy for redressal of grievances follows the under noted Principles:

- 3.1 Customers are treated fairly at all times.
- 3.2 Complaints raised by customers are dealt with courteously and in time.
- 3.3 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.
- 3.4 Bank will treat all complaints efficiently and fairly as they can damage the Bank's reputation and business, if handled otherwise.
- 3.5 The Bank employees will work in good faith and without prejudice to the interests of the customer.

In order to make Bank's redressal mechanism more meaningful and effective, Bank will have a structured system. Such system will ensure that the redressal sought is just and fair and as per rules and regulations. The policy document will be made available at all branches. All the

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employees will be made aware about the complaint handling process to ensure better customer service and general awareness in the Bank.

4. Objective:

- 4.1 The objective of the Policy is to minimize customer complaints and grievances through a proper delivery and review mechanism.
- 4.2 To ensure prompt redressal of customer complaints and grievances.
- 4.3 To ensure quick and efficient response to customer expectations through a robust review Mechanism.
- 4.4 To ensure Root Cause Analysis of complaints received with the aim to minimize/eradicate grievances by bringing necessary changes in the process and systems.
- 4.5 To keep customers informed of the channels available to escalate their Grievances/complaints within the bank and their rights to alternate remedies if they are not fully satisfied with the response of the Bank.

5. Customer:

A customer is a person (natural or legal) or an organization who is utilizing one or more of the services provided by the bank e.g. a deposit account, a loan account Debit Card, Credit Card , purchase of demand draft etc. He may be a customer having an account with the Bank or a non-customer having banking business relationships such as purchase of Demand Draft, Power of Attorney Holder, etc.

6. Query, Service Request & Complaint:

Customers interact with banks for various products and services. Most of the interaction from customers are related to clarify issues / queries on their account, account servicing requests or complaints, issues with payments, etc. The incoming customer interactions are classified under three categories given below:

- 6.1 **Query:** Query is request to the bank by or on behalf of a customer or Non customer, for information regarding the products, services or related processes, or to carry out a transaction or action in relation to any such product or service.
- 6.2 **Service Request:** Service request is when customer makes request to avail services that bank has promised to provide. It can be resolved through a process set by the Bank within definite time line. Service Request is an extended arm of Query.
Any enquiry/ clarification/ seeking status/ request processing which is placed with Bank may be categorized as Query or Request before expiry of Turnaround Time (TAT) of maximum 15 business days prescribed by the Bank.
- 6.3 **Complaint:** When Query or Request of customer does not get resolved it turns into complaint. A Complaint is communication to the Bank through any means (Oral/written/Email etc.,) which express the dissatisfaction about any aspect of the Banks Products, Services, Employee behaviour/attitude, Processes, systems etc.

7. Grounds /Reasons for complaints:

The customer complaint arises due to below mentioned scenarios but not limited to the following:

- a. The attitudinal aspects of staff in dealing with customers.

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- b. Inadequacy of the functions / arrangements made available to the customers or gaps in standards of services expected and actual services rendered.
- c. Difference in perception and interpretation of provisions, rules and regulations and law.
- d. Not resolving the customers query timely.
- e. Technology related complaint.
- f. Customer Complaints related to activities of outsourced persons.
- g. Not adhering to the Regulatory Guidelines to the Banks. etc

8. Types of Complaints:

Complaints can be broadly classified based on its nature as:

- a. ATM/Debit Cards
- b. Internet/Mobile/Electronic Banking
- c. Account opening/difficulty in operation of accounts
- d. Staff Behaviour
- e. Mis-selling/Para-banking
- f. Recovery Agents/Direct Sales Agents
- g. Pension and facilities for senior citizens/differently abled
- h. Loans and advances
- i. Levy of charges related
- j. Cheques/drafts/bills
- k. Credit card related etc

9. Framework of Internal Redressal Mechanism to handle Customer Grievances / Complaints:

9.1 Registration / Sources of complaints:

Complaints may be lodged through various channels mentioned below.

- a. **Branches:** Customers can submit written Complaints to branch officials for resolution of the issues. They can also drop their complaints in complaint box in branches or write in complaint register maintained at branches. Branch Official will submit Complaint in the SPGRS Portal.
- b. **Call Centre** Complaints can also be lodged at Bank's Call Centre on toll free number 18002334526, 18001022636 accessible 24 hours from MTNL/BSNL fixed phones throughout India. It will also handle Queries / complaints related to NEFT/Internet Banking. The Call Centre agent will submit Complaint in SPGRS Portal.
- c. **Mails / Emails:** Customers can submit complaint by post or through e- mail. The customer can e-mail the complaint / grievance to the branch at brmgr<branchcode>@mahabank.co.in or bom<branchcode>@mahabank.co.in. Branch Official will submit Complaint in SPGRS Portal.
- d. **Online complaints.** Complaints can be lodged by the customers, through Online Grievance Portal, link for which is provided on Banks website (www.bankofmaharashtra.in). Customer, who lodges the complaint online through Bank's Website, receive automatic acknowledgement of his/her complaint along with a reference number on his/her

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Registered Mobile No/ email. With this reference number customer can track the status of their complaint. The Complaints received online are automatically integrated into the Banks Web based SPGRS portal.

- e. **CPGRAM:** The customer can also lodge their complaints on Centralized Public Grievance Redress and Monitoring System (CPGRAMS), the complaint management portal of Government of India, Ministry of Personnel, Public Grievances and Pensions, Department of Administrative Reforms and Public Grievances. The CPGRAMS website can be accessed via the link <https://pgportal.gov.in/>.
- f. **INGRAM:** The customer has an additional facility to lodge his/her complaint(s) via the INGRAM portal. The said portal is monitored by Government of India, Ministry of Consumer Affairs, Food & Public Distribution, and Department of Consumer Affairs. The portal can be accessed via the link <https://consumerhelpline.gov.in>.
- g. **Social Media:** Customers may give their feedback on social media. Our Bank has its presence on the following Social Media platforms: Twitter, Face book, Instagram, LinkedIn etc.,
- h. **Customer Service Department:** Customers can also escalate complaints to the Principal Nodal Officer for at the following address:-

The Principal Nodal Officer/Chief Grievances Redressal Officer
Bank of Maharashtra,
General Manager,
Operations & Customer Service Department,
Head Office, Lokmangal, 1501,
Shivajinagar, Pune-411005.
Contact No. : : 020-25614530, Email: gmoperations@mahabank.co.in

The contact details of Principal Nodal Officer are available in all branches of the Bank on the Comprehensive Notice Board and also in the Banks website.

9.2 Acknowledgement / Interim reply:

All complaints will be acknowledged immediately. If the complaint is relayed over telephone to designated telephone, help desk, or Call Centre of the Bank, a complaint reference number will be provided and complainant will be kept informed of the progress within a reasonable period of time. Complaint Redressal Authorities will try to resolve the complaint within specified time frames, specified by the Bank. Communication of Bank's stand on any issue to the customer will be a vital requirement. Interim reply along with reasons for delay will be sent to the complainant, if more than specified time is required for examination of the issues involved or for redressal of grievance. Bank will inform complainant how to take his/her complaint further if he/she is not satisfied.

9.3 Recording and Tracking of Complaints:

Capturing in SPGRS Portal (IC: AX1/Customer Service/SPGRS/20-21/Cir no 19 Dt. 03.02.2020): All complaint, received by Branches/ZO/HO/Call Centre through mail, Telephone Call , physical complaint or any other mode (physical submission etc) is to be entered into Standardized Public Grievance Redressal System (SPGRS), the banks in house Complaints portal for tracking and closure of complaint. The Complaints received online are integrated with the SPGRS Portal for tracking and Closure.

9.4 Grievance Redressal Structure in the Bank:

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Level-1 - Branch Branch Manager/Dy. Branch Manager/Call Centre
Level - 2 - Zonal Office Zonal Manager/ZONO ie Dy.Zonal Manager/ BONO at ZO
Level - 3 - Head Office Customer Service Department/ Principal Nodal Officer

The Contact details (Direct Line as well as E-mail ids) shall also be displayed in Bank's Website for Head Office and Zonal Office Level.

9.5 System Support available to CSD, HO:

- a. SPGRS - For complaints other than BO complaint
- b. SPGRS - For BO complaint
- c. CPGRAM/INGRAM - For Government
- d. Complaint Management System (CMS) of RBI

The URL for accessing the SPGRS portal (in ULC) is as below:

<p>http://10.128.26.143:8080/ulc Branches/ZO/HO may login to SPGRS Portal in the following way: User id: PF No Password: (As set by User) > Click on Submit Select Standadized Public Grievance Redress System > Enter</p>

9.6 Resolution of Grievances:

Appropriate arrangement for receiving complaints and suggestions will be made by the branch. Every Branch Head and Officers will be primarily responsible for extending courteous, efficient and prompt customer service and thereby avoiding scope for customer grievances. Resolution of complaints to the satisfaction of complainant will be their responsibility.

Branch Head will be primarily responsible for the resolution of complaints /grievances in respect of customer's service by the branch. He/she will be responsible for ensuring closure of all complaints received related to his/her branch. It will be his/her foremost duty to see that the complaints are resolved completely to the satisfaction of the customer and if the customer is not satisfied, then he/she will be provided with alternate avenues to escalate the issue given in Escalation Matrix at Point No .9.8 below.

If the branch manager feels that it is not possible at his/her level to solve the problem, he/she will refer the case to Zonal Office for guidance. Similarly, if Zonal Office finds that it is not able to solve the problem, such cases may be referred to the CSD at Head Office. Branches will submit weekly report of pending complaints to Zonal Offices, Zonal Offices will submit a fortnightly report of pending Complaints to CSD Head Office where the concerned Officer at CSD will ensure redressal. If Complaint remains unresolved further escalation to PNO/CGRO will be done by CSD Officer. CSD will ensure redressal of such complaints within two weeks.

9.7 Turnover Time (TAT):

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Bank will endeavor to redress complaints within a maximum period of 15 business days. However, specific turnaround times (TAT) depending on the nature of complaints has been stipulated by NPCI, RBI and various other regulatory authorities. In case, the bank requires more time to redress the complaint, Bank will intimate the customer and interim response will be sent.

9.8 Escalation Matrix: The Bank has a three-tier escalation mechanism for customer grievances, as given below:

- a. **Branch Level:** The complaints forwarded to the branch through SPGRS and by email followed-up from the end of CSD if not resolved in time (TAT stipulated for Branch) will be escalated to: Dy. Zonal Manager/Zonal Manager of the respective Zone [**Branch > ZONO (ZO)**] on Last day of Branch TAT.
- b. **Zonal Office Level:** The Complaints forwarded to the Zone by Branches and by email followed up from the end of CSD if not resolved in time (TAT stipulated for ZO) will be escalated to the Head of CSD at HO [**ZONO (ZO) > CSD > Head CSD(HO)** on last day of ZO TAT .
- c. **Head Office Level:** Complaints assigned to Customer Service Department official if not resolved within TAT will be escalated to the Head, CSD and further to the Chief Grievance Redressal Officer/Principal Nodal Officer. [**CSD > Head (CSD) > PNO/CGRO**

TAT for various categories of Complaints is provided at Point no 13 of this Policy.

The Contact details of the Principal Nodal Officer/Chief Grievance Redressal Officer is provided at Point No 9.1.h above as well as on the banks website.

9.9 Internal Ombudsman of the Bank:

The Internal Ombudsman of the Bank is appointed as per guidelines of Internal Ombudsman Scheme 2018 of RBI. The Internal Ombudsman is an Independent Authority. Bank shall internally escalate all complaints, which are fully rejected or partially redressed to IO (Internal Ombudsman) before conveying the final decision to the complainant.

Complaints will be independently reviewed by the IO (Internal Ombudsman) and the decision of the Internal Ombudsman of the Bank will be binding on the Bank. However, the bank may in certain cases disagree with the decision of Internal Ombudsman, and such cases would be reported to RBI by the Internal Ombudsman and also by the Bank.

9.10 Escalation to the Office of the Banking Ombudsman:

In case the customer is not satisfied with the response from the Bank (duly examined by Internal Ombudsman), customer may approach the Banking Ombudsman (RBI). The details of BO are made available on the Bank's website, and displayed on the notice board at the Branch/Offices.

The Bank shall, accordingly modify its Grievance Redressal Process in the light of any change as per notification by the Regulators or as per requirement of the Bank as such.

9.11 Root Cause Analysis of the Complaints:

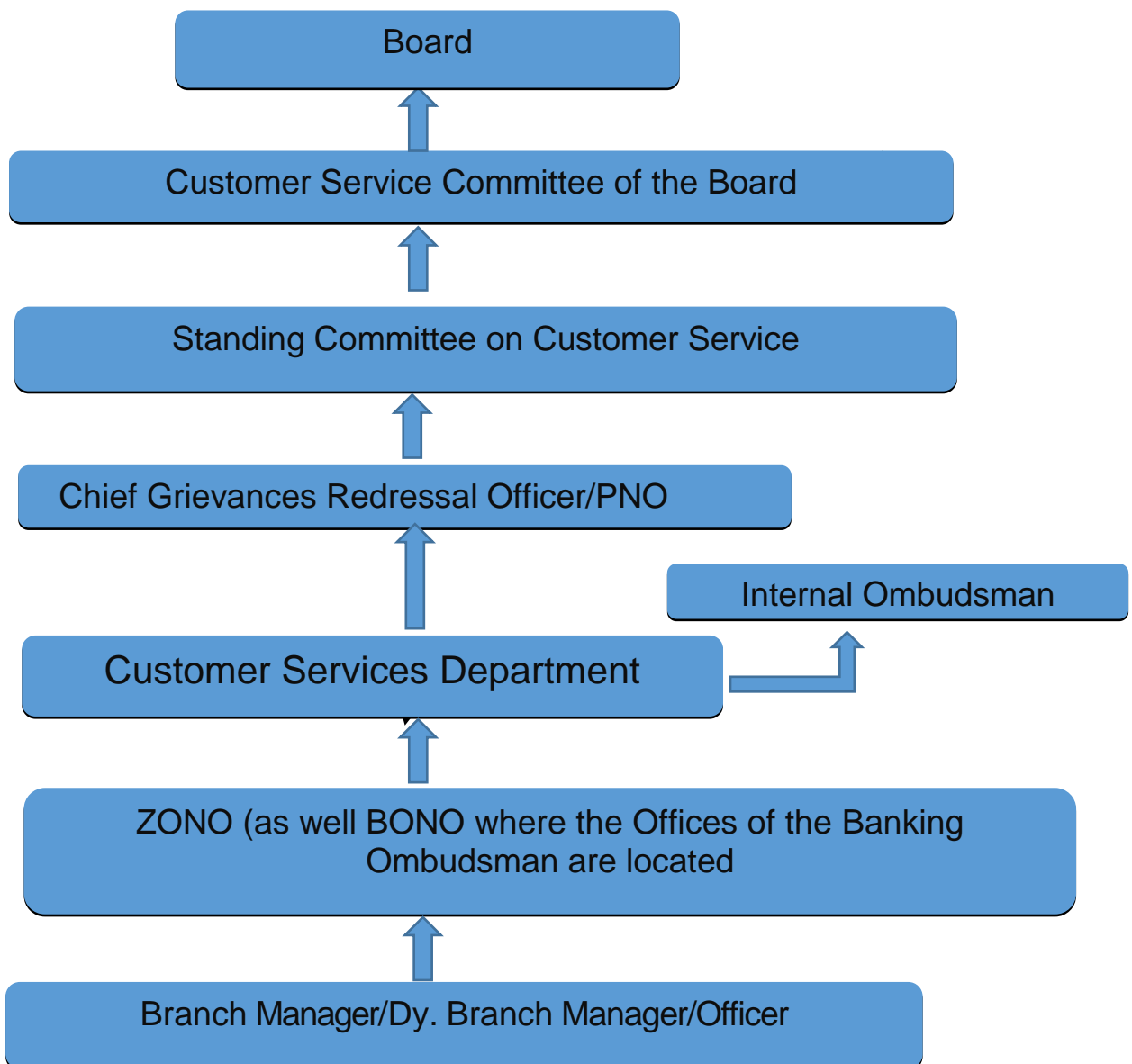
Root cause Analysis is an important tool in the hands of the Banks that aims to minimize instances of customer complaints. Bank shall make efforts to conduct root cause analysis in

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areas where Bank receives large numbers of complaints/ complaints of repetitive nature to identify weak areas if any. This review mechanism will help the Bank in identifying shortcomings (in product features, services or technology) and taking necessary corrective measures to address the same.

The bank identifies the categories of complaints which require a root cause analysis based on the frequency and gravity of the Complaints. The Concerned vertical heads to whom the category belongs will conduct root cause analysis and make necessary changes or implement changes if required as per the analysis. Quarterly meeting of executives of ITD, DBD, Vertical Heads and CSD, (minimum of the Rank of Scale-V & above) to be held regularly. CSD (Team-CSD) will be coordinator of the meeting. Minutes to be prepared and forwarded to PNO/CGRO, CSD Head and Respective Vertical Head to bring in improvement in the area of concern, so that recurrence of complaints do not take place. Minutes of RCA to be a part of reporting by CSD in Customer Service Committee of the Board.

10. Structure of Customer Service Department (CSD) :



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11. Roles and Responsibilities of Branches / Offices:

11.1 Roles and Responsibility of Branch Manager /Deputy Branch Manager:

All Complaints shall be handled courteously and professionally and redressed quickly by all Branch Managers and Deputy Branch Managers. Branch Head & Officials at the Branch should ensure that Queries & Complaints received directly at Branch or through SPGRS or any other modes are redressed as given below:

- a. All queries/service request should be redressed at the initial stage to avoid its escalation to complaint by contacting to the customer immediately. Reply to the customer should be sent invariably.
- b. All complaints received at the branch either verbally, by emails, letters etc., should be uploaded in the SPGRS portal and should be escalated to the ZONO at Zonal Office for resolution if the same remains unresolved in the branch .
- c. The branch manager should sensitize its front line staff for proper handling of customer's queries and service request.
- d. The BM/Dy.BM should access the SPGRS portal on a daily basis and attend the complaints, if any registered in it, and resolve the complaint within the stipulated TAT. On resolution of the complaint the BM/Dy.BM should obtain a satisfaction letter from the Customer and upload the same in SPGRS Portal recommending closure of the case.
- e. To ensure that complaints are resolved within two days maximum at branch. If complaint remains unresolved it should be escalated to ZONO within TAT so that complaint does not get escalated to Banking Ombudsman.
- f. In case of Banking Ombudsman complaints, the Branch Manager/Dy.BM should ensure that the reply is submitted to the BONO within the stipulated TAT along with the requisite supporting documents, if any.
- g. The BM/Dy.BM should submit Weekly/Monthly/Quarterly report of Pending Complaints to the ZONO at Zonal Office.
- h. To conduct Monthly Customer Service Meeting and submit the report in ULC Portal under Branch Level Customer Service Committee Menu and also submit the feedback suggestions received to the ZONO on quarterly basis.

11.2 Roles and Responsibilities of ZONO's at ZO's (Other than BO Complaints): The Deputy Zonal Manager is designated as Zonal Office Nodal Officer (ZONO) in the Bank.

- a. To resolve queries at initial stage to avoid its escalation to complaint.
- b. To access SPGRS Portal on Day to day basis and to ensure that complaints are resolved within TAT so that it does not further escalate to BO or other Forums.
- c. To obtain all information and documents of escalated complaints from Branches and follow up for resolution.
- d. To submit the report fortnightly to ZM and CSD on regular basis.
- e. To follow-up with the Branches/NOs/DCRD /IT/others and resolve the issues. To ensure that a copy of the reply to the complainant is invariably marked to CSD giving therein

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complaint reference number for enabling them for closure of the complaint.

- f. To ensure that all the claims rejected /partially redressed by the Bank is placed before the IO through CSD and views obtained. Hence, such complaints need to be forwarded to the CSD for onward submission to IO. Such, rejected claims/complaints can be transferred through SPGRS package.
- g. To conduct Quarterly Zonal Office Customer service Committee meeting and submit report along with suggestions/inputs of Customers to CSD at HO for placing the same to Standing Committee on Customer services (SCCS) .

11.3 In Case of CMS/RBI Banking Ombudsman cases: BONO (ZONO): RBI has set up 22 Banking Ombudsman offices across India for redressal of BO complaints. The Zonal offices of the Bank shall act as the Nodal Offices for handling BO cases at centres where the Offices of the Banking Ombudsman are located, **and the ZONO of such Zones also act as a Nodal Officer for the Banking Ombudsman and designated as Banking Ombudsman Nodal Officers (BONO).** The Roles & Responsibilities of BONO are as under:

- a. To access CMS package on Regular/ Daily Basis and ensure updation of the BO complaints in SPGRS Portal under the Banking Ombudsman Menu and forward the same to respective concerned Zonal /Branch Offices.
- b. To initiate immediate process of resolution to provide timely reply to BO.
- c. To ensure that the concerned ZO's and concerned Branches are attending SPGRS Banking Ombudsman package on regular/ daily Basis.
- d. In case of acceptance of claims by concerned ZO, BONO to present the complaint to BO and accordingly close it in the system.
- e. Nodal Officers at concerned ZO (ZONO) to inform the decision of the ZO to BONO, immediately within two days in case of acceptance of claim.
- f. To ensure that the replies are submitted to BO, maximum within 3 to 5 days in case of accepted claims.
- g. In cases involving Rejection/Partial Redressal the view of the IO shall be obtained by concerned ZO/ BONO / Zonal Manager through CSD before submitting the replies to the BO. concerned ZO, and BONO to ensure that the replies duly vetted by IO, stands submitted to BO maximum within 15 days from the date of receipt of complaint in CMS.
- h. To escalate the pendency beyond 7 days at ZO to CSD HO on regular basis.
- i. To ensure that replies in case of rejected claims do not remain pending at ZO for submission to IO through CSD for vetting beyond 2 days.
- j. ZONOs of concerned ZO to ensure that replies are collected from concerned Branches & DCRD/DBD Dept. , so that it can be submitted to BOs well in time.
- M. To ensure that replies duly vetted by IO through CSD are submitted to BO within a period of maximum 15 days from the date of receipt of complaint in CMS.
- n. In case of advisories/awards received in matters where the reply submitted to the BO without being vetted by IO, explanation to be called from the official responsible for submitting the reply directly to BO without vetting.

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- o. The explanation received from such official must be submitted to the Principal Nodal Officer i.e. GM / DGM Customer Service Department/Alternate GM under copy to office of IO.
- p. Initiating necessary steps for making appeal against the Award of BO, in consultation of ZM / DZM, on the merits of the case. The Appeal shall be made within 30 days from the date of acceptance of Award by the Complainant. The draft Appeal, with recommendations of ZM, shall be forwarded to CSD, HO, for approval from competent authority.
- q. BONO has to ensure that the explanation on delay beyond TAT is submitted without fail in time. Undue delays without proper reasons, may lead to explanation.

11.4 In case of Information sought by Statutory Authority: At times, the Enforcement Agencies seek various types of information, KYC Data, Account Statement and the same to be coordinated with the Branches. **ZONO** to ensure that requisite information is submitted within the stipulated TAT through DGM / AGM Government Business Department, HO.

- a. On receipt of the email from the Head Office the Branch Manager/Dy. BM, should immediately (on same day) submit the documents/information to the Head Office within the stipulated TAT period.
- b. In case where old records (beyond 08 years) are sought or are cumbersome in nature which may take some additional time to retrieve, the Branch Manager/Deputy branch Manager should take it up with ZONO and ZM for extension of time, and in turn ZM should ensure that the extension is obtained from the Statutory Authority. The request to statutory authority should be routed through CSD-Head, under copy to PNO.

11.5 Roles and Responsibilities of Officials at Customer Service Department (CSD):

- a. To ensure that the policy guidelines are implemented across all branches / Zones;
- b. The superintendence over the implementation of applicable regulatory guidelines of Banking Ombudsman Scheme and Internal Ombudsman Scheme in the Bank.
- c. To ensure that complaints received through various channels as well as at various levels in the Bank are captured in SPGRS.
- d. To ensure that the SPGRS is as per the regulatory standards / requirements and cater to the needs of effective customer redressal mechanism.
- e. To ensure that customer complaints are attended & resolved expeditiously and in any case within the prescribed timeline / TAT, at various levels viz. Branches, Zonal Offices, HO Verticals, etc. Ensuring effectiveness of the Escalation Matrix wherever there is delay or likelihood of delay in redressal of complaints.
- f. To ensure that wherever the Awards of BO are recommended for review or making appeal to Appellate Authority, the matter is put up to competent authority for approval, expeditiously.
- g. To initiate steps / programs aimed at minimizing customer complaints, based on the outcome of root cause analysis, conducted on quarterly basis / half yearly basis.
- h. Sharing of the underlying causes of complaints with concerned departmental heads and following up & ensuring that action is taken for addressing the causes.
- i. To ensure proper record maintenance & timely submission of returns / information / data,

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including EDSP / DAKSH Portal, to regulator/s, authorities, agencies, etc. as well as timely internal reporting.

- j. To ensure conduct of periodical meetings of various HO level customer service committees and ensure compliance with the actionable points / directions of the Committee/s.
 - k. Payment of compensation to customers, arising out of customer complaints / grievances, in terms of Customer Compensation Policy.
 - l. Overseeing & monitoring performance of Call Centre and ensuring that the Call Centre runs smoothly and effectively.
 - m. To provide inputs as well as active participation in conducting training programs on Customer Services.
 - n. To ensure disclosure of information / data on Customer Complaints as per regulatory requirements.
- 12. Suspected Fraudulent Transactions (Other than where credentials are shared by Customer with fraudster) and its Treatment:**
- a. In case of suspected fraudulent transaction, customer should lodge complaint immediately through any of the channels mentioned at Point No 9.1 of this Policy giving details of the Account Number, date, amount and reference number of each suspected fraudulent transaction.
 - b. In case of suspected fraudulent transaction, CSD to ensure to provide/follow-up for the Shadow Credit within 10 days from the date of transaction
 - c. To ensure that the shadow credit is released/reversed within 90 days from the date of complaint as per extant Customer Service Policy.
 - d. To take-up the issue to provide the pro-active credit on identification of error point in failed digital transactions. DBD/IT Team to assist CSD in handling such transactions.

12.2 Preferring review of the Advisories issued by BO wherever required:

In case of receipt of advisories against the Bank, the Bank may request for review of such advisories by BO. In order to enable re-examination of the case, an appeal may be made based on the documents / bringing forth facts / additional facts in the matter. Respective Zonal Manager shall recommend such review to CSD, HO, together with "Draft Note" and all supporting documents for vetting, before submission to the BO.

12.3 Appeal against Awards issued on the Bank to the Appellate Authority at RBI.

In the event of the bank deciding to prefer an appeal against the Award issued by the BO, an appeal may be preferred to the Executive Director looking after CEPD at Central Office of RBI as per the guidelines provided in the Integrated Ombudsman Scheme 2021. The PNO/CGRO/CSD Incharge has to put up a note to the MD & CEO / Executive Director seeking prior Approval / permission with their recommendation, together with views of IO. Draft Note to be got vetted by Chief Law Officer at HO before placing before MD & CEO.

The appeal against Award shall be filed within the period of 30 days from the date on which the Bank receives the letter of acceptance of Award by the Complainant. The Appellate Authority may allow a further period, not exceeding 30 days, for making the appeal, where

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the Appellate Authority is satisfied that there was sufficient cause for the Bank for not filing appeal in the initial period of 30 days

13. Time frame:

Complaint has to be seen in the right perspective because they indirectly reveal a weak spot in the working of the Bank. Complaint received shall be analyzed from all possible angles. Time Schedule set up for handling complaints and disposing them at all levels including Branches, Zonal Offices and Head Office will be as under-

- a. **Branches:** The complaint will be redressed within 2 days.
- b. **Zonal Office:** The complaints will be redressed within 1 Week (Inclusive of initiation of complaint at Br level).
- c. **Head Office:** Complaints received by different departments at Head Office will be redressed within 2 Week (Inclusive of initiation of complaint at Br level).
- d. Complaints escalated from branch to Head Office will be redressed maximum within 2 weeks
- e. Complaints unresolved for 30 days or more will be forwarded to the Nodal Officer concerned under Banking Ombudsman Scheme.

Bank shall strive to adhere to the time limits defined by the regulators for resolving common types of complaints.

13.1 Turn Around Time (TAT) in resolving complaints: The TAT for various types of complaints and information sought by Statutory Authority is furnished in hereunder:

13.1.1 Branch, ZO and HO TAT for Complaints: In days

Nature	Branch TAT	Zonal Office/ TAT	HO/CSD TAT	Total TAT
Misbehavior of Staff	2	5	3	10
Mobile Banking (UPI/IMPS)	2	3	2	7
Failed Transaction	2	5	8	15
Internet Banking	2	3	2	7
ATM/Debit Cards	2	3	2	7
Account opening/Operations in account	2	3	5	10
Loan /Advances	2	5	8	15
Pension Related	2	5	3	10
Miss Selling/Para Banking	2	5	3	10
Nomination	2	5	3	10
Locker	3	7	5	15
Death Claim	3	7	5	15
Credit Card related	3	7	5	15
Govt. Business issues	2	5	3	10
Complaints Forwarded by RBI / MOF/MP's /VVIP's	3	7	5	15
Complaints from PMO(on policy Issues)	1	3	3	7

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13.1.2 TAT for Fraudulent / Unauthorized Electronic Banking Transactions:

For Fraudulent / Unauthorized Electronic Banking Transaction which includes remote / online payment transaction and proximity payment transactions (ATM/POS) TAT for dispute resolution is 90 days

For Fraudulent / Unauthorized POS/Online Disputes: 120 days (Network Defined timelines)

13.1.3 Cases received from Statutory Investigative Authority:

Nature	Branch TAT	Zonal Office/ TAT	HO/CSD TAT	Total TAT
Information sought by Statutory Investigative Authority	1	3	3	7

For disputed transaction as per Master/Visa guidelines, 30 days' time for Retrieval Receipt and further 45 days for charge back claim.

Communication of the Bank's stand on any issue to the customer is an important requirement. Complaints received which would require some time for examination of issues involved should besides being acknowledged be sent an interim reply within the TAT prescribed in the policy.

13.1.4 Staff Accountability

The Turn-Around Time (TAT) for resolving the complaints should be adhered to strictly at all levels of the Redressal Mechanism of the Bank. Any omissions /commissions or delays in redressal of Complaints beyond TAT are liable for Staff Accountability as per the Staff Accountability Policy provisions of the Bank. The Extant Staff Accountability Guidelines will be followed to fix responsibility in case of delay, default or dereliction in performance of duties on resolving of complaints.

14. Internal Review Mechanism: Forum to Review Customer Grievances and to Enhance the Customer Experience: Bank has set up the following committees & review mechanism to monitor and review quality of customer service and grievance Redressal mechanism of the Bank.

14.1 Branch Level Customer Service Committee:

At branch level, branches will take necessary steps for strengthening the branch level committees with greater involvement of customers. It will also include customers, senior citizens per guidelines issued from time to time. Branch Level Customer Service Committee would be headed by Branch Manager, and include One Officer, One Front Line Staff and at least 2 to 3 members from Customers (one member should be senior citizen/Pensioner.) Such reconstituted committee should meet on the 15th day every month to study complaints /suggestions, cases of delay; difficulties faced / reported by customers / members of the Committee and evolve the ways and means of improving customer service. Branch Manager/ Dy. Branch Manager, shall act as coordinator of the meeting at the Branch Level.

The branch level customer service committees will submit monthly Branch Level Customer Service Committee meeting reports in ULC portal. The BLCSC will submit Quarterly Report

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to Zonal Office giving inputs/suggestions to the Standing Committee on Customer Service, thus enabling the Standing Committee to examine them and provide relevant feedback to the Customer Service Committee of the Board for necessary policy / procedural action.

14.2 Zonal Office Customer Service Committee.

At Zonal level, Zonal Office Customer Service Committees will take review of complaints in the Zone. They will submit their quarterly report to Standing Committee on customer service. The punishment for the rude behavior be decided at zonal office level.

The tenure of non-executive public members will be maximum 1 year and tenure cannot be extended further. However, the same member can be nominate again for a new tenure but with minimum gap of 1 year between two tenures.

The same committee (non-executive members are not mandatory) will be empowered to finalize non-executive members.

Zonal Office Customer Service Committee will have the following members –

Zonal Head	- Chairman
Deputy Zonal Head (Nodal Officer)	- Member & Convener
Planning Officer	- Member
Law Officer	- Member
CPC Head	- Member
2 Branch Head from the Zone	- Member
Select Customers	- Invitee (Non-Executive Members)
Quorum – Zonal Head / Nodal Officer, Planning / Law Officer, 1 Branch Head and select Customer.	

In absence of the Zonal Head, Deputy Zonal Head will chair the meeting.

14.3 Nodal Officer and other designated officials to handle complaints and grievances.

- a. The Bank nominates Principal Nodal Officer as Nodal Officer of the rank of General Manager (or its equivalent) of the Bank who will be responsible for implementation of customer service and complaint handling for the entire Bank.
- b. Zonal Manager shall act as Grievance Redressal Authority at the Zone to handle Complaints / grievances in respect of zone / branches under their control.
- c. The Bank designates Zonal Office Nodal Officer (ZONO) at Zonal Offices to handle the complaints/grievances in respect of branches falling under their control for quick redressal. The name and contact details of Zonal Office Nodal Officer (ZONO) and PNO to be displayed on branch notice boards. The Dy Zonal Manager of Zone is designated the Zonal Office Nodal officer (ZONO) in our Bank.
- d. The ZONO before communicating his decision of rejection / or partial relief, the decision will be referred to the Internal Ombudsman of the Bank for his View through CSD. If the customer is still not satisfied he may have option to go to Banking Ombudsman with his complaint or other avenues available for grievance redressal.
- e. At the branch level, Branch Head will act as Grievances Redressal Authority. The Deputy Branch Manager will act as Nodal Officer for grievance redressal.

14.4 Standing Committee on Customer Service:

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The Standing Committee on Customer Service will be chaired by the Executive Director of the Bank. Besides two to three senior executives of the Bank, the committee will also have two to three eminent non-executives with domain experience drawn from the public as members. The tenure of non-executive public members will be maximum 3 years and the same cannot be extended further.

The same committee will be empowered to finalize non-executive members.

The committee will have the following members -

Executive Director	- Chairman
General Manager/Dy General Manager - In-charge, Customer Service	- Member
General Manager, FM&A	- Member
General Manager, HRM	- Member
General Manager, Retail & MSME	- Member
General Manager, IT	- Member
General Manager/Dy General Manager Digital Banking Div	- Member
General Manager, Corporate Credit	- Member
General Manager, Resource Planning	- Member
General Manager/Dy General Manager, Operations	- Member
Two Non Official permanent members with domain expertise	- Member
Dy General Manager/Asst General Manager Customer Service	-Convener
Select customers	-Invitees (Non-Exe Members)
Internal Ombudsman	- Invitee

Quorum - (1) Executive Director, (2) General Manager/ Dy General Manager In-charge Customer Service, (3) General Manager IT, (4) General Manager/ Dy General Manager DBD, (5) Any Two General Managers from other Verticals as detailed above, (6) Internal Ombudsman (Invitee).

Presence of Chairman is mandatory & in absence of General Managers of IT & DBD who are permanent members, the next in-charge ie Deputy General Manager/ Asst General Manager shall attend the meeting.

The committee will have the following functions.

- a. Evaluate feedback on quality of customer service received from various quarters. The committee would also review comments/feed-back on customer service and implementation of commitments in the Code of Bank's Commitments to Customers. Though the BCSBI is under dissolution and no longer operational, the Bank values the Charter of Rights for the Common Customers and endeavors to follow the Code of Banks Commitment to Customers that was formulated by BCSBI. The SCCS will take periodical review and take necessary steps for implementation of the Code. The committee would review complaints relating to non-compliance with the code provisions on quarterly basis.
- b. The Committee would be responsible to ensure that all regulatory instructions regarding customer service are followed by the Bank. Towards this, the committee will obtain necessary feedback from field / functional heads / Regional Customer Service Committees.
- c. The committee also would consider unresolved complaints/grievances referred to it by Vertical/functional heads responsible for redressal and offer their advice.

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- d. 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 may be submitted periodically to the Customer Service Committee of the Board.
- e. The Standing Committee on customer service at HO shall review the unauthorized electronic banking transactions reported by customers or otherwise, as also the action taken thereon, the functioning of the grievance redress mechanism on Quarterly basis and will take appropriate measures to improve the systems and procedures.

General Manager, Incharge Customer Service, is the Chief Grievance Redressal Officer/Principal Nodal Officer for our Bank. He/ She is responsible for placing the statements of complaints, analysis of the complaints received, reporting status of customer complaints and redressal mechanism, Root Cause Analysis report to Customer Service Committee of the Board and Standing Committee on Customer Service, ensuring disclosure of statement of complaints, details of unimplemented awards of the Banking Ombudsman along with financial results of the Bank and any other role and responsibility as defined by RBI.

The statements/ reports placed to the Customer Committee of the Board & Standing Committee on Customer service should be based on the analysis of complaints received viz. Identification of customer service areas in which the complaints are frequently received, identification of frequent sources of complaints, identification of systemic deficiencies and initiation of appropriate action to make grievance redressal mechanism more effective.

14.5 Customer Service Committee of the Board :

Banks shall have a Customer Service Committee of the Board and experts and representatives of customers will be invited as invitees to the meetings of the Board to enable the bank to formulate policies and assess the compliance thereof internally with a view to strengthening the corporate governance structure in the banking system and also to bring about ongoing improvements in the quality of customer service provided by the banks.

Customer Service Committee of the Board would address the following:-

- a. Formulation of a Comprehensive Deposit Policy
- b. Issues such as the treatment of death of a depositor for operations of his account
- c. Product approval process with a view to suitability and appropriateness
- d. Annual survey of depositor satisfaction and Annual Survey of customer satisfaction.
- e. Tri-ennial audit of such services.

All the awards given by the Banking Ombudsman shall be placed before the Customer Service Committee of the Board by CSD to enable them to address the issues of systemic deficiencies existing in the Bank, if any, brought out by the awards. All the awards remaining unimplemented for more than 3 months, with reasons, shall be placed before the CSCB to enable the committee to report to the Board such delays in implementation and for initiating necessary remedial action.

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Besides, the Committee could also examine any other issues having a bearing on the quality of customer service rendered.

14.6 Reserve Bank - Integrated Ombudsman Scheme, 2021.

A Scheme for resolving customer grievances in relation to services provided by entities regulated by Reserve Bank of India in an expeditious and cost-effective manner under Section 35A of Banking Regulation Act, 1949.

The Reserve Bank of India shall appoint one or more of its Officers as Ombudsman and Deputy Ombudsman for the period not exceeding three years at time to carry out the functions entrusted to them under the Scheme. The Centralized Receipt and Processing Centre located at Chandigarh shall receive the complaints filed under the Scheme. The Ombudsman shall consider the complaints of customers relating to deficiency in service. To operationalize the new scheme, RBI has expanded the Banking Ombudsman Offices across the country to 22.

Customer before making a complaint under the scheme, made a written complaint to the Bank and the complaint was rejected wholly or partly by the Bank and the complaint is not satisfied with the reply or the complaint had not received any reply within 30 days after the Bank received the complaint (proof of having made a complaint is to be produced).

The Ombudsman shall endeavour to promote settlement of a complaint by agreement between the complainant and the Regulated Entity through facilitation or conciliation or mediation.

The complaint would be deemed to be resolved when it has been settled by the Bank with the complainant upon intervention of the Ombudsman or the complaint has been agreed in writing that the resolution of the grievance is satisfactory or the complainant has withdrawn the complaint voluntarily. The Salient features of the Scheme are furnished in Appendix-I.

14.7 Monetary disincentives in the form of recovery of cost of redressal of complaints:

Given that the Banker-customer relationship is the primary relationship, the main responsibility of customer grievance redressal lies with Banks. With a view to ensure that Banks discharge this responsibility effectively, the cost of redressal of complaints will now be recovered from those Banks against whom the maintainable complaints in the OBOs exceed their peer group average. However, grievance redress under Banking Ombudsman Scheme for customers will continue to remain cost-free. To operationalize the cost-recovery framework for Banks, peer groups based on the asset size of Banks as on March 31 of the previous year will be identified, and peer group average of maintainable complaints received in OBOs would be computed on the following parameters:

- a. Average number of maintainable complaints per branch;
- b. Average number of maintainable complaints per 1000 accounts (total of deposit and credit accounts) held by the Bank.
- c. Average number of maintainable digital complaints per 1000 digital transactions executed through the Bank by its customers.

The cost of redressing complaints in excess of the peer group average will be recovered from the Bank as follows:

- a. Excess in any one Parameter- 30% of the cost of redressing a complaint (in the OBO) for the

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number of complaints in excess of the peer group average.

- b. Excess in any two parameters-60% of the cost of redressing a complaint for the number of complaints exceeding the peer group average in the parameter with the higher excess.
- c. Excess in all the three parameters-100% of the cost of redressing a complaint for the number of complaints exceeding the peer group in the parameter with the highest excess.
- d. The cost of redress to be recovered in this respect will be the average cost of handling a complaint at the OBOs during the year.

14.8 Internal Ombudsman (IO) of the Bank:

- a. The Internal Ombudsman mechanism was set up with a view to strengthen the internal grievance redressal system of Banks and to ensure redressal of complaints of the customers at the highest level authority of the Bank so as to minimize the need for the customers to approach other for a for redressal.
- b. The appointment of the Internal Ombudsman is made in the Bank as per RBI guidelines on “The Internal Ombudsman Scheme, 2018”, Chapter-II of the Scheme deals with the appointment of IO in all Scheduled Commercial Banks (excluding the Regional Rural Banks). The Internal Ombudsman of the Bank is usually a retired or serving officer , not below the rank of Deputy General Manager or equivalent of another bank / Financial Sector regulatory Body, having necessary skills and experience of minimum seven years of working in areas such as banking , regulations, supervision, payment and settlement systems and / or consumer protection. The age of IO shall not be over 70 years. As per directives from Reserve Bank of India, any complaints rejected fully or partially by the Bank need to be vetted from the Internal Ombudsman. The IO will be selected by Committee constituted by MD & CEO of the Bank.
- c. The tenure of the Internal Ombudsman in bank shall be a fixed term of not less than three years but not exceeding five years. The Internal Ombudsman shall not be eligible for reappointment or for extension of term in the same bank.
- d. In case of partial acceptance / rejection of the Complaint a note is to be put up to the IO and views obtained before communicating the decision of the Bank to the Complainant. The reply should mention explicitly that the complaint has been examined by the IO. Such cases need to be forwarded by branches/offices to the DGM CSD, Customer Service Department Pune. However, the IO shall not examine the references in the nature of suggestions, request for concessions in rate of interest charged, modifications in sanction terms & conditions etc. which are primarily in the nature of commercial decisions and hence cases need not be forwarded for concurrence of Internal Ombudsman.
- e. The Internal Ombudsman, as an independent authority shall review complaints, examines customer complaints which are in the nature of deficiency in service on the part of the Bank, (including those on the grounds of complaints listed in Clause 8 of the Banking Ombudsman Scheme, 2006) that are partly or wholly rejected by the Bank. Bank shall internally escalate all complaints, which are not fully redressed to IO (Internal Ombudsman) before conveying the final decision to the complainant. The customers of the Bank need not approach the Internal Ombudsman directly.
- f. The customer, if not satisfied with the settlement offer, will however be at liberty to appeal to the Banking Ombudsman of Reserve Bank of India. The implementation of IO

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Scheme, 2018 will be monitored by the Bank's internal audit mechanism apart from regulatory oversight by RBI.

15 Feedback on Social Media:

A team of Marketing Department works 24X7 for taking up the issues posted on social media platforms like Face Book, Twitter, Instagram & YouTube etc. These issues are taken up for providing solution with the respective verticals & resolved immediately.

16 Mandatory display requirements: It is mandatory for the Bank to provide:

- a. Appropriate arrangement for receiving complaints and suggestions.
- b. The name, address and contact number of Zonal Office Nodal Officer(s)
- c. Name, address, phone no., email of the Principal Nodal Officer
- d. Contact details of Banking Ombudsman of the area
- e. Code of Bank's Commitments to Customers / Fair Practice Code

For the above the Bank Offices will display the names of ZONO/PNO on Branch / Offices / Notice Board immediately. Zonal Office shall prepare the tri-lingual notice board at local level and the same may be supplied to their branches. The design of the notice board to be displayed in the branches is enclosed as **Appendix-II**

- f. **Restriction on Display of Information** : As per RBI Internal Ombudsman Scheme, 2018 " RO's / ZO,s need to ensure that contact details of Internal Ombudsman are NOT displayed on the Public Notice board in the branches. Therefore branches / offices should not display the contact details of Internal Ombudsman on the Public Notice board in the branches.

17. Record Keeping:

The records of complaints are maintained for a minimum period of eight years from the date of resolution. Backup copies are maintained as per the latest Backup Policy under the Information Systems Security Policy.

The Nodal Officer of Branches shall preserve records pertaining to grievance / complaint received resolution and closure of the grievance.

18 Grievance Redressal for National Pension System (NPS) Complaints:

18.1 Generally complaints under NPS are received in following area:

- a. Non Opening of Account, Non Receipt of PRAN, Non-reflection of contribution in NPS account of customer, Non-updation of changes requested by customer, Non receipt of I-PIN/T-PIN, Non-activation of Tier-II account and Non-receipt of withdrawal.
 - i. The Nodal Officer of Branch shall preserve records pertaining to grievance/complaint received, resolution and closure of the grievance.
 - ii. The Nodal Officer of Branch shall submit required reports to Zonal Office Nodal Officer

18.2 Escalation of Grievances to NPS Trust:

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- a. Any subscriber whose grievance has not been resolved within 30 days from the date of receipt of the grievance by the Bank, or who is not satisfied with the resolution provided can escalate the grievance to the National Pension System Trust.
- b. The subscriber whose grievance has not been resolved by the Bank, within 30 days from the date of submission of the grievance to the National Pension System Trust, or who is not satisfied with the resolution provided by the National Pension System Trust shall prefer an appeal to the Ombudsman against the concerned Bank or entity.

18.3 Closure of grievance:

Every grievance shall be disposed of within a period of 30 days of its receipt and a final reply shall be sent to complainant, containing details of resolution or rejection of the complaint, with reasons thereof recorded in writing. A grievance shall be considered as disposed off and closed in any of the following instances namely:

- a. When the Bank has acceded to the request of the complainant fully;
- b. Where the complainant has indicated in writing, its acceptance of the response of the Bank;
- c. Where the complainant has not responded within 45 days of the receipt of the written response of the Bank;
- d. Where the Zonal Office Nodal Officer has certified under intimation to the Complainant / subscriber that the Bank has discharged its contractual, statutory and regulatory obligations and therefore closes the complaint;
- e. Where the complainant has not preferred any appeal within 45 days from the date of receipt of resolution or rejection of the grievance communicated by the Bank or National Pension System Trust, as the case may be;
- f. Where the decision of the Ombudsman is appeal has been communicated to such complainant,

Provided that the closure shall not be applicable where the Ombudsman or the Authority, as the case may be has allowed filing of the appeal/ revision, beyond specified period. "The redressal of Grievances pertaining to National Pension Scheme (NPS) subscribers shall be governed by provisions of Grievance Redressal Policy of NPS Trust under PFRDA (Redressal of Subscriber Grievance) Regulations 2015".

19 Grievance Redressal under PMJDY:

Complaints under PMJDY: Generally complaints under PMJDY are received in following area:

- a. Refusal by branch to open account under BSBDA/BSBDS category - particularly under BSBDS category where complete KYC documents are not required.
- b. Non-receipt of RuPay Card
- c. Non-activation of RuPay Cards at ATMs
- d. Accidental insurance claim settlement

With a view to ensure prompt redressal of grievances relating to accounts under PMJDY, the complaint will be identified under PMJDY Category in SPGRS and then will be routed to specific CSD Officers for timely resolution.

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20 Complaints/Suggestion box/Complaint Book/Register

20.1 **Complaint/Suggestion box** should be provided and *be fixed at prominent place* at each branch/office of the Bank. Further, at every branch of the Bank a notice requesting the customers to meet the branch manager shall be displayed regarding grievances, if the grievances remain unredressed.

20.2 **Complaint book / Register**, *as per IBA Design*, with perforated copies in each set shall be introduced, so designed as to instantly provide an acknowledgement to the customers and intimation to the controlling office. *Complaint register be kept at prominent place in the branch.*

The branches shall maintain a separate complaints register in the prescribed format given for entering all the complaints/grievances received by them directly or through ZO/HO/Government. These registers shall be maintained irrespective of the fact whether a complaint is received or not in the past.

Complaint Register Format:

S. No.	Date	Account No.	Name of complainant	Mobile No.	Email	Products & Services	Nature of Complaint	Brief details of complaint

The complaint registers maintained by the branches should be scrutinized by the concerned Zonal Manager, during his periodical visit to the branches and his observations / comments thereon be recorded in his visit report.

20.3 Complaint Form

A complaint form, along with the name of the nodal officer for complaint redressal, shall be provided in the home page of banks website www.bankofmaharashtra.in > helpline itself to facilitate complaint submission by customers. The complaint form shall also indicate that the first point for redressal of complaint is the Bank itself and that complainants may approach the Banking Ombudsman only, if the complaint is not resolved at the Bank level within a month. Similar information shall be displayed in the boards put up in all the branches to indicate the name and address of the Banking Ombudsman. In addition, the name, address and telephone numbers of the Bank to whom complaints can be addressed shall also be given prominently.

21 Interaction with customers:

The Bank recognizes that customer expectation/ requirements/ grievances can be better appreciated through personal interaction with customers by the Bank's staff. Customer day is observed on 15th day of every month at all the offices of the Bank to enable customers to voice their Grievances or offer suggestion for improvement in Customer Service. Planned Structured Customer Meets, will give a message to 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 a valuable input for revising its products and services to meet customer requirements. Suggestion Box should be provided and be fixed at prominent place in the

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branch/office of the Bank. Further, at every branch of the bank a notice requesting the customer to meet the Branch Manager shall be displayed regarding grievances if the grievance remains unredressed.

Bank also celebrates every Wednesday as Digital Banking Day and every Third Week of the month as Mega Digital Banking Week to maximize onboarding of customers to Digital Banking Products.

22 Sensitizing operating staff on handling complaints:

Staff shall be properly trained for handling complaints. Bank officials are dealing with people and hence difference of opinion and areas of friction can arise. With an open mind and a smile on the face we should be able to win the customer's confidence. Imparting soft skills required for handling irate customers is to be an integral part of the training programmes. Schedules to include training sessions on imparting soft skills required for handling irate/agitated customers and Customer Service and Behavioural Science also. It would be the responsibility of the Nodal Officer to ensure that internal machinery for handling complaints / grievances operates smoothly and efficiently at all levels. Nodal Officer should give feedback on training needs of staff at various levels to the Human Resources Department at Zonal Office. Field executives will conduct staff meetings during their visits to branches and sensitize the staff on handling complaints and for extending good customer service.

23. Standardized Public Grievances Redressal System Introduced by Govt. of India, Ministry of Finance on 11.06.2012.

Bank has introduced "Standardized Public Grievances Redressal System (SPGRS)" advised by GOI, MOF, Department of Financial Services, New Delhi on 11.06.2012, The main features of SPGRS are as under.

- a. All complaints received from multiple sources/channels like i) Complaint Registers at Branch level ii) Written Complaints iii) Toll free telephone Numbers iv) Mobiles v) Online Grievances vi) E-mails vii) CPGRAMS/INGRAM viii) BO xi) Other Govt Sites , should invariably be lodged into a common digital platform in order to have an integrated information system for customer grievances. Bank has upgraded its own software for automatic recording of such data in the system where applicable.
- b. There are three level structure of Grievances Redressal, i.e. Branch, Zone and Head Office.
- c. All the grievances should be properly classified under various heads and sub heads.
- d. All written grievances received at any level should also be entered into the web based computerized SPGRS system and should generate unique number which should be intimated to complainant while sending acknowledgment. The same can be accessed through ULC login.
- e. Bank has developed a uniform interface for its web based SPGRS software.
- f. Three level redressal structure i.e. Branch, Zone and Head Office has been adopted with maximum period of 15 days for redressal.
- g. TAT for Redressal of complaints at Branch, ZO and HO is mentioned in para no 13 and 13.1.1 and 13.1.2 above. Branch to redress complaint as per the TAT and if not redressed then the

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same should be quickly escalated to ZO who is to redress the same as per the TAT. If the same is not redressed at ZO, the same is to be escalated to HO where it should be redressed within the overall TAT of 15 days. These are the outer limits for redressal.

- h. Customer can punch the complaints on the Bank's official website www.bankofmaharashtra.in > helpline > Complaint grievances > click here to fill online complaint form.
- i. On the same page of Bank's official website, customer can track the real time status of complaint.
- j. Customer can submit feedback on quality of redressal through Bank's website.

24. Disclosure of complaints / unimplemented awards of Banking Ombudsmen along with Financial Results

The following brief details along with financial results will be disclosed in Banks Annual Report:

Summary information on complaints received by the bank from Customers and from the OBOs.

Sr no.	Particulars	Previous year	Current year
Complaints received by the bank from its customers			
1.	Number of complaints Pending at beginning of the year		
2.	Number of complaints received during the year		
3.	Number of complaints disposed during the year		
3.1	Of which, number of complaints rejected by the bank		
4.	Number of complaints pending at the end of the year		
Complaints received by the bank from OBOs			
5	Number of maintainable complaints received by bank from OBOs		
5.1	Of 5, number of complaints resolved in favour of the bank by BOs		
5.2	Of 5, number of complaints resolved through conciliation/mediation/advisories issued by BOs		
5.3	Of 5, number of complaints resolved after passing of Awards by BOs against the bank.		
6	Number of Awards unimplemented within the stipulated time (other than those appealed)		

Note: This is the new format introduced by RBI from 2021.

Top five ground of complaints received by the bank from customer.					
Grounds of complaints, (i.e. complaints relating	Number of complaints	Number of complaints	% increase/decrease	Number of complaints	Of 5, number of

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to)	pending at the beginning of the year	received during the year	in the number of complaints received over the previous year	pending at the end of the year	complaints pending beyond 30 days.
1	2	3	4	5	6
Current year					
1-ATM/Debit Cards					
2- Internet / Mobile /Electronic Bkg					
3- Account opening /difficulty in operation of account					
4- Loans and Advances					
5.Pension and facilities for senior citizens/differently abled					
Others					
Total					
Previous year					
1- ATM/Debit Cards					
2- Internet / Mobile / Electronic Bkg					
3- Account opening / difficulty in operation of account					
4- Loans and Advances					
5- Pension and facilities for senior Citizens / differently abled					
Others					
Total					

Further, Bank will place the detailed statement of complaints and its analysis on their website for information of the general public at the end of each financial year. This will include all complaints pertaining to ATM cards issued by them in their disclosures.

25. Guidelines on Customer Service: The Bank has in place Board approved guidelines on Customer Service.

The guidelines comprises of following four polices –

1. Compensation Policy
2. Grievances Redressal Policy
3. Policy on Collection of Cheque /Instrument
4. Customer Rights Policy

All the four policies are on display in the Banks website <https://bankofmaharashtra.in/banks-policies>.

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26. Periodicity of Review of the Policy:

The existing Customer Grievance Redressal Policy was last reviewed on 28.06.2022 and is valid upto 31.03.2023. However, the revision of the policy will become effective from the date of adoption of this policy and shall be valid up to 31.03.2024. The further continuity of the policy may also be extended for a further period not exceeding three months with the specific approval of Managing Director & Chief Executive Officer of the Bank.

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Salient Features: The Reserve Bank - Integrated Ombudsman Scheme, 2021

RBI has integrated the three Ombudsman schemes of RBI namely, (i) the Banking Ombudsman Scheme, 2006; (ii) the Ombudsman Scheme for Non-Banking Financial Companies, 2018; and (iii) the Ombudsman Scheme for Digital Transactions, 2019; into one “The Reserve Bank - Integrated Ombudsman Scheme, 2021”. The Scheme adopts ‘One Nation One Ombudsman’ approach by making the RBI Ombudsman mechanism jurisdiction neutral.

The Integrated Ombudsman Scheme, 2021 is effective from November 12, 2021.

Following are the salient features of the Integrated Ombudsman Scheme, 2021:

1. Any customer aggrieved by deficiency in service (a shortcoming or an inadequacy in any financial service, which the Bank is required to provide statutorily or otherwise, which may or may not result in financial loss or damage to the customer) may file a complaint in writing or otherwise under the Scheme.
2. There is no limit on the amount in a dispute that can be brought before the Ombudsman for which the Ombudsman can pass an Award. However, for any consequential loss suffered by the complainant, the Ombudsman shall have the power to provide a compensation up to Rupees 20 lakh, in addition to, up to Rupees One lakh for the loss of the complainant’s time, expenses incurred and for harassment/mental anguish suffered by the complainant.
3. Reserve Bank of India has established the Centralized Receipt and Processing Centre (CRPC) at Chandigarh for receipt of the complaints Pan India.
4. The complaint can be lodged online through the RBI portal (<https://cms.rbi.org.in>)
5. The complaint may also be submitted through electronic or physical mode to the Centralized Receipt and Processing Centre, Chandigarh at the given address:

Centralised Receipt and Processing Centre (CRPC)
Reserve Bank of India 4th Floor, Sector 17
Chandigarh - 160017

Additionally, a Contact Centre with a toll-free number - 14448 (9:30 am to 5:15 pm) - is also being operationalised in Hindi, English and in eight regional languages to begin with and will be expanded to cover other Indian languages in due course. The Contact Centre will provide information/clarifications regarding the alternate grievance redress mechanism of RBI and to guide complainants in filing of a complaint.

6. A complaint under the Scheme shall not lie unless:
 - (a) the complainant had, before making a complaint under the Scheme, made a written complaint to the Bank concerned and

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- (i) The complaint was rejected wholly or partly by the Bank, and the complainant is not satisfied with the reply; or the complainant had not received any reply within 30 days after the Bank received the complaint; and
 - (ii) The complaint is made to the Ombudsman within one year after the complainant has received the reply from the Bank to the complaint or, where no reply is received, within one year and 30 days from the date of the complaint.
- (b) The complaint is not in respect of the same cause of action which is already :
- (i) pending before an Ombudsman or settled or dealt with on merits, by an Ombudsman, whether or not received from the same complainant or along with one or more complainants, or one or more of the parties concerned;
 - (ii) pending before any Court, Tribunal or Arbitrator or any other Forum or Authority; or, settled or dealt with on merits, by any Court, Tribunal or Arbitrator or any other Forum or Authority, whether or not received from the same complainant or along with one or more of the complainants/parties concerned;
- (c) the complaint is not abusive or frivolous or vexatious in nature;
- (d) The complaint to the Bank was made before the expiry of the period of limitation prescribed under the Limitation Act, 1963, for such claims;
- (e) The complainant provides complete information as specified in clause 11 of the Scheme;
- (f) The complaint is lodged by the complainant personally or through an authorized representative other than an advocate unless the advocate is the aggrieved person.

7. No complaint for deficiency in service shall lie under the Scheme in matters involving:

- (a) commercial judgment/commercial decision of a Bank;
- (b) a dispute between a vendor and a Bank relating to an outsourcing contract;
- (c) a grievance not addressed to the Ombudsman directly;
- (d) general grievances against Management or Executives of a Bank;
- (e) a dispute in which action is initiated by a Bank in compliance with the orders of a statutory or law enforcing authority;
- (f) a service not within the regulatory purview of the Reserve Bank;
- (g) a dispute between Banks; and
- (h) a dispute involving the employee-employer relationship of a Bank.

8. Bank on receipt of the complaint, should furnish written reply along with all the relevant documents to the Ombudsman within 15 days of receipt of complaint. Provided that the Ombudsman at the request of the Bank in writing to the satisfaction of the Ombudsman, grant such further time as may be deemed fit to file its written version and documents.

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9. In case Bank omits /fails to file its written version and documents within 15 days, then Ombudsman may proceed ex-parte based on the evidence available on record and pass appropriate Order or issue an Award.
10. The Bank will not have any right to appeal in case the Bank omits or fails to file its written version and documents within the time as provided in terms of Clause 15(1)(a) of the Integrated Ombudsman Scheme.
11. The Award shall lapse and be of no effect unless the complainant furnishes a letter of acceptance of the Award in full and final settlement of the claim to the Bank, within a period of 30 days from the date of receipt of the copy of the Award.
12. The complainant aggrieved by an Award or rejection of a complaint by Ombudsman Office may prefer an Appeal before the Appellate Authority within 30 days of the date of receipt of the Award or rejection of the complaint
13. The Appellate Authority may, if it is satisfied that the complainant had sufficient cause for not making the appeal within the time, may allow a further period not exceeding 30 days.

For more details, please refer to the Scheme details available on Bank of Maharashtra website www.bankofmaharashtra.in or at RBI website www.rbi.org.in.

The copy of the Scheme is also available in our branches, which will be provided to the customer for reference upon request.

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LIST OF BANKING OMBUDSMAN OFFICES

Address and Area of Operation of RBI Ombudsmen and Zonal Offices Handling the BO				
Sl. No	Centre	Name & Address of the Office of RBI Ombudsman	Area of Operation	Zonal Office Handling BO
1	Ahmedabad	Reserve Bank of India 4th Floor, "Riverfront House", Behind H.K. Arts College, Between Gandhi & Nehru Bridge, Pujya Pramukh Swami Marg (Riverfront Road West), Ahmedabad-380009 STD Code:079 Tel. No. 26582357 Email : cms.boahmedabad@rbi.org.in	Gujarat, Union Territories of Dadra and Nagar Haveli, Daman and Diu	Ahmedabad
2	Bengaluru	Reserve Bank of India 10/3/8, Nrupathunga Road Bengaluru - 560001 STDCode:080 Tel. No. 22277660/22180221 Email: cms.bobengaluru@rbi.org.in	Karnataka	Bengaluru
3	Bhopal	Reserve Bank of India Hoshangabad Road Post Box No. 32, Bhopal-462 011 STD Code: 0755 Tel. No. 2573772/2573779 Email: cms.bobhopal@rbi.org.in	Madhya Pradesh	Bhopal
4	Bhubaneswar	Reserve Bank of India Pt. Jawaharlal Nehru Marg Bhubaneswar-751 001 STD Code: 0674 Tel. No. 2396420/2396207 Email: cms.bobhubaneshwar@rbi.org.in	Odisha	Bhubaneswar
5	Chandigarh	Reserve Bank of India 4th Floor, Sector 17 Chandigarh STD Code: 0172 Tel. No. - 2721109, 2721011, 2727118 Email: cms.bochandigarh@rbi.org.in	Himachal Pradesh, Punjab, Union Territory of Chandigarh and Panchkula, Yamuna Nagar and Ambala Districts of Haryana.	Chandigarh

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6	Chennai	Reserve Bank of India Fort Glacis, Chennai 600 001 STD Code: 044 Tel No. 25395964 Fax. 25395488 Email: cms.bochennai@rbi.org.in	Tamil Nadu, Union Territories of Puducherry (except Mahe Region) and Andaman and Nicobar Islands	Chennai
7	Dehradun	Reserve Bank of India 74/1 G.M.V.N. Building, 1st floor, Rajpur Road, Dehradun - 248 001 STD Code: 0135 Tel No.: 2742006 Email: cms.bodehradun@rbi.org.in	Uttarakhand and seven districts of Uttar Pradesh viz., Saharanpur, Shamli (Prabudh Nagar), Muzaffarnagar, Baghpat, Meerut, Bijnor and Amroha (Jyotiba Phule Nagar)	Noida
8	Guwahati	Reserve Bank of India Station Road, Pan Bazar Guwahati- 781 001 STD Code: 0361 Tel.No. 2542556 Email: cms.boguwahati@rbi.org.in	Assam, Arunachal Pradesh, Manipur, Meghalaya, Mizoram, Nagaland and Tripura	Guwahati
9	Hyderabad	Reserve Bank of India 6-1-56, Secretariat Road Saifabad, Hyderabad- 500 004 STD Code: 040 Tel. No. 23210013 Email: cms.bohyderabad@rbi.org.in	Andhra Pradesh and Telangana	Hyderabad
10	Jaipur	Reserve Bank of India, 4th floor Rambagh Circle, Tonk Road, Jaipur - 302 004 STD Code: 0141 Tel. No. 2577931 Email: cms.bojaipur@rbi.org.in	Rajasthan	Jaipur
11	Jammu	Reserve Bank of India, Rail Head Complex, Jammu- 180012 STD Code: 0191 Tel No.: 2477905 Email: cms.bojammu@rbi.org.in	Union Territories of Jammu & Kashmir and Ladakh	Ludhiana

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12	Kanpur	Reserve Bank of India M. G. Road, Post Box No. 82 Kanpur-208 001 STD Code: 0512 Tel. No. 2305174/2303004 Email: cms.bokanpur@rbi.org.in	Uttar Pradesh (excluding Districts of Ghaziabad, Gautam Buddha Nagar, Saharanpur, Shamli (Prabudh Nagar), Muzaffarnagar, Baghpat, Meerut, Bijnor and Amroha (Jyotiba Phule Nagar)	Lucknow
13	Kolkata	Reserve Bank of India 15, Netaji Subhash Road Kolkata-700 001 STD Code: 033 Tel. No. 22310217 Email: cms.bokolkata@rbi.org.in	West Bengal and Sikkim	Kolkata
14	Mumbai (I)	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: cms.bomumbai1@rbi.org.in	Districts of Mumbai, Mumbai Suburban and Thane	Mumbai (I)
15	Mumbai (II)	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: cms.bomumbai2@rbi.org.in	Goa and Maharashtra, (except the districts of Mumbai, Mumbai Suburban and Thane)	CSD HO
16	Patna	Reserve Bank of India, Patna-800 001 STD Code: 0612 Tel. No. 2322569/2323734 Email: cms.bopatna@rbi.org.in	Bihar	Patna

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17	New Delhi (I)	Reserve Bank of India, Sansad Marg, New Delhi STD Code: 011 Tel. No. 23725445 Email: cms.bonewdelhi1@rbi.org.i n	North, North-West, West, South-West, New Delhi and South Districts of Delhi	Delhi
18	New Delhi (II)	Reserve Bank of India, Sansad Marg, New Delhi STD Code: 011 Tel. No. 23724856 Email: cms.bonewdelhi2@rbi.org.i n	Haryana (except Panchkula, Yamuna Nagar and Ambala Districts) and Ghaziabad and Gautam Budh Nagar districts of U.P.	Delhi
19	New Delhi (III)	Reserve Bank of India Sansad Marg, New Delhi STD Code: 011 Tel. No. 23715393 Email: cms.bonewdelhi3@rbi.org.i n	North-East, Central, Shahdara, East and South-East districts of Delhi	Delhi
20	Raipur	Reserve Bank of India 54/949, Shubhashish Parisar, Satya Prem Vihar Mahadev Ghat Road, Sundar Nagar, Raipur- 492013 STD Code: 0771 Tel. No: 2244246 Email: cms.boraipur@rbi.org.in	Chhattisgarh	Raipur
21	Ranchi	Reserve Bank of India 4th Floor, Pragati Sadan, RRDA Building, Kutchery Road, Ranchi Jharkhand 834001 STD Code: 0651 Tel No.: 8521346222/9771863111/7542975444 Email : cms.boranchi@rbi.org.in	Jharkhand	Patna
22	Thiruvananthapuram	Reserve Bank of India , Bakery Junction Thiruvananthapuram-695 033 STD Code: 0471 Tel. No. 2326769 Email: cms.botrivandrum@rbi.org .in	Kerala, Union Territory of Lakshadweep and Union Territory of Puducherry (only Mahe Region).	Ernakulum

DESIGN OF THE NOTICE BOARD ON GRIEVANCE REDRESSAL MECHANISM

BANK OF MAHARASHTRA ENDEAVOURS TO OPTIMISE CUSTOMER SERVICE AND SATISFY THE CUSTOMERS BY A ROBUST GRIEVANCE REDRESSAL MECHANISM.

1. LEVEL-1: Customers can lodge their grievances with Branch Manager or ONLINE through channels like:

Call Centre : Toll free Nos: 1800-233-4526 or 1800-102-2636
Website : www.bankofmaharashtra.in

2. LEVEL- 2: If the grievance is not redressed, customer can directly approach to the Zonal Office Nodal Officer (ZONO) for Redressal at the following address.

Name of Zonal Office Nodal Officer (ZONO):
Full Address:
Phone No: (Direct Line)
Email ID:

3. LEVEL-3: If grievance is still not redressed, customer can approach to Chief Grievance Officer/Principal Nodal Officer at following address:

Chief Grievance Redressal Officer/ Principal Nodal Officer,
Bank of Maharashtra,
General Manager,
Operations & Customer Service Department
“Lokmangal 1501, Shivajinagar
Pune- 411005
Tel: : **020-25614530**.
Email: gmoperations@mahabank.co.in

4. LEVEL -4: Name and Address of the Regional office of the RBI Ombudsman

(Zonal Offices to enter the details of the Regional Offices of the RBI Ombudsman under whose jurisdiction the Zone Falls.)

5. In order to lodge a complaint with the Banking Ombudsman under the Integrated Ombudsman Scheme 2021 you may choose any of the following channels:

Complaint Lodgement Portal of the Ombudsman: <https://cms.rbi.org.in>
Email id: crpc@rbi.org.in
Address: Centralised Receipt and Processing Centre,
Reserve Bank of India,
4th Floor, Sector 17, Chandigarh,-160017
Toll free No: 14448 (for Enquiry)

CYBER SECURITY TIPS FOR CUSTOMERS

- Review your passwords periodically. Make sure they are strong and complex.
- Bank never asks confidential details like OTP, Pin and password. Keep them confidential.
- Using two factor authentication process makes harder for the hackers to get into your device.
- Do not click on links or download attachments from unknown sources.
- Don't upload any data belonging to bank on internet.
- Beware or phishing or vishing messages.
- Don't install any unauthorized software.
- Never reply/forward the email in case it is found suspicious.
- Don't write passwords anywhere.
- Scan any attachment before opening.
- Keep strong passwords for your phone as well as your UPI application.
- Back up your data regularly.
- Don't share your personal details by filling up forms on Social media sites.
- Always keep your transaction application updated with latest version.
- Always keep on eye on your card during transaction and promptly take it back

SAFETY TIPS FOR DIGITAL TRANSACTIONS FOR CUSTOMERS.

(A) Safety Tips & Measures for Mobile Banking

- Never Leave your Mobile Phone unattended.
- Set Pin/password to access the handset menu on your mobile phone
- Register/ update your mobile number and e-mail ID for alerts to keep track of your banking transactions.
- Password-protect your mobile device to protect against unauthorized access. Set up a difficult PIN/password that is difficult to crack.
- Do not follow any URL in message that you are not sure about
- If you have to share your mobile with anyone else or send it for repair/maintenance
 - Clear the browsing history
 - Clear cache and temporary files stored in the memory as they may contain your account numbers and other sensitive information
 - Block your mobile banking applications by contacting your bank. You can unblock them when you get the mobile back
- Do not save confidential information such as your debit/credit card numbers, CVV numbers or PIN's on your mobile phone
- Do not share confidential information received from your bank on your mobile
- Do not enable auto save user IDs or passwords for mobile banking online
- Avoid using unsecured or unknown Wi-Fi, public or shared networks
- Download apps from official app stores only such as Apple iTunes, Android Marketplace, Google Play Store.
- Never disclose personal information or online banking credentials via e-mail or text message as these can be used for identity theft
- In case you lose your mobile phone, please call our 24-hour Customer Care Centre to disable Mobile App Banking facility.
- Never download and install applications from untrusted sources. Install apps downloaded from reputed application market.
- Always verify app permissions and grant only those permissions which have relevant context for the app's purpose.
- Log out from online mobile banking or application as soon as you have completed your transactions. Also make sure you close that window

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- Be aware of shoulder surfers. Be extra careful while typing confidential information such as your account details and password on your mobile in public places
- Install an effective mobile anti-malware/anti-virus software on your smartphone and keep it updated.

(B) Safety Tips for UPI payment/Payment wallets

- Do not 'Pay' or enter your UPI PIN to receive money.
- Entering UPI PIN = Money debit.
- Verify UPI of the receiver.
- Do not transfer funds without knowing to whom you are transferring. Ensure due diligence
- Never scan QR code for receiving payments
- Never share your UPI wallets PIN, card details like PIN, One-Time Password (OTP), CVV, expiry date, grid value, types of card (Visa, Mastercard, Rupay, etc.) to anyone even if the person claims to be from bank.
- Never download third-party apps such as Screenshare, Anydesk, Teamviewer, etc. based on call request from unknown person even if caller claims to be from Bank or wallet company
- Never download any application/ UPI app/ payment wallet recommended/ requested by any unknown person
- Do not search for helpline numbers on Google, Facebook, Twitter. Instead, check the official website.
- Do not respond to texts, e-mails from unknown addresses to click on links.
- Fraudster might ask you to do a legitimate small value transaction after screen sharing, this is to know your UPI PIN or Debit Card details. Disconnect the call immediately.
- Ensure no one is looking at your screen or noticing your finger movement to know your PIN. In case of remote access, the fraudster will be able to view the numbers/buttons/links being clicked.
- Always Check Debit Payment SMS or email after transaction is completed.

(C) Safety Tips for ATM / Debit Card

- Memorise your PIN. Do not write it down anywhere
- Your ATM card is for your own personal use. Do not share your PIN or card with anyone, not even your friends or family
- Beware of "Shoulder surfer" who can peep at your PIN as you enter it. Please shield the keypad as you enter the PIN
- Do not take help from strangers for using ATM card

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- Press the 'Cancel' key before moving away from the ATM.
- Remember to take your card and transaction slip with you
- If your ATM card is misplaced, report to your card-issuing bank
- If your card gets stuck in the ATM, or if cash is not dispensed after you having keyed in a transaction, call your bank immediately
- If you have any complaint about your ATM/Debit/Credit card transaction at an ATM, you must take it up with the bank that issued the card to you

(D) Safety tips for ATM - SKIMMING

Skimming is a method used by fraudsters to capture your personal or account information from your credit/debit card by stealing your confidential details at ATM Centres, Point of Sale Machines at Restaurants or shopping malls or any shops etc.

- Protect your PIN by covering with other hand when entering PIN
- If you see anything unusual, suspicious, strange with ATM or keypad, please stop your transaction and inform the bank
- If it appears to have anything stuck onto the card slot or key pad, do not use it. Cancel the transaction and walk away. Never try to remove suspicious devices
- Keep your PIN a secret. Never reveal it to anyone, even to someone who claims to be calling from your bank or a police officer
- Check that other people in the queue are at reasonable distance
- Regularly check your account balance and bank statements, and report any discrepancies to your bank immediately.