



Grievance Redressal Policy 2015-16

1.0 Introduction

In the present scenario of competitive banking, excellence in customer service is the most important tool for sustained business growth. Customer complaints are part of the business life of any corporate entity. This is more so for banks because banks are service organizations. 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.

1.1 Principles for Grievances Redressal Mechanism-

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

1. Customers are treated fairly at all times.
2. Complaints raised by customers are dealt with courteously and in time.
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.
4. Bank will treat all complaints efficiently and fairly as they can damage the Bank's reputation and business, if handled otherwise.
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 employees will be made aware about the complaint handling process to ensure better customer service and general awareness in the Bank.



2.0 Why complaint arises?

The customer complaint arises due to;

- a. The attitudinal aspects of staff in dealing with customers
- b. Inadequacy of the functions / arrangements made available to the customers or gaps in standards of services expected and actual services rendered.
- c. Difference in perception and interpretation of provisions, rules and regulations and law.

3.0 The customer is having full right to register his complaint if he is not satisfied with the services provided by the Bank. He can give his complaint in writing, orally or over telephone. If customer's complaint is not resolved within given time or if he is not satisfied with the solution provided by the Bank, he can approach Banking Ombudsman/ Consumer Forum / BCSBI with his complaint or resort to other legal avenues available for grievance redressal.

4.0 Internal Machinery to handle Customer complaints/ grievances

4.1 Customer Service and Complaint Position to Board:
Customer Service and Complaint Position / Redressal Mechanism Position is being put up before every Board Meeting and the compliance / present status of the action points suggested by the Board on the same is reported to the Board in subsequent /next Board Meeting.

4.2 Board Committee on Customer Service

This sub-committee of the Board would be responsible for formulation of a Comprehensive Deposit Policy incorporating the issues such as the treatment to and operation in the account on the death of a depositor, the product approval process and the annual survey of depositor satisfaction and the tri-ennial audit of such services. The Committee will also examine any other issues including examination of loan policies and service issues for the individual as a borrower also having a bearing on the quality of customer service rendered. This Committee will also review the functioning of Standing Committee on Customer Service.

Experts and representatives of customers' will be invited to enable the Bank to formulate policies and assess the compliance thereof internally with a view to bring about ongoing improvements in the quality of customer service provided by the Bank.



4.3 Standing Committee on Customer Service

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 drawn from the public as members. The committee will have the following functions.

1. 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 as received from BCSBI. It 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.
2. 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.
3. The committee also would consider unresolved complaints/grievances referred to it by functional heads responsible for redressal and offer their advice.
4. The committee would submit report on its performance to the Customer Service Committee of the Board at quarterly intervals.

4.4 A. Zonal Office Customer Service Committee

At Zonal level, Zonal Office Customer Service Committees will take review Of complaints in the region. They will submit their quarterly report to Standing Committee on customer service.

B. Branch level Customer Service Committees

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. Such reconstituted committee should meet 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.

The branch level customer service committees will submit quarterly reports giving inputs/suggestions to the Standing Committee on Customer Service, thus enabling the Standing Committee to examine them and provide relevant



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feedback to the Customer Service Committee of the Board for necessary policy / procedural action. Such BLCSCs will be formed at all branches.

4.5 Nodal Officer and other designated officials to handle complaints and grievances

- a) General Manager (Planning) will act as Principal Nodal Officer / Chief Grievance Redressal Officer and he/she will be responsible for the implementation of customer service and complaint handling for the entire Bank.
- b) Zonal Head will act as Grievances Redressal Authority at the Zone to handle complaints/grievances in respect of zones / branches respectively, under their control.
- c) At the branch level, Branch Head will act as Grievances Redressal Authority.

Contact details including, name, complete address, telephone / fax number, E- mail address etc. of Principal Nodal Officer and Zonal Nodal Officers are prominently displayed, in the portal of the Bank.

5.0 Mandatory display requirements:

Each branch will display,

1. The Name, address and contact number of Principal Nodal Officer(s)/Chief Grievances Redressal Authorities / Code Compliance Officer / Principal Code Compliance Officer.
2. Contact details of Banking Ombudsman of the area
3. Code of Bank's Commitments to Customers / Fair Practice Code

6.0 Resolution of Grievances

Appropriate arrangement for receiving complaints and suggestions will be made by the branch. Every Branch Head, Supervisor and Officers will be primarily responsible or 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 will be responsible for ensuring closure of all complaints received at the branches. It will be his 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 will 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 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 Nodal Officer. Branches will submit weekly report of pending complaints to Zonal Offices, Zonal Offices will submit a fortnightly report of pending Complaints to Nodal Officer who will ensure redressal of such complaints within four weeks

7.0 Dealing with Complaints and Improving Customer Relations

7.1 Complaints/Suggestion box

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.

7.2 Complaint book / Register

Complaint book, **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.

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.

7.3 Complaint Form

A complaint form, along with the name of the nodal officer for complaint redressal, shall be provided in the home page 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.



7.4 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-

- 1] Branches: The complaint will be redressed within 1 week.
- 2] Zonal Office: The complaints will be redressed within 2 Weeks.
- 3] Head Office: Complaints received by different departments at Head Office will be redressed within 2 weeks.
- 4] When complaints are escalated from branch to Head Office, they will be redressed maximum within 4 weeks.

8.0 Acknowledgment / Interim Reply

All complaints will be acknowledged immediately. If the complaint is relayed over telephone at designated telephone, help desk, or Customer Facilitation Center 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 complaint further if he is not satisfied

8.1 Staff Meeting and Review of Systems and Procedure

Branches will conduct a staff meeting after receipt of a complaint. The various aspects of the complaint including systemic failure, if any, will be discussed in the meeting and if there is any flaw in the system, necessary steps will be taken for changing the system in consultation with the Zonal Head, so that there is no recurrence of such complaint.

9.0 Monitoring

Branch will send to Zonal Office every month and Zonal Office will send to Head Office bi-monthly, the consolidated action taken report on complaints received.



10.0 Interaction with customers

The Bank recognizes that customer's expectation/requirement/grievances can be better appreciated through personal interaction with customers by Bank's staff. Planned customer meets, say once in a Month will give a message to the customers that the Bank cares for them and values their feedback/suggestions for improvement in customer service. Many of the complaints arise on account of lack of awareness among customers about bank services and such interactions will help the customers appreciate banking services better. As for the Bank, the feedback from customers would be valuable input for revising its product and services to meet customer requirements.

11.0 Sensitizing operating staff on handling complaints

Staff shall be properly trained for handling complaints. We 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 shall be able to win the customer's confidence. It would be an integral part of training programme schedules to include training session on imparting soft skills required for handling irate /agitated customers **and Customer Service and Behavioral 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. He shall give feedback on training needs of staff at various levels to the HR Dept. Field Executives will conduct staff meetings during their visits to branches and sensitize the staff on handling complaints and for extending good customer service.

12.0 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 (PGRS)" 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 , 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 soft ware for automatic recording of such data in the system where applicable.
- b) There are three level structure of Grievances Redressal, ie Branch, Zone and Head Office.
- c) All the grievances should be classified under various heads and sub heads.
- d) All written grievances received at any level should also be entered into the web based computerized PGRS system and should generate unique number which



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should be intimated to complainant while sending acknowledgment. The same can be access through ULC login.

- e) Banks has developed a uniform interface for its web based PGRS software.
- f) Three level redressal structure ie Branch, Zone and Head Office been adopted with maximum period of 21 days for redressal.
- g) Branch to redress complaint in 10 days, if not redressed then the same should automatically get escalated to ZO who is to redress the same in 5 days. If the same is not redressed at ZO, the same is to be escalated to HO where it should be redressed in 6 days.

12.1 **Appointment of Chief Customer Service Officer (Internal Ombudsman)**

To boost the quality of customer service and to ensure that, there is undivided attention to resolution of customer complaints in Bank, it has been decided to appoint an internal ombudsman designated as Chief Customer Service Officer, (CCSO) in the Bank.

The bank's internal ombudsman will be a forum available to the Bank customers for Grievance Redressal, before, they can approach the Banking Ombudsman.

13.0 **Change / Modification**

Bank reserves it right to change or to modify the Policy or any of its provisions from time to time without notice.
