

The Ahmedabad District Co-operative Bank Ltd.

Ahmedabad

GRIEVANCE REDRESSAL POLICY

Ref: NABARD Circulars;

- 1. No. 97/DoS-20/2007 Dt. 12.06.2007**
- 2. No. 163/DoS-20/2016 Dt. 13.07.2016**
- 3. No. 203/IDD-14/2016 Dt. 25.08.2016**
- 4. No. 150/IDD-03/2024 Dt. 06.08.2024**

**The Policy has been approved in Board Meeting dated 14/08/2024 Vide resolution
No : 18(6)**

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1. INTRODUCTION

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

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

- Customers be treated fairly at all times
- Complaints raised by customers are dealt with courtesy and in time
- Customers are fully informed of avenues to escalate their complaints / grievances within the organization and their rights to alternative remedy, if they are not fully satisfied with the response of the Bank to their complaints.
- Bank will treat all complaints efficiently and fairly as they can damage the Bank's reputation and business if handled otherwise.
- The Bank's employees must work in good faith and without prejudice to the interests of the customer.

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

2. BACKGROUND

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

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

This policy is prepared on the basis of NABARD Circular No.63/ DoS - 20/ 2016 dated 13/ 07/ 2016, Circular No. 203/IDD/ 14/2016 dated 25/ 08/2016 and Circular No. 150/IDD-03/2024 dated 06/08/2024

3. SCOPE OF THE POLICY

The Policy will cover resolution of all legitimate complaints raised by customers through physical mode, electronic mode via mail or CPGRAMS (Centralized Public Grievance Redress and Monitoring System) on account of system intricacies, procedures, gaps in customer service, service charges etc. Redressal machinery is also applicable to complaints raised on account of credit information of customers.

Grievances related to Outsourcing of financial services and Grievances pertaining to Person with Disabilities will also be covered under this policy.

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

4. KEY ELEMENTS OF THE POLICY

The Policy Document covers the following aspects:

- 1) Internal machinery to handle customer complaints / Grievances
- 2) Customers Meet at Branches of the Bank
- 3) Grievance Redressal Committee on Customer Service
- 4) Mandatory Display of Requirements
- 5) Resolution of grievances
- 6) Time frame

4.1 Internal Machinery to handle Customer complaints / grievances:

Level 1 - Branch

As customers normally deal with the branches, it is likely that the complaints are lodged at the branch office. The Branch Manager will thus be responsible for attending to complaints / grievances in respect of customer service at the branch level. **B.M. will be responsible for ensuring the satisfactory closure of all complaints received at the branches.**

- Acknowledge all formal complaints (including complaints lodged through electronic means) and work to resolve it within a reasonable period, not exceeding **30 days** (including the time for

escalation and examination of the complaint by the highest ranking internal official responsible for grievance redressal).

- The **30 days** period will be reckoned after all the necessary information sought from the customer is received;

The Branch Head will try to resolve the complaints within Specified time frames. **As per the Policy, generally the complaints received at the Branch level should be resolved within 10 working days.**

Communication of the Bank's stand on any issue to the customer is a vital requirement, as therefore if complaints received require some time for examination of issues involved, this will be conveyed to the customer

Appointment of Nodal Officer to Handle Complaints and Grievances.

Customers are advised to approach the Branch Head for any grievances / complaints in writing. If the complaint is not resolved at the branch level, the customer may approach the Customer Grievance Cell at the Head Office of the Bank at **"The Ahmedabad District Co-operative Bank Ltd. Gandhi Bridge Corner, Opp. Income Tax Office, Ahmedabad -380014.** AGM – Admin, Nodal Officer will evaluate the feedback/ complain received from the customer and refer the matter to concern Branch/ Department/ Functional Head for immediate resolution in consultation with AGM (Banking)

Level – 2 (Customer Grievance Cell)

The Customer Grievance Cell at the Head office will be overseen by the Asst. General Manager (Banking), AGM-Admin of Bank at HO will be the Nodal Officer, the name and contact details of the Nodal Officer will be displayed on branch notice boards. Head of the Grievances Redressal Cell at Head office must resolve the grievance within the time frame i.e. 10 days from the date of the grievance escalated by branch to the Cell.

Level – 3 (Grievance Redressal Committee)

Complainant, if still unsatisfied with the redressal, can refer the complaint to the Grievance redressal committee at the Head Office. Grievance Redressal Committee comprising of Deputy General Manager, Assistant

General Manager (banking) and Asstt. General Manager Concerned.

The Committee will be responsible for the implementation of customer service and complaint handling for the entire Bank.

The Deputy General Manager (Banking) will act as an appellate authority for the purpose

This Committee has the following functions pertaining to Customer Service:

1. Evaluate feed -back on quality of customer service received from various branches. The committee would also review comments / feed -back on customer service and implementation of commitments as per the customer service policy of the Bank.
2. The committee also would consider unresolved complaints / grievances referred to it by functional heads responsible for redressal and offer their advice & put the matter with status in the next Board Meeting.
3. If the customer is not satisfied with the Bank's grievance redressal offered by the Grievance redressal committee, he/she may approach the National Bank for Agriculture & Rural Development, Regional Office, NABARD Tower, opp. Municipal Garden, Usmanpura, Ahmedabad Gujarat –380013

4.2 Customer Meet at Branches of the Bank:

A Customer Service Meet headed by the Branch Manager will be convened Quarterly at each branch for review the quality of customer service at the branch and examines issues requiring special attention. The Branch level customer meet have been encouraged to include a senior citizen, Woman, HNI (High Net-worth Individual) customer as its member to provide suggestions and voice out their opinions.

4.3 Grievance Redressal Committee on Customer Service:

A Quarterly report of all complaints/ grievances received from customers at the branches is placed before the Grievance Redressal Committee of the Bank, are being put up for information, consideration and recommendation to:

- a. Board of Directors meeting
- b. DLMRC meetings,
- c. incorporates in Annual Report

d. to NABARD and/or RBI as the case may be

Moreover, Bank marks each complaint / grievance on the basis of its kind and gravity, like operation of accounts, loans/advances, staff behaviour, electronic banking etc. All the complaints/grievances are being attend on priority basis

4.4 Mandatory display requirements:

It is mandatory for the Bank to provide:

- The appropriate arrangement for receiving complaints and suggestions / Complaint Register and Suggestion Box are provided at branches with Bank's email id.
- The name, address and contact number of Nodal Officer at the HO of the Bank.
- Contact details of National Bank for Agriculture & Rural Development
- Customer Service Policy

4.5 Resolution of Grievances:

It is the foremost duty of the Customer Grievance Cell to see that the complaint should be resolved completely to the customer's satisfaction and if the customer is not satisfied, then he should be provided with alternate avenues to escalate the issue.

4.6 Time Frame:

Complaint received will be analyzed from all possible angles.

Escalation Levels	Authority receiving the complains	Time limit to resolve the Complain	Further Escalation
1 st	Branch Manager	10 Days	If the customer is not satisfied with the response provided to him by the Branch Manager, he has the option to escalate his complain to the Nodal Officer

2nd	Asst. General Manager - Banking	10 Days	AGM (Banking) review the complain/ feedback and refer same to the concern Department / functional AGM for speedy resolution.
3rd	Grievance Redressal Committee	10 Days	Concern department AGM will present the case to committee for policy making decisions or final resolution / decision of bank.

Communication of the Bank's stand on any issue to the customer is a vital requirement. Complaints received which would require some time for examination of issues involved should invariably be acknowledged promptly to the customer and NABARD/RBI.

5. INTERACTION WITH CUSTOMERS

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

6. SENSITIZING OPERATING STAFF ON HANDLING COMPLAINTS

Staff are properly trained for handling complaints and to win customer confidence. Bank is regularly organizing staff trainings on various issues including customer service. Imparting soft skills required for handling illiterate customers is made an integral part of the training programs. It is the responsibility of the Grievance Redressal Committee to ensure that internal machinery for handling complaints /grievances operates smoothly and efficiently at all levels.
