

Customer Grievance Redressal Policy

**Department : Audit & Inspection : Customer Care Centre
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Policy Custodian

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Policy Governance

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1. Policy Overview

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 as every business has to deal with situations in which things go wrong from a customer's point of view. This is more so for banks because these are service organizations. As a service organization, imparting good customer service and enhancing level of customer satisfaction is the prime concern of any bank. Providing prompt and efficient service is essential not only to attract new customers, but also to retain existing ones. Customer dissatisfaction would spoil bank's name and image which will result in loss in business.

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 on time.
- Grievances of pensioners and senior citizens are dealt on priority.
- 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 employees would work in good faith and without prejudice to the interests of the customer.

The policy may be reviewed annually or earlier as per requirements arising out of regulatory directions or any amendments in Law. The policy will come in force from DD/MM/2021.

2. Policy Details

Policy Definition

In order to make Bank's Grievance Redressal Mechanism more meaningful and effective, a structured system has been built up towards such an end. This 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 is based on the guiding principal enlisted in the RBI "Master Circular on Customer Service in Banks" circulated vide RBI/2015-16/61 DCBR.CO.BPD.(PCB).MC.No.15/12.05.001/2015-16 dated 1st July 2015.

Policy Details

In order to make Bank's Grievance Redressal Mechanism more meaningful and effective, a structured system has been built up towards such an end. This 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 and at Bank's website www.bccb.in. The concerned employees would be made aware about the Complaint handling process.

A complaint is an expression of dissatisfaction made to an organization, related to its products, or services, or the complaints' handling process itself, where a response or resolution is explicitly or implicitly expected.

The reason for customer complaint can be divided into 3 main categories:

a. Attitudinal / behavioral aspects in dealing with customers

b. Operational aspects- Inadequacy of the working/operations or gaps in standards of services expected and actual services rendered.

c. Technology Related

The customer has the right to register his/her complaint if he/she is not satisfied with the services provided by the bank. There are four main ways to make a complaint –

- i. in person,
- ii. by telephone,
- iii. by courier/post or
- iv. by e-mail/internet.

Complaints received through all these channels must be handled efficiently and swiftly and by concerned department. If customer's complaint is not resolved within the prescribed time frame or if he/she is not satisfied with the solution provided by the bank, he/she can approach Banking Ombudsman with his/her complaint or resort to other legal avenues available for grievance redressal.

Internal Machinery to handle Customer complaints/ grievances

Complaint Registration

A customer may register complaint either in writing or through electronic means if he/she is not satisfied with the services provided by the Bank. All complaints will be recorded by the Bank in a database. The database, along with the acknowledgement letter and other correspondence will be preserved at least for 5 years from the last date of correspondence for future reference. However, no action will be taken on anonymous/ pseudonymous complaints and the same will be filed.

Arrangements for receiving complaints and suggestions are given hereunder.

Complaints in Person

Complaint forms are to be provided at all branches and also available at Bank's website 'www.bccb.in' under section 'Grievances' under 'Customer Care'. Customer can obtain the complaint form from the branch manager/bank's website www.bccb.in, submit it to the branch manager and obtain acknowledgement.

Complaint register is also to be made available at all the branches. Customer can obtain it from the branch manager, record his grievances therein and obtain acknowledgement.

Customer may use complaint cum suggestion box kept at branch for any feedback/ suggestions for improvement in our products and services.

Contact Centre:

Complaints can also be lodged at Bank's Contact Centre on toll free number 18002662407 accessible 24 hours from fixed as well as mobiles of any telecom operator throughout India or Phone- 0250 2322053 / 2323449 9527441600 / 9527451600 /9527461600- a paid number, which is accessible to customers from abroad as well as throughout India .

Customer Care Centre:

Customers can also send complaints to the Principal Nodal Officer at the following address:-

1. The Nodal Officer-

Chief Manager – Legal & Mortgage Department

Bassein Catholic Co-operative Bank Ltd,

Customer Care Centre,

Head Office- Catholic Bank Building, Papdy Naka,

P. O. Papdy, Vasai.

District Palghar

Maharashtra

India

401207

Email: legal@bccb.co.in

2. The Principal Nodal Officer

Mr. Sixto Fargose (General Manger)

Bassein Catholic Co-operative Bank Ltd,

Customer Care Centre,

Head Office- Catholic Bank Building, Papdy Naka,

P. O. Papdy, Vasai.

District Palghar

Maharashtra

India

401207

Email: customerservice@bccb.co.in

The contact details of Nodal Officer & Principal Nodal Officer cum Principal Grievances Redressal Officer are available in all branches of the Bank on the Notice Board.

Complaints through Post/e-mail

Customer can submit complaint by post or through e-mail on customerservice@bccb.co.in

Complaints received by e-mail shall be acknowledged by e-mail. Contact Number and E-mail address of the Nodal Officer & Principal Nodal Officer is provided at the Branches and also on bank's website www.bccb.in

Centralized Grievances Redressal Management System (CGRMS) is made available to record complaints received online at Contact Centre, Head office and branches. Besides, the customers may directly lodge the complaints on CGRMS through Bank's Website, Internet Banking Services, Mobile Banking & Mobile App . As owner of the CGRMS, Customer Care Centre is coordinating with the branches regularly. Customer, who lodges the complaint on CGRMS or access CGRMS through Bank's website, Internet Banking Service, Mobile Banking and Mobile App, gets an automatic acknowledgement of his complaint.

All feedbacks (positive as well as negative) received on social media platforms like Twitter & LinkedIn are accessed and dealt by Grievances Redressal Cell, HO. The information/data is analysed and put up to the ACB along with other information periodically.

Resolution of Grievances

a Grievances related to attitudinal aspects

- Such complaints shall be handled courteously, sympathetically and above all swiftly.
- Misbehaviour/rude behaviour with customers shall be treated at Zero tolerance level and immediate action taken. Bank, under no circumstances shall tolerate misbehaviour of any degree by our staff members.
- To keep the complaints related to misbehaviour/rude behaviour at a zero tolerance level, stern action/ disciplinary action against the erring officials would be initiated by the respective Disciplinary Authority.

All such complaints shall be closed after thorough Investigation.

Grievances relating to transactions/operations:

Primarily, the Branch is responsible for the resolution of complaints/grievances in this category. Branch would be responsible for ensuring rectification of entry / transaction or satisfaction of customers. It is the foremost duty of the branch to see that the complaint is resolved to the customer's satisfaction and if he/she is not satisfied, then to provide him/her with alternate avenues to escalate the issue. In case, it is not getting resolved at branch level, they can refer the case to Head Office for guidance/resolution.

Grievances relating to technology related transactions: Considering customers' expectations and lack of familiarity with alternate delivery channels (ATMs, Internet Banking and Mobile Banking), the bank has considered exclusive mechanism for redressal of grievances arising from use of these channels. The contact details/e-mail address is made available at branches as well as on the bank's website.

After Root Cause Analysis of complaints, corrective measures are taken to avoid recurrence of complaints and systemic issues emanating from complaints are taken up with the owner department.

If the complaints are not resolved within 30 days or in case the customer is not satisfied with the service or redressal provided by the bank, he can also approach the Banking Ombudsman (BO). The contact details of the BO of the respective branch are on website and also displayed at each branch.

Grievances Redressal Mechanism:

Customers are requested to approach the Branch Manager in case of any grievances. The customer may also directly approach the Head office and escalate the issue to Customer Care Centre, HO through email at customerservice[at]bccb[dot]co[dot]in or by call at following nos.:-

- 18002662407 (Toll Free)

The contact details are available on Notice Board in branches and on Bank's website

www.bccb.in.

Time frame

Complaints are to be seen in the right perspective because these indirectly reveal a weak spot in the working of the bank. Complaints received would be analysed from all possible angles. Bank will endeavour to send an acknowledgement/response within three working days from date of receipt of complaint.

TIME SCHEDULE FOR REDRESSAL OF COMPLAINTS (TAT)

General complaints 15 days

Complaints forwarded by RCS/RBI/MOF//PMO/Statutory Bodies 15 days

Complaints requiring some time for examination of issues involved/detail investigations/enquiries; Bank will send final response or explain reasons for further time required within 30 days of receipt of complaint.

Review Mechanism

Customer Service Committee of the Board (ACB) is constituted as a part of the Audit Sub - Committee of the Board on 27th August 2021.

- i. This sub-committee of the Board shall periodically review major areas of customer grievances and measures taken to improve customer service. The Committee would also examine all issues that have a bearing on the quality of customer service provided to individual depositors and borrowers. This Committee would also review the functioning of Standing Committee on Customer Service. Further, detail of complaints with its analysis is placed before Customer Service Committee of the Board on quarterly basis. Oversight on complaint redressal system will be undertaken by BoM

The committee would have the following functions:

- Evaluate feed-back on quality of customer service received from various quarters. The committee would also review comments/feed-back on customer service.
- The Committee would be responsible to ensure that all regulatory instructions regarding customer service are followed by the bank. Towards this, the committee would obtain necessary feed-back from Departmental Heads.
- The committee would also consider unresolved complaints/grievances referred to it by departmental heads responsible for redressal and offer their advice.
- The committee would submit report on its performance to the Board at quarterly interval.

Chairman/CEO

A number of grievances are addressed by customer directly to the Chairman / CEO. Where the issues raised are considered serious, the Chairman / CEO shall call for a report on the causes that led to the grievance, action taken and final resolution given to the customer.

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

- The Nodal Officer: Bank would appoint a Nodal Officer and Principal Nodal Officer in the rank of General Manager / CEO, at Head Office level who will be responsible for the implementation and monitoring of grievances redressal for customers in the bank.

Aggrieved customers can write directly to the Nodal Officer and escalate the matter to Principal Nodal Officer, if there is no response within specific period from the Nodal Officer regarding their grievances at the address mentioned above

A well knit Customer Care Centre under a reasonably senior and experienced officer, duly supported by a team of 2-3 dedicated officers, be set up at Head Office to handle complaints of customers in a befitting manner.

The names, addresses, e-mail and contact numbers of Nodal Officer(s) will be made available at the branches and also available on the Bank's website.

Mandatory display requirements

It is mandatory for the Bank to provide:

- Appropriate arrangement for receiving complaints and suggestions.
- The name, address and contact number of Nodal Officer and Principal Nodal Officer.
- Contact details of Banking Ombudsman .
- Display of notice board in Branches.
- Magnifying Glass for visually impaired persons.

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. 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. In view of this, following arrangements have been made:

Customer Service Committees:

Customer Service Committees shall be set up in all Branches to look into the quality of customer service rendered and critically examine the feedback/suggestions for improvement in customer service. These committees shall meet once in a month where staff and invited customers shall interact freely on services related issues to discuss & to be deliberated upon by the Branch/ Office.

Customer Relation Programmes:

Customer Relation Programmes are to be conducted twice a year at Head Office level, wherein customers from different segments are to be invited and their grievances / suggestions are to be looked into.

Customers' Day is extended at the organisation structure level and be conducted on **10th of every month** or next working Day if 10th is a holiday.

Office bearers at respective locations will meet customers and take necessary action for resolution of genuine customer grievance between 2.00 PM & 4.00 PM as per following table:

Sr. No	Level	Office Bearer *
1	Branch	Branch Head/ Dy. Branch Head
2	Head Office	PNO (GM, CCC : HO)

*In case BH / PNO are away from office due to official work / leave then 2nd person of the respective office will attend the customer.

Sensitizing operating staff for improvement in service & handling complaints

Complaints occur very often due to lack of knowledge and awareness of the products and services. The Nodal Officers are required to give feedback on training needs of staff at various levels to HRD so that they may arrange one / two sessions on Customer Service, in the training programmes conducted regularly by HRD at Training Centre to evaluate measures for redressing Customer Grievances promptly.

Monthly Theme Based Meeting is held on single date in all the branches of the bank to create awareness among staff on all the products & services of the bank to serve to our esteemed customers in a better way.

To deal with customers with a positive attitude and a customer friendly behaviour, the selection of front line staff should be carefully done. With an open mind and a smile on the face, staff should be able to win the customer's confidence. Imparting soft skills required for handling irate customers, should be an integral part of the training programmes. It would be the responsibility of the Nodal Officer to ensure that the internal machinery for handling complaints/grievances operates smoothly and efficiently at all levels.

To ascertain reasons for customer complaints, mystery shopping is carried out in branches and suitable necessary action taken against the employees involved in refusal of business to avoid recurrence of such incidents in future.

BANKING OMBUDSMAN SCHEME:

Reserve Bank Integrated Ombudsman Scheme 2021 launched on 12th November 2021 in virtual mode by Hon'ble Prime Minister Shri.Narendra Modi.

The Scheme integrates the existing 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.**

The Scheme will provide cost-free redress of customer complaints involving deficiency in services rendered by entities regulated by RBI, if not resolved to the satisfaction of the customers or not replied within a period of 30 days by the regulated entity.

In addition to integrating the three existing schemes, the Scheme also includes under its ambit Non-Scheduled Primary Co-operative Banks with a deposit size of ₹50 crore and above. The Scheme adopts 'One Nation One Ombudsman' approach by making the RBI Ombudsman mechanism jurisdiction neutral.

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

Some of the salient features of Reserve Bank Integrated Ombudsman Scheme, 2021 are:

- (i) It will no longer be necessary for a complainant to identify under which scheme he/she should file complaint with the Ombudsman.
- (ii) The Scheme defines 'deficiency in service' as the ground for filing a complaint, with a specified list of exclusions. Therefore, the complaints would no longer be rejected simply on account of "not covered under the grounds listed in the scheme".
- (iii) The Scheme has done away with the jurisdiction of each ombudsman office.
- (iv) A Centralised Receipt and Processing Centre has been set up at RBI, Chandigarh for receipt and initial processing of physical and email complaints in any language.
- (v) The responsibility of representing the Regulated Entity and furnishing information in respect of complaints filed by customers against the Regulated Entity would be that of the Principal Nodal Officer in the rank of a General Manager in a Public Sector Bank or equivalent.
- (vi) The Regulated Entity will not have the right to appeal in cases where an Award is issued by the ombudsman against it for not furnishing satisfactory and timely information/documents.

The Executive Director-in charge of Consumer Education and Protection Department of RBI would be the Appellate Authority under the Scheme.

Complaints can continue to be filed online on <https://cms.rbi.org.in>. Complaints can also be filed through the dedicated e-mail or sent in physical mode to the 'Centralised Receipt and Processing Centre' set up at Reserve Bank of India, 4th Floor, Sector 17, Chandigarh – 160017 in the format.

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

A copy of the Scheme is available on the RBI website and on the CMS portal (<https://cms.rbi.org.in>).

SAILENT FEATURES OF BANKING OMBUDSMAN SCHEME FOR THE BANKS TO MANDATORY FOLLOW:

1. The contact details of the Banking Ombudsman to whom the complaints are to be made by the aggrieved party are displayed prominently in all the offices and branches of the bank in such manner that a person visiting the office or branch has adequate information of the Scheme.
2. A copy of the Scheme is available with the designated officer of the bank for perusal in the office premises of the bank. If anyone desires to do so and notice about the availability of the Scheme with such designated officer shall be displayed along with the notice under sub clause (1) of this clause and shall place a copy of the Scheme on their website.

3. The banks shall appoint Nodal Officer at their Regional/Zonal Offices and inform the respective Office of the Banking Ombudsman under whose jurisdiction the Regional/Zonal Office falls. The Nodal Officer so appointed shall be responsible for representing the bank and furnishing information to the banking Ombudsman in respect of complaints filed against the bank. Whatever more than one zone/ region of a bank are falling within the jurisdiction of a banking Ombudsman, one of the Nodal Officer shall be designated as the Principal Nodal Officer for such zones or regions.