



GUJARAT GRAMIN BANK

Customer Grievance Redressal Policy

Version Control

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1. Introduction

In the present scenario, excellence in customer service is the key competitive differentiator in the banking industry.

However, Customer grievances are part of the business life of any corporate entity and is inevitable, no matter how streamlined the businesses are. It is therefore desirable that the Customer grievances are acknowledged and dealt with effectively by developing as efficient system to ensure that they are resolved quickly and accurately.

2. Objective

The main objective of this policy is to minimizing instances of customer complaints / grievances through proper service delivery and review mechanism and to ensure prompt redressal of customer complaints or grievances. The bank has built an effective grievance redressal machinery to address customer issues. The bank's policy on grievances redressal is based on the following principles.

- Customers will be treated fairly at all times.
- Complaints raised by customers will be dealt with courtesy and on time.
- Customers are fully informed of avenues to escalate their grievances/complaints within the organization and their rights to alternate remedy, if they are not fully satisfied with the response of the bank.
- The bank employees will work in good faith and without prejudice, in the interest of the customer.
- Customer complaints and feedback are important to the bank; the root causes are analyzed with the aim of eradication/minimizing grievances.

3. Framework

3.1 The definition of "Complaint":

"Complaint means a representation in writing or through electronic means containing a grievance alleging deficiency in services on part of the Bank, an employee, or Bank's vendor (third party or agencies that the Bank may have tied up with for delivery services)"

Further, as per RBI directive, the complaint redressed within the next working day, need not to be included in the statement of complaints for reporting purpose.

3.2 The customer complaint arises due to:

- a) The attitudinal aspects 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) Lack of job knowledge.
- d) Shortfall in delivery system vis-a-vis expectations of the customers.
- e) Deviation from/non-compliance of laid down system & procedures.

The customer is having full right to register his/her complaint if he/she is not satisfied with the services provided by the bank. Customer can give his/her complaint in online or offline mode. If customer's complaint is not resolved within given time limit or if he/she is not satisfied with the solution provided by the bank, he/she may approach Banking Ombudsman with his/her complaint or explore other avenues available for grievances redressal.

3.3 Registration of Complaints:

Customers have the option to submit complaints through both offline and online channels. They can visit a branch or office in person and submit the complaint directly or use the complaint box available at the premises, send a complaint letter, use e-mail or telephone, or post their concerns through Complaint Management Portal on the bank's website. It's important to provide as much detail as possible about the issue, including any relevant dates, amounts, and transaction details.

- **Contact Centre:** Customer can contact our Regional Offices/Head Office during Business Hours and also contact through e-mail Ids for lodging the complaints.

9:45: a.m. to 4:45 p.m. (During Business Hours)	Contact to our dedicated Officers at Region Level/ Head Office Level to resolve the complaint.
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A simple and easy way to log into the centralized grievance redressal system is to use the link provided on the bank's website.

An option to "Re-open" the same complaint within 15 days is also provided in the system, if the complainant is not satisfied with the redressal of the complaint.

- **Helpline Number:** A helpline number is made available for the customers to resolve their issues and queries during the Business Hours. The helpline number is 07968271260 and 0265-2361210.

3.4 Recording & Tracking of Complaints:

All complaints received by the Bank will be recorded and tracked for end-to-end resolution. In case of receipt of complaint through any mode other than Complaint Management Portal available on Bank's Website, the same will be lodged into Bank's Website Complaint Management Portal by respective Branch/Region/Head Office and the Reference Number will be sent to the complainant.



3.5 Acknowledgment:

- Acknowledgment will be sent to all the customers by way of a Reference Number, via email or SMS to the email ID or Mobile Number provided by the customer at the time of lodging the complaint.
- Using the reference number, the customer can track the status of the complaint at any given point of time.

3.6 Resolution of Complaints:

- In case of any complaint, the matter may be first brought to the notice of concerned Branch Manager for immediate redressal. If the complaint is not redressed to the satisfaction of the customer, the matter may be taken up with the Regional Manager. The bank has also nominated concerned Regional Managers as Nodal Officer for handling the complaint grievances in respect of the branches under their jurisdiction. If the complainant still feels unsatisfied with the response received, he/she can address the complaint to the General Manager who has nominated as Bank's Nodal Officer at Head Office designated to deal with customers' complaints/grievances.
- Intimation will be sent to the customer on redressal and closure of the complaint.
- A dedicated Customer Service Department has been set up at Head Office, Vadodara, to assess the quality and timeline of the resolutions provided. This department also analyses the root causes of the complaints and takes necessary steps to eradicate them.
- In case the Bank is liable to pay any compensation, the same would be paid to the complainant as per the provisions of the Bank.
- Redressal of complaints related to unauthorized Electronic Banking Transaction will be ensured as per the policy - Limited Liability of Customers in Unauthorized Electronic Banking.
- Customers have the option to provide their feedback upon resolution of their complaint through Complaint Management Portal on Bank's website or through email etc.

3.7 Turnaround Time:

Bank will endeavour to redress complaints within a maximum period of 14 Business Days.

However, specific Turn Around Times (TAT) depending on the nature of complaints has been stipulated by the Bank and the same is enclosed here in Annexure I for customers' reference.

In case the bank requires more time to redress the complaint, Bank will intimate the customer and an interim response will be sent.



3.8 Escalation Matrix:

- **At Branch:** The Branch Manager will be responsible for the resolution of complaints/grievances in respect of customers' service by the branch. He would be responsible for ensuring closure of all complaints received at the branches. It will be his foremost duty to see that the complaint should be resolved completely to the customers' satisfaction and if the customer is not satisfied, he should be provided with alternate avenues to escalate the issue. If the branch Manager feels that it is not possible at his level to solve the problem, he can refer the case to Regional Office for guidance. However, complaints made against the Branch Manager will be referred to the Grievance Redressal Officer at the Regional Office
- **At Regional Office:** The Regional Manager will be the Grievance Redressal Officer. Regional Manager will resolve complaints made against all branches, escalated by branches and against the work of the Regional Office. If Regional Office finds that they are not able to solve the problem such cases may be referred to the Nodal Officer at Head office. However, complaints made against the Regional Manager will be referred to the Grievance Redressal Officer at the Head Office.
- **At Head Office:** The senior most General Manager will be the Grievance Redressal Officer. He will resolve complaints escalated by regional offices and lodged directly with the Head Office made against branches, Regional Office and Head Office. In case of his absence, the next senior General Manager will work as the Grievance Redressal Officer.

Bank will give special focus on complaints or grievances raised by customers with disabilities as per Accessibility Standard Guidelines issued by DFS. The complaints made against the General Manager or Chairman of the Bank will be resolved by Customer Service Committee of the Board.

S. No	Level	Days of lodging/Escalation	Days available for redressal
1.	Branch	Day 1	2 Days
Escalation Matrix			
2.	Regional Level	Day 3	5 Days
3.	Head Office Level	Day 8	6 Days

3.9 Escalation to Regulator:

- If the bank does not resolve the complaint to the customer's satisfaction within 30 days, the customer can escalate the issue to the Banking Ombudsman. It's important to note that closure of a complaint does not necessarily mean that the customer is satisfied with the outcome. It simply means that the bank and/or the



Ombudsman have taken all the steps they believe are necessary to address the complaint. The detail of Banking Ombudsman shall have made available on the Bank's website and branches. The detailed information on Reserve Bank – Integrated Ombudsman Scheme 2021 is provided in Bank's Banking Ombudsman Policy.

3.10 Root Cause Analysis of Complaints:

Bank's aim is to minimize instances of customer complaints. Bank shall make efforts to conduct root cause analysis in areas where bank received 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 measures to address the same.

3.11 Cyber Crimes

Cyber-crimes in the banking sector have surged due to increased internet usage. Offenses like unauthorized money transfers, phishing, and pharming pose significant risks. The convenience of online platforms, including internet banking, ATMs, and mobile banking, has led to a rise in debit/credit card usage. Financial institutions must need to remain vigilant to protect both customers and the economy.

The Citizen Financial Cyber Frauds reporting and Management System has been developed by the Indian government to facilitate quick reporting of financial cyber frauds. Citizens can report incidents through the helpline number 1930 or on the National Cybercrime Reporting Portal.

Details required for reporting of financial cyber frauds

The complainant must provide the following information in case incident is reported on helpline number:

- Mobile Number of the complainant
- Name of Bank
- Account Number
- Transaction Id
- Transaction date
- Debit card number in case of fraud made by using credentials of Debit card
- Screen shot of transaction or any other image related to fraud, if available

Steps for reporting of financial cyber frauds:

In the case of direct reporting of complaint to National Cybercrime Reporting Portal,

- (1) The complainant will get a system generated Login Id/acknowledgement



number through SMS/Mail. Using the above Login Id/acknowledgement number, the complainant has to complete registration of complaint on National Cybercrime Reporting Portal (www.cybercrime.gov.in) within 24 hours.

- (2) On receipt of complaint, the designated Police Officer will quickly examine the matter and after verification report to concerned Bank/financial intermediary or payment wallet, etc., for blocking the money involved in the financial cyber fraud.
- (3) Thereafter, due action as per law will be taken in each case by Police/Bank/Payment Wallet/Financial Intermediary.

This facility will help a victim of financial cyber fraud in retrieving the money and help Police in identifying the cyber-criminal (s) and take legal action as per law.

In our Bank, HOD (Information & Technology) shall be the Nodal Officer of all kind of cyber-crime related complaints and respond the complaint received through Cyber Crime Portal.

- Provide 24x7 assistance for disputed transactions to the Bank's Customers by serving as initial point of contact for the complainant.
- Provide immediate responses and take all appropriate steps to resolve the complainant's complaint through Toll free number of the Bank or/and National Cyber Crime Portal.
- Establish the complaint resolve procedures and shall be responsible for disputed transaction complaints.
- Ensure appropriate information and technical supports are provided to the complainant.
- Ensure appropriate action to be taken on National Cyber Crime Portal for the complaint.

Complaints are received regarding fraud etc. due to the spread/use of new technology in banks. Preventing cyber-crime is mostly in the hands of the customer himself. To ensure caution and awareness among the customers, preventive measures/information has been displayed on the bank's website. Its awareness will also be increased from time to time through other mediums/channels.

3.12 Complaint received through CPGRAM/PMO/INGRAM

- **CPGRAMS:** The customers can lodge their complaints on the Centralized Public Grievance Redress and Monitoring System (CPGRAMS), the complaint management portal of the 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/>.
- **INGRAM:** The customers can lodge their complaint(s) via the INGRAM portal. The said portal is monitored by the 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/>.



We receive complaints related to CPGRAM/PMO from CPGRAMs portal. These complaints are immediately forwarded to the concerned branches/ Region or Head office/departments for resolution. On resolution of the complaint the same is submitted to CPGRAMs portal on or before 21 days from the date of receipt of complaint.

4. Forum to Review Customer Grievance and Enhance the Customer Experience.

4.1 Review by the Board:

The Board will regularly review over all issue of customer grievance. The Board would examine the issues having a bearing on the quality of customer service rendered.

4.2 Customer Service Committee of the Board

Bank is required to constitute a Customer Service Committee of the Board and include experts and representatives of customers as invitees 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 Bank.

➤ Role of the Customer Service Committee

Customer Service Committee of the Board, illustratively, could address the following :-

- formulation of a Comprehensive Deposit Policy;
- issues such as the treatment of death of a depositor for operations of his account;
- product approval process with a view to suitability and appropriateness;
- annual survey of depositor satisfaction;
- tri-ennial audit of such services.

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

➤ Monitoring the implementation of awards under the Banking Ombudsman Scheme

The Committee should also play a more pro-active role with regard to complaints / grievances resolved by Banking Ombudsmen. The Scheme of Banking Ombudsman was introduced with the object of enabling resolution of complaints relating to provision of banking services and resolving disputes between a bank and its constituent through the process of conciliation, mediation and arbitration in respect of deficiencies in customer service. After detailed examination of the



complaints / grievances of customers of banks and after perusal of the comments of banks, the Banking Ombudsmen issue their awards in respect of individual complaints to redress the grievances. Bank shall ensure that the Awards of the Banking Ombudsmen are implemented expeditiously and with active involvement of Top Management.

Further, with a view to enhancing the effectiveness of the Customer Service Committee, banks should also:

- a) place all the awards given by the Banking Ombudsman before the Customer Service Committee to enable them to address issues of systemic deficiencies existing in the Bank, if any, brought out by the awards; and
- b) place all the awards remaining unimplemented for more than three months with the reasons therefor before the Customer Service Committee to enable the Customer Service Committee to report to the Board such delays in implementation without valid reasons and for initiating necessary remedial action.

4.3 Standing Committee on Customer Service:

The Standing Committee on Customer Service will be chaired by the General Manager of the Bank. Besides two or three senior executives of the bank, the committee would also have two or three eminent non-executives drawn from the public as members. Also, bank should ensure that at least one member of the Customer Service Committee be a person with disabilities. The committee would have the following function.

1. Evaluate feed-back on the 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 received from regulatory authorities.
2. Ensure that all regulatory instructions regarding customer service are followed by the bank.
3. 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 Board at quarterly intervals.

4.4 Customer Service Committee at Branch Level:

1. The minimum number of members in branch level committees should be 3 and it is desirable that branch level committees include their customers too. Further, as senior citizens usually form an important constituent in banks, a senior citizen may preferably be included therein. Also, bank should ensure that at least one member of the Customer Service Committee be a person with disabilities.
2. The Branch Level Customer Service Committee may meet at least once a month to study complaints / suggestions, cases of delay; difficulties faced /



reported by customers / members of the Committee and evolve ways and means of improving customer service.

3. The branch level committees may also submit quarterly reports giving inputs / suggestions to their respective Regional Office and in turn, Regional offices shall examine them and accordingly provide relevant feedback to the Head Office for necessary policy / procedural action.

5. Mandatory Display Requirements

All our Branches have made appropriate arrangements for:

- Prominently displaying of the Name, Address and Contact Number of Nodal Officer(s) including Nodal Officers appointed under Banking Ombudsman Scheme.
- Displaying of Contact details of Banking Ombudsman of the area.
- Making available the Code of Bank's commitments to customers.
- Displaying of Names and other details of Board of Directors/ line of functionaries for various operations at the Bank's website.

6. Consumer Protection and Compensation

Consumer protection is governed by various laws and regulations to safeguard customers' interests. Consumers have specific rights and protections under Indian law. The Reserve Bank of India (RBI) plays a crucial role in ensuring consumer protection through initiatives like the Banking Ombudsman Scheme, which addresses complaints related to banking services. Through this mechanism, consumers who encounter any issues can seek compensation and resolution. The bank's compensation policy outlines directives related to consumer protection and compensation. The policy is based on principles of transparency and fairness in the treatment of customers.

7. Maintenance of Records

Branch/Regional Office/ Concerned Department at Head Office are required to maintain Complaint Registers as per attached Performa in Annexure II.

8. Sensitizing operation staff on handling complaints.

The staff will be properly trained for handling complaints. With an open mind and a smile on the face of the staff, services will be provided. 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 will be giving feedback on training need of staff at various levels to the HR Department.

Any complaint will be considered settled and closed only when -

- The Grievance Redressal Officer has fully considered the request of the complainant.
- The Grievance Redressal Officer has also informed the complainant about



the action taken on the complaint/informed him through e-mail or letter or any other mode.

- The Grievance Redressal Officer is of the opinion that the contractual and regulatory obligations have been discharged by the bank.

9. Exclusion from the provision of the Policy

The following allegations or complaints will not be considered as customer complaints -

- Anonymous complaints or baseless cases/unclear information.
- False and fraudulent complaints made maliciously.
- Complaints made against the decisions taken by the committees constituted by the Bank.
- The Bank will consider separately the complaints of the complainants who repeatedly/habitually make baseless complaints and put pressure on the service officers or who create disruption in the functioning of the Bank for pleasure, which may also include not taking cognizance of them.

10. Force Majeure

The Bank is not responsible for delay in redressal of customer's complaint if force majeure events are beyond the control of the Bank in discharging its responsibility within the parameters of redressal. (For example - civil disturbance, sabotage, epidemic, lockout, strike or other labor unrest, accident, fire, natural calamities or acts of God, war, damage to the facilities of the Bank or its correspondent bank(s), communication or all forms of transport etc. (including, but not limited to, absence of normal means of transportation).

11. Review of Policy

The policy will be reviewed annually and effective till next review. Further, that in the event of receipt of any regulatory guidelines / instructions, such guidelines/instructions will form a part of the Policy.



Annexure – I**Standard Turn Around Time (TAT) for broad level of Queries/Complaints**

Nature of Complaint	TAT (in Working Days)	Remarks
A/C Management	3-7	Any error or delay in account maintenance
Account Opening/Closure	3-8	Data capture issues during account opening or delay in account opening/closure
FD Related	3-7	Issue related to FD interest calculations/TDS related/Certificates
Other Operational Issues	21	Legal cases/Investigation Cases
	More than 21 days or as per each case	Cases which need retrieval of documents/exceptionally old records
Advance related	3-11	Pertaining to any loan services
ATM Related	7-17	Cases where cash is not dispensed from BOB ATM/Other bank ATM. Cases of chargeback where transaction is claimed as successful. (If Registered within 120 days from date of transaction, If registered >120 days from date of transaction, it falls under GOOD FAITH category, hence no prescribed TAT
	1-3	Card Issuance, PIN Re-generation, Blocking, De-blocking, Dispatch.
Transaction Related (IMPS/AEPS)	3-7	IMPS/AEPS Failed Transaction Claimed Transactions* (If Registered within 120 days from date of transaction, If registered >120 days from date of transaction, it falls under GOOD FAITH category, hence no prescribed TAT
Net Banking	5-8	Failed Transactions/Other general queries and issues
Mobile Banking	3	Non Credit of Transactions
Third Party Product related	30-60	Insurance
Staff/customer service related	5-7	Pertaining to Information provided by branch staff
Clearing/CMS Related	3-7	Status of clearing cheques/ECS/NEFT/RTGS transactions
Deliverables	3-8	Regarding dispatch status of various deliverables- Chq Book/Debit Card/ PIN etc.
Unauthorized Electronic Banking Transaction	Please refer to our Policy in this regards.	



ANNEXURE II**A. At Branch Level**

1	2	3	4	5	6	7
S. No	Date of Receipt of the Complaint	Mode of Complaint	Complaint ID	Name of Complainant	Brief Description of Complaint	Complaint Forward Date to RO/HO (if any)
8	9	10	11	12	13	
Reply Received Date from RO/HO (if any)	Date of Disposal at Branch	Date of Intimation to customer	Brief Description of Disposal	Sign	Remarks (if any)	

At Regional Office Level

1	2	3	4	5	6	7
S. No	Date of Receipt of the Complaint	Mode of Complaint	Complaint ID	Name of Complainant	Branch	Brief Description of Complaint

8	9	10	11	12	13	
Complaint received from Branch/HO and from Direct Complainant at First Stage					Direct Complaint received from complainant on Second Stage	
Complaint Forward Date to Branch/Concerned Dept at HO (if any)	Reply Received Date from Branch/Concerned Dept at HO (if any)	Reply Forward Date to Branch/Concerned Dept at HO (if any)	Name of Concerned Branch/ Dept. at RO/HO	Date of Disposal at RO	Date of Intimation to complainant	

14	15	16
Brief Description of Disposal or reply to Branch/HO	Sign	Remarks (if any)

B. Various Department at Head Office Level

1	2	3	4	5	6	7
S. No	Date of Receipt of the Complaint	Mode of Complaint	Complaint ID	Name of Complainant	Branch	Region

8	9	10	11	12
Brief Description of Complaint	Complaint received from RO/ Other offices and from Direct Complainant at First/ Second Stage			
	Complaint Forward Date to RO/ Concerned Dept	Reply Received Date from Branch/ Concerned Dept at HO	Reply Forward Date to Branch/ Concerned Dept at HO	Name of Concerned Dept or RO



13	14	15	16	17
Direct Complaint received from complainant on Third Stage		Brief Description of Disposal or reply to Branch/HO	Sign	Remarks (if any)
Date of Disposal at HO	Date of Intimation to complainant			

