

Policy Document on Grievance Redressal

1. 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 should be the prime concern of any 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 should help in identifying shortcomings in product features and service delivery. Customer dissatisfaction would spoil bank's name and image. 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
- ❖ 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 must work in good faith and without prejudice to the interests of the customer.

The policy document will be made available at all branches and shall also be displayed on the Bank's website. The Bank shall also ensure that all employees concerned are informed about the complaint handling process and its subsequent updates.

- 1.1 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.

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 with his complaint or other legal avenues available for grievance redressal.

2. Internal Machinery to handle Customer complaints/ grievances

2.1 Internal procedures: -

- i. If you want to make a complaint, we will tell you how to do this and what to do if you are not satisfied with the outcome. Our staff will help you to the best of your satisfaction with any queries you have.
- ii. We have installed 'complaint boxes' at every branch where you can drop your complaints/feedback.
- iii. The customers can use our website <http://www.jkbank.net/grievance.php> for sending their complaints/feedback to the grievance redressal cell.
- iv. The customers can contact our customer care cell through phone for redressal of issues.
- v. Customers can also use our **Internet banking facility** for sending their complaints/suggestions to the concerned branches/offices.
- vi. Within **one** week of receiving your complaint, we will send you a written acknowledgement. If your complaint is relayed over phone at our customer care helpdesk number, we shall provide you a complaint reference number and keep you informed of the progress within a reasonable period of time.
- vii. After examining the matter, we will send you our final response within **six** weeks and will tell you how to take your complaint further if you are not satisfied with the response of the Bank.

Banking Ombudsman Service and other avenues for redressal

Within **30** days of lodging a complaint with us, if you do not get a satisfactory response from us and you wish to pursue other avenues for redressal of grievances, you may approach Banking Ombudsman appointed by Reserve Bank of India under Banking Ombudsman Scheme 2002. Details of Banking Ombudsman are displayed in the branch notice boards. Our staff would explain you the procedure in this regard.

2.2 Customer Service Committee of the Board

The Bank has constituted a sub-committee of the Board known as 'Customer Service Committee' with the objective of bringing improvements in the quality of customer service and to examine any other

issues having a bearing on the quality of customer service rendered. The sub committee is responsible for supervising and reviewing the grievance redressal mechanism of the Bank. The sub Committee would also be supervising and reviewing the functioning of Standing Committee on Customer Service.

2.2 Standing Committee on Customer Service

The Bank has also constituted a ‘Standing Committee on Customer Service’, which is responsible for implementation and compliance of the ‘code of banks commitment to customers’. The committee is chaired by the Chairman and CEO of the Bank and consists of official and non-official members. The non-official members have been included in the standing committee so as enable an independent feedback on the quality of customer service rendered by the Bank. The committee is entrusted with the following functions.

- ❖ Evaluate feedback on quality of customer service received from various quarters and also review comments/feed-back on customer service and implementation of commitments in the Code of Bank’s Commitments to Customers received from BCSBI.
- ❖ The Committee is responsible to ensure that the bank follows all regulatory instructions regarding customer service. Towards this, the committee would obtain necessary feedback from zonal/regional managers/ functional heads.
- ❖ The committee also considers unresolved complaints/grievances referred to it by functional heads responsible for redressal and offers their advice.
- ❖ The committee submits report on its performance to the customer service committee of the board at quarterly intervals.

2.3 Nodal Officer and other designated officials to handle complaints and grievances *

The Bank has designated President Customer Care Division as the Chief Nodal Officer who will be responsible for the implementation of customer service and complaint handling for the entire bank. Besides the Chief Nodal Officer, the Bank has also designated Vice Presidents of the respective Zonal Offices as Nodal officers who will be handling complaints/grievances in respect of branches falling under their control.

3. Resolution of Grievances

Branch Manager is responsible for the resolution of complaints/grievances in respect of customer service rendered by the branch. He would be responsible for ensuring closure of all complaints received at the branches. It is his foremost duty to see that the complaint is resolved to the

customer's complete satisfaction and if the customer is not satisfied, then 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/she can refer the case to the Nodal officer at the Zonal Office for guidance. Similarly, if the Nodal Officer at Zonal office finds that they are not able to solve the problem such cases may be referred to the Chief Nodal Officer at the corporate office. Branches and zonal offices must send action taken report on complaints received to the head office at the end of every month.

4. 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. In this regard the Bank has constituted **customer advisory forums** at each branch, which are holding regular customer meets to apprise the customers about the new products and services of the Bank and also seek feedback/suggestions from them for improving the customer services. Many of the complaints arise on account of lack of awareness among customers about bank services and such interactions will help the customers appreciate Banks services better. As for the Bank the feed back from customers would be valuable input for revising its product and services to meet customer requirements.

6. Sensitizing operating staff on handling complaints

Staff shall be properly trained for handling complaints. The Bank deals 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. It shall 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 feed back on training needs of staff at various levels to the HR Dept.

Address and Area of Operation of Banking Ombudsman

Centre	Contact details of the Office of Banking Ombudsman	Area of Operation	
Ahmedabad	Shri P.K.Brahma C/o Reserve Bank of India La Gajjar Chambers, Ashram Road, Ahmedabad-380 009 Tel.No.079- 26582357, 079-26586718 Fax No.079-26583325 email: bogujarat@rbi.org.in	Gujarat, Union Territories of Dadra and Nagar Haveli, Daman and Diu	
Bangalore	Shri. K.R.Ananda C/o Reserve Bank of India 10/3/8, Nrupathunga Road Bangalore-560 001 Tel.No.080-22210771, 080-22275629 Fax No.080-22244047 email: bobangalore@rbi.org.in	Karnataka	
Bhopal	Shri B.P.Kanungo C/o Reserve Bank of India Hoshangabad Road, Post Box No.32, Bhopal-462 011 Tel.No.0755-2573772, 0755-2573776 Fax No.0755-2573779 email: bobhopal@rbi.org.in	Madhya Pradesh and Chattisgarh	
Bhubaneswar	Shri P.K.Jena C/o Reserve Bank of India Pt. Jawaharlal Nehru Marg Bhubaneswar-751 001 Tel.No.0674-2396207, 0674-2396008 Fax No.0674-2393906 email: bobhubaneswar@rbi.org.in	Orissa	
Chandigarh	Smt. Balbir Kaur C/o Reserve Bank of India New Office Building Sector-17, Central Vista Chandigarh-160 017 Tel.No.0172-2721109, 0172-2721011 Fax No.0172-2721880 email: bochandigarh@rbi.org.in	Himachal Pradesh, Punjab and Union Territory of Chandigarh	

Chennai	Shri S.Gopalakrishnan C/o Reserve Bank of India, Fort Glacis, Chennai 600 001 Tel No.044-25399170, 044-25395964 Fax No.044-25395488 email: bochennai@rbi.org.in	Tamil Nadu, Union Territories of Pondicherry and Andaman and Nicobar Islands	
Guwahati	Shri K.R.Das C/o Reserve Bank of India Station Road, Pan Bazar Guwahati-781 001 Tel.No.0361-2542556, 0361-2540445 Fax No.0361-2540445 email: boguwahati@rbi.org.in	Assam, Arunachal Pradesh, Manipur, Meghalaya, Mizoram, Nagaland and Tripura	
Hyderabad	Dr. (Smt.) Deepali Pant Joshi C/o Reserve Bank of India 6-1-56, Secretariat Road Saifabad, Hyderabad-500 004 Tel.No.040-23210013, 040-23243970 Fax No.040-23210014 email: bohyderabad@rbi.org.in	Andhra Pradesh	
Jaipur	Shri Rajendra Singh C/o Reserve Bank of India, Ram Bagh Circle, Tonk Road, Post Box No.12, Jaipur-302 004 Tel.No.0141-2570357/0141-2570392 Fax No.0141-2562220 email: bojaipur@rbi.org.in	Rajasthan	
Kanpur	Shri B.K.Bhoi C/o Reserve Bank of India M.G. Road, Post Box No.82 Kanpur-208 001 Tel.No.0512-2361191/0512-2310593 Fax No.0512-2362553 email: bokanpur@rbi.org.in	Uttar Pradesh (excluding District of Ghaziabad) and Uttaranchal	
Kolkata	Shri C.V.George C/o Reserve Bank of India 15, Nethaji Subhas Road Kolkata-700 001 Tel.No.033-22306222/033-22305580 Fax No.033-22305899 email: bokolkata@rbi.org.in	West Bengal and Sikkim	

Mumbai	Smt. Rashmi Fauzdar C/o Reserve Bank of India Garment House, Ground Floor, Dr. Annie Besant Road, Worli, Mumbai-400 018 Tel.No.022-24924607/022-24960893 Fax No.022-24960912 email: bomumbai@rbi.org.in	Maharashtra and Goa	
New Delhi	Shri H Kulshreshtha Banking Ombudsman Reserve Bank of India Building 2nd Floor, 6, Sansad marg New Delhi - 110001 Tel No. 011- 23725219/23710882/23725445 Fax No. 011-23725218 email: bonewdelhi@rbi.org.in	Delhi, Haryana, Jammu and Kashmir and Ghaziabad district of Uttar Pradesh	
Patna	Shri C C Mitra C/o Reserve Bank of India, South Gandhi Maidan, Patna-800 001 Tel.No.0612-2322569/2323734 Fax No.0612-2320407 email: bopatna@rbi.org.in	Bihar and Jharkhand	
Trivandrum	Smt. Suma Varma C/o Reserve Bank of India Bakery Junction Thiruvananthapuram-695 033 Tel.No.0471-2332723/0471-2329676 Fax No.0471-2321625 email: bothiruvananthapuram@rbi.org.in	Kerala and Union Territory of Lakshadweep	



Address and Area of Operation of Nodal Officers

Centre	Address details of the Nodal Officers	Nodal Officer	
Kashmir Central	Kashmir Central: Zonal Office M A Road Srinagar-190001 (J & K) Board Lines: 0194-2471402, 2452658, 2471723, 2484008. E-mail: united@jkbmail.com	Zonal Head: Mr.Abdul Hamid Banday 2470058	
Kashmir North	Kashmir North: Zonal Office Amargarh , Sopore 193201 Board Lines: 01954-223595,223596 Fax: 293167 Email: zobara@jkbmail.com , STD Code: 0195	Zonal Head: Mr. Nazir Ahmad Parimoo 293167	
Kashmir South	Kashmir South Zonal Office J&K Bank Building Pulwama-192301. Board Lines: 01933-241204,242226 STD Code: 01933. Fax: 1933242226 e-mail: zopull@jkbmail.com	Zonal Head: Mr.Mohammad Afzal Khan 9419170779	
Jammu Central	Jammu Central: Zonal Office, Rail Head Complex, Jammu, Board Lines: 0191-247102-25,Toll Free: 1600-121-904-05-06 Fax: 0191-2470866 e-mail:couple@jkbmail.com	Zonal Head: Mr.Madan Lal Gupta 0191-2470855	

Jammu North	Zonal Office Jammu North, Doda Khan's Plaza Building, Near Dak Bunglow, Distt. Doda Pin-182202 Board Line:-01996-233589 Fax:-01996-233589 email:-zoudam@jkbmail.com	Zonal Head: Mr. Vigesh Chander Sharma 234942	
Jammu West	Zonal Office Jammu – West, Opposite Tehsil Office, Main Market Rajouri Pin 185131 Board lines: 0091-1962- 262454/55 Fax:0091-1962-264872 Mail: zorajo@jkbmail.com	Zonal Head: Mr.R.K.Chhiber 264522	
Leh	Zonal Office Leh Ladakh Board lines:01982-252023, 252130 Fax: 01982-255772 e-mail:priest@jkbmail.com	Zonal Head: Mr.Chaitan Paljor 01982-252023	

Upper North Mohali	Upper North Zone: Zonal Office J&K Bank, Phase 2 , Sector 54, Mohali (Punjab) –160055) Ph: 0172-2265984, 2229684, 2263555 Fax: 0172-2274333 e-mail:hosery@jkbmail.com	Zonal Head: Mrs.Meera Jamwaal 0172- 2265684	
Delhi	North Zone: Zonal Office Plot No. 132-134, Sector 44, Gurgaon-122002 Board Lines : +91 124-4715800 e-mail: favour@jkbmail.com	Zonal Head: Mr.Surjeet Singh Sehgal 0124-4389506	
Mumbai	West Zone: Zonal Office 6th Floor, The Eagles Flight, Suren Lane, Andheri Kurla Road, Andheri (East), Mumbai 400 093 Board Line:- 022-66924134, 66924136, 66682476 Fax- 26832183 Email. sketch@jkbmail.com	Zonal Head: Mr.S.K.Bhat 022-26832637	
Bangalore	South Zone: Zonal Office, #5, Silver Glade, Wellington Street, Richmond Town, Bangalore- 560025 Trunk Numbers: STD Code 080- 22110018/22111839/40918260 Tele Fax: 22110019/22110300, I.P-70001 Email ID: zobang@jkbmail.com	Zonal Head: Mr.Mohammad Amin 080-41479296	