



Annexure-I

Policy Document on Grievance Redressal

1. Introduction

Business always starts and closes with customers and hence the customers must be treated as the King of the market. All the business enhancements, profit, status, image etc. of the organization depends on customers. Hence it is important for all the organizations to meet all the customers' expectations and ensure that every customer is a satisfied customer. It can only be attained if the customer has an overall good relationship with the Bank. In today's competitive business marketplace, customer satisfaction is an important performance exponent and basic differentiator of business strategies. Hence, more the customer satisfaction; more is the business and the bonding with the customer.

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. Customers can email their complaints / feedback at jkbcustomercare@jkbmail.com or ceopublic@jkbmail.com or they 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. The CSC of the Board of Directors will include Customer representation and will also review the functioning of the branch level customer service committees.

2.3 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 consists of official and non -official members .The official members include the top management of the Bank and non -official members include the public representation so as to put forth before the Standing Committee the day -to-day issues faced by the common customers and their resolution. The non-official members have been included in the standing committee so as to 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.

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

The Bank has designated Executive 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. The list of Nodal Officers for resolution of Customer Grievances is placed on notice boards inside the business units and also on our banks' web-site www.jkbank.net

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 quarter.

4. Interaction with customers

The Bank recognizes that customer needs, expectations and grievances can be better appreciated through personal interaction of customers with the Bank staff at the operations level, since the feedback from customers would be valuable input to meet customer expectations and making improvements in products and services offered by the Bank

In compliance to the regulatory guidelines, all the Business Units of the Bank have been advised to constitute a Customer Advisory Forum at their

level and hold customer meets regularly at monthly intervals to receive customer feedback about the quality of customer services offered. The mechanism also serves as a grievance redressal tool at the grass root level.

“Customer Advisory Forum” at the Business Unit level shall have the following members:-

1. Business Unit Head
2. Manager Accounts/ Hall Incharge
3. Another Senior Official of the Business Unit.
4. 15-20 selected customers of the Business Unit from all categories which should include at least one pensioner.

It is mandatory on the part of the Business Unit Heads to draw/ up/prepare the agenda for such meetings, record the minutes, review the previous meeting and follow up action wherever required. The Business Unit Head must convene the said meetings at least once in a month and forward the outcome/minutes of the meeting to their respective Higher Authority, who after pursuing the minutes must submit the same with their comments/observations to Customer Care Division, CHQ within 15 days of the quarter end, also pinpointing BUs which have failed to hold such meeting.

Further the Business Unit Head are responsible for ensuring that the suggestions, if any, made by the valuable customers in the CAF and which they deem fit to be beneficial in the interests of bank particularly with the regard to improvement to overall Customer Service and which are within the powers of the concerned Business Unit Head be implemented in letter and spirit within a period of one month. However, the other suggestions, if any, made by our valuable Customers at which though are beneficial for the Bank, but are not within the competence of the Business Unit Head for implementation be referred to the next Higher Authority immediately (Concerned Cluster Head / Zonal head wherever applicable).

Zonal Heads / Cluster Heads are responsible to strictly monitor holding of CAF meetings at the BUs falling under their jurisdiction and ensure compliance of the instructions / directions. Moreover, Snap Inspection reports should also record information regarding CAF meetings conducted by the business unit. Snap inspection reports should also record the action taken on the feedback/complaints/suggestions made by the customers during CAF.

5. Sensitizing operating staff on handling complaints

It shall be the endeavor of the Bank to properly train its staff for handling customer complaints, time bound disposal of complaints and redressal of customer grievances to the best satisfaction of the customers as per standard industry practices, bank's policies and regulatory guidelines.

Zonal Nodal officers shall give feedback on training needs of staff at various levels to HRD Division at Corporate Headquarters and HRD Division shall make necessary arrangements for training the respective staff on customer service & care, handling of complaints and proper customer grievances redressal.

Sl. No.	Centre	Name & Address of the Office of Banking Ombudsman	Area of Operation
1.	Ahmedabad	Shri G J Raju C/o Reserve Bank of India La Gajjar Chambers, Ashram Road Ahmedabad-380 009 STD Code: 079 Tel. No. 26582357/26586718 Fax No. 26583325 Email : boahmedabad@rbi.org.in	Gujarat, Union Territories of Dadra and Nagar Haveli, Daman and Diu
2.	Bengaluru	Ms. C R Samyuktha C/o Reserve Bank of India 10/3/8, Nrupathunga Road Bengaluru -560 001 STD Code: 080 Tel. No. 22210771/22275629 Fax No. 22244047 Email : bobangalore@rbi.org.in	Karnataka
3.	Bhopal	Shri V K Nayak C/o Reserve Bank of India Hoshangabad Road Post Box No. 32, Bhopal-462 011 STD Code: 0755 Tel. No. 2573772/2573776 Fax No. 2573779 Email : bobhopal@rbi.org.in	Madhya Pradesh
4.	Bhubaneswar	Shri S Behera C/o Reserve Bank of India Pt. Jawaharlal Nehru Marg Bhubaneswar-751 001 STD Code: 0674 Tel. No. 2396207/2396008 Fax No. 2393906 Email : bobhubaneswar@rbi.org.in	Odisha
5.	Chandigarh	Shri J L Negi C/o Reserve Bank of India 4th Floor, Sector 17 Chandigarh Tel. No. 0172 - 2721109 Fax No. 0172 - 2721880 Email : bochandigarh@rbi.org.in	Himachal Pradesh, Punjab, Union Territory of Chandigarh and Panchkula, Yamuna Nagar and Ambala Districts of Haryana.
6.	Chennai	Shri S Raja C/o Reserve Bank of India Fort Glacis, Chennai 600 001 STD Code: 044 Tel No. 25395964 Fax No. 25395488 Email : bochennai@rbi.org.in	Tamil Nadu, Union Territories of Puducherry (except Mahe Region) and Andaman and Nicobar Islands
7.	Guwahati	Smt Anandita Bhattacharya C/o Reserve Bank of India Station Road, Pan Bazar Guwahati-781 001 STD Code: 0361 Tel.No.2542556/2540445 Fax No. 2540445 Email : boguwahati@rbi.org.in	Assam, Arunachal Pradesh, Manipur, Meghalaya, Mizoram, Nagaland and Tripura

8.	Hyderabad	Smt Reeny Ajit C/o Reserve Bank of India 6-1-56, Secretariat Road Saifabad, Hyderabad-500 004 STD Code: 040 Tel. No. 23210013/23243970 Fax No. 23210014 Email : bohyderabad@rbi.org.in	Andhra Pradesh and Telangana
9.	Jaipur	Smt Madhavi Sharma C/o Reserve Bank of India, Ram Bagh Circle, Tonk Road, Post Box No. 12 Jaipur-302 004 STD Code: 0141 Tel. No. 0141-5107973 Fax No. 0141-2562220 Email : bojaipur@rbi.org.in	Rajasthan
10.	Kanpur	Smt Supriya Pattnaik C/o Reserve Bank of India M. G. Road, Post Box No. 82 Kanpur-208 001 STD Code: 0512 Tel. No. 2306278/2303004 Fax No. 2305938 Email : bokanpur@rbi.org.in	Uttar Pradesh (excluding Districts of Ghaziabad, Gautam Buddha Nagar, Saharanpur, Shamli (Prabudh Nagar), Muzaffarnagar, Baghpat, Meerut, Bijnor and Amroha (Jyotiba Phule Nagar)
11.	Kolkata	Smt. Reena Banerjee C/o Reserve Bank of India 15, Netaji Subhash Road Kolkata-700 001 STD Code: 033 Tel. No. 22304982 Fax No. 22305899 Email : bokolkata@rbi.org.in	West Bengal and Sikkim
12.	Mumbai	Smt. Ranjana Sahajwala C/o Reserve Bank of India 4th Floor, RBI Byculla Office Building, Opp. Mumbai Central Railway Station, Byculla, Mumbai-400 008 STD Code: 022 Tel No. 23022028 Fax : 23022024 Email : bomumbai@rbi.org.in	Maharashtra and Goa
13.	New Delhi (I)	Shri R L Sharma C/o Reserve Bank of India, Sansad Marg, New Delhi STD Code: 011 Tel. No. 23725445/23710882 Fax No. 23725218 Email : bonewdelhi@rbi.org.in	Delhi
14.	Patna	Smt. Nandita Singh C/o Reserve Bank of India Patna-800 001 STD Code: 0612 Tel. No. 2322569/2323734 Fax No. 2320407 Email : bopatna@rbi.org.in	Bihar

15.	Thiruvananthapuram	Shri H N Iyer C/o Reserve Bank of India Bakery Junction Thiruvananthapuram-695 033 STD Code: 0471 Tel. No. 2332723/2323959 Fax No. 2321625 Email : bothiruvananthapuram@rbi.org.in	Kerala, Union Territory of Lakshadweep and Union Territory of Puducherry (only Mahe Region).
16	New Delhi (II)	Shri R S Amar C/o Reserve Bank of India Sansad Marg, New Delhi STD Code: 011 Tel. No. 23724856 Fax No. 23725218-19 Email : bonewdelhi2@rbi.org.in	Haryana (except Panchkula, Yamuna Nagar and Ambala Districts) and Ghaziabad and Gautam Budh Nagar districts of Uttar Pradesh
17	Dehradun	Smt K S Jyotsna C/o Reserve Bank of India 74/1 GMVN Building, 3rd floor, Rajpur Road, Dehradun - 248 001 STD Code : 0135 Telephone : 2742003 Fax : 2742001 Email : bodehradun@rbi.org.in	Uttarakhand and seven districts of Uttar Pradesh viz., Saharanpur, Shamli (Prabudh Nagar), Muzaffarnagar, Baghpat, Meerut, Bijnor and Amroha (Jyotiba Phule Nagar)
18	Ranchi	Shri Sanjiv Dayal C/o Reserve Bank of India 4th Floor, Pragati Sadan, RRDA Building, Kutchery Road, Ranchi Jharkhand 834001 STD Code : 0651 Telephone : 2210512 Fax : 2210511 Email : boranchi@rbi.org.in	Jharkhand
19	Raipur	Shri. Keshab Korkora C/o Reserve Bank of India 54/949, Shubhashish Parisar, Satya Prem Vihar Mahadev Ghat Road, Sundar Nagar, Raipur- 492013 STD Code : 0771 Telephone: 2242566 Fax : 2242566 Email : boraipur@rbi.org.in	Chhattisgarh
20	Jammu	Shri Shri P. Shimrah C/o Reserve Bank of India, Rail Head Complex, Jammu- 180012 STD Code : 0191 Telephone: 2477617 Fax : 2477219 Email: bojammu@rbi.org.in	State of Jammu and Kashmir

Address and Area of Operation of Nodal Officers

Centre	Address details of Nodal Officer	Nodal Officer
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	<p>Kashmir Central II</p> <p>Zonal Office</p> <p>Industrial Estate Zainakote, Srinagar 190012(J&K)</p> <p>Phone(LL): 0194-2497735, 2497736, 2497734</p> <p>Email: zoktwo@jkbmail.com</p>	<p>Zonal Head</p> <p>Mr. Syed Rais Maqbool</p> <p>srais@jkbmail.com</p> <p>9906667013</p>
Kashmir North	<p>Kashmir North</p> <p>Zonal Office</p> <p>Amargarh, Sopore 193201(J&K)</p> <p>Phone(LL): 01954-223595, 223596.</p> <p>Email: zobara@jkbmail.com</p>	<p>Zonal Head</p> <p>Mr. Karanjit Singh</p> <p>karanjit@jkbmail.com</p> <p>9018088080</p>

Kashmir South	<p>Kashmir South I</p> <p>Zonal Office</p> <p>J&K Bank Building</p> <p>Pulwama 192301(J&K)</p> <p>Phone(LL): 01933-241204, 242226</p> <p>Email: zopull@jkbmail.com</p>	<p>Zonal Head</p> <p>Mr. Tasaduq Ahmad Dar</p> <p>tasaduq.dar@jkbmail.com</p> <p>9596355066</p>
	<p>Kashmir South II</p> <p>Zonal Office</p> <p>Bakshiabad Kulgam 192123(J&K)</p> <p>Phone(LL): 01932-2227340</p> <p>Email: zoksou@jkbmail.com</p>	<p>Zonal Head</p> <p>Mr. Fayaz Ahmad Bhat</p> <p>fayaz.bhat@jkbmail.com</p> <p>7006200761</p>
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	<p>Jammu Central II</p> <p>Zonal Office</p> <p>Kathua Near Forest Protection</p>	<p>Zonal Head</p> <p>Mr. Narjay Gupta</p> <p>narjaygupta@jkbmail.com</p>

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Address and Area of Operation of Nodal Officers under Banking Ombudsman Scheme	
Address / details of the Nodal Officer under B.O.Scheme	Nodal Officer
<p>Mr.Shareesh Sharma</p> <p>Vice President (Supervision & control Division)</p> <p>The Jammu & Kashmir Bank Ltd</p> <p>Zonal Office, Plot No. 132-134</p> <p>Sector-44, Gurgaon (Haryana)- 122002</p> <p>0124-4715800; 9596727979</p> <p>shareesh.sharma@jkbmail.com</p>	Rest of India
<p>Name: Raman Kumar Koushal</p> <p>Designation: Vice President</p> <p>Contact No: 94191-91210</p> <p>Fax no: 0191-2471899</p> <p>Email Id: raman.koushal@jkbmail.com</p> <p>Address: S&C Division, Zonal office, Railhead Complex, Jammu.</p>	Jammu & kashmir

