



**HEAD OFFICE CIRCULAR NUMBER : 32**  
**DBNI DEPT. CIRCULAR NO. : 1**

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**All the Executives/Senior/Chief Managers /Branch Managers/  
Concurrent Auditors/Internal Auditors.**

**SUB: Customer Complaints-Handling - Process and Guidelines**

**( A ) Introduction**

In the present scenario of stressful competitive environment in banking industry, excellence in customer service is the most important tool to sustain the business growth and attract new business. As We being a service organization, the customer service and customer satisfaction will be the prime concern. Customer complaints are a part of the business of any corporate entity. We not only believe that providing a prompt and efficient service is essential but also recognize the right of the customers to complain and indeed welcomes their complaints as a valuable form of feedback to improve our services and products.

The policy is prepared in compliance with the directives issued by the Reserve Bank of India, which requires the customer complaints and grievances to be attended to, reviewed and timely responded. Customer dis-satisfaction could severely damage the Bank's goodwill and repute.

Our policy on complaints resolution is based on few important aspects including Customer complaints to be recognized as a tool to address shortcomings, if any, Customers are to be treated fairly and to the highest professional standards at all times. Complaints raised by customers are to be dealt efficiently and with utmost courtesy. Customers need to be 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. The bank employees are expected to work in good faith and without prejudice to the interests of the customer to minimize complaints.

In order to make the Bank's Redressal Mechanism more meaningful and effective, a structured system has been proposed and introduced. This covers the detailed steps to be followed at the Centralized Complaint-Desk of the Bank located at DBNI, Andheri Office as well as all the Initial-Resolvers of the complaints including all the Branches and various departments at Head Office.

**( B ) Guiding Principles**

Following are the Guiding Principles of the approach to Grievance Redressal Mechanism -



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**Accessibility:** The Bank shall provide to our customers information on various avenues such as Branch, Social Media, Bank's own website, Mobile Banking, email communication etc. to register their grievance and assist the customers in raising their concerns at appropriate forums within the Bank.

**Acknowledgment and Resolution of Grievances:** The Bank shall acknowledge the receipt of complaints received through various channels and arrange to communicate the resolution within the defined time frame.

**Transparency:** The bank shall acknowledge the receipt of the complaint appropriately and will adopt requisite steps internally within the prescribed turn-around-time for issues to be redressed as per the internal processes and guidelines, transparently.

**Escalation:** The Bank shall devise the process of escalation of complaints to the next level in case the customer is not satisfied with the resolution provided by the Initial Resolver of the complaint, within the prescribed turn-around-time.

**Customer Education:** The Bank, through various forums and means shall endeavor to make continuous efforts to educate its customers to enable them make informed choices regarding banking products and reduce errors in banking transactions.

**Review:** The Bank shall have forums at various levels viz. Branch Level Customer Service Committee as well as the BDGA Sub-committee of the Board to review customer grievances and enhance the quality of customer service.

### **( C ) Internal Process for handling Grievances / Complaints**

Bank has the appropriate complaint management process and the levels of escalation for the customers to escalate their grievances, in case they are not satisfied with the response received. The detailed escalation matrix is displayed at the Bank's branches & on our website.

### **( D ) Branch Level Customer Service Committee**

The Bank shall constitute a 'Branch-Level Customer Service Committee', headed by the respective Branch Manager, at each of its branch. The Committee shall include at least one Senior Citizen customer and shall meet at least once a month to study the complaints / suggestions, cases of delay, difficulties faced / reported by customers / members of the Committee and evolve ways and means to improve the customer's service experience. Branch-Level Customer



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Service Committee shall submit a monthly report, giving inputs and suggestions from the customers for necessary policy / procedural action.

### **( E ) Time frame**

Specific time schedules are set up for handling complaints and disposing them at all levels including branches, centralized Complaint-Desk and other avenues of escalations. Efforts to be made at all levels of the grievance redressal mechanism to resolve the complaints within specified time frames defined by the Bank.

### **( F ) Training for the Branch staff on handling complaints**

The branch staff are to be properly trained to handle customer complaints. During the interaction with customers, differences of opinion and areas of friction can arise. Imparting soft skills required for handling irate / agitated customers is an integral part of the training programs for staff. The Bank shall ensure that the internal machinery for handling complaints / grievances operates smoothly and efficiently at all levels.

### **( G ) Review and Revision of the policy**

The policy shall be reviewed as and when changes in the existing policy and processes are introduced w.r.t. handling customer complaints / grievances, by the Regulators.

The Bank has recently introduced a Centralized Complaint-Desk which is located at Digital Banking and New Initiative (DNBI) Department at Andheri office. The Bank has a mail id [complaint@jksbl.com](mailto:complaint@jksbl.com) exclusively for the purpose of complaint monitoring. In case the customer is not satisfied with the initial resolution of the complaint at branch level, then the customer may feel free to approach us at the above e-mail id from escalation point of view.

There are total of 15 probable ways / channels through which the Bank may expect a complaint to receive. The channel-wise Process-Flow of Complaint Management considering all the probabilities are explained in the below index of various **Annexures** for ready reference.

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Page 4 of 4**Annexures****Different Modes by which Customer Complaints may be received**

Annexure	Category	Mode / Channel of receiving Complaint at Complaint Desk	Stake-holders
A	Social Media	Facebook	Complaint-Desk, HO, Andheri
B	Social Media	Twitter	Complaint-Desk, HO, Andheri
C	Social Media	Linked-In	Complaint-Desk, HO, Andheri
D	Website	Bank's own Website ( www.jksbl.com )	Complaint-Desk, HO, Andheri
E	Net banking	Net banking	Complaint-Desk, HO, Andheri
F	Mobile banking	Mobile banking	Complaint-Desk, HO, Andheri
G	E-Mail	E-Mail Communication	Complaint-Desk, HO, Andheri
H	Phone Call	Complaints received at Complaint-Desk, HO, Andheri via Phone Calls	Complaint-Desk, HO, Andheri
I	Phone Call	Complaints received at HO, Chembur via Phone Calls	Complaint-Desk, HO, Andheri
J	Letter	Complaints received at HO, Chembur via Physical Letter	Complaint-Desk, HO, Andheri
K	E-Mail	Complaints received at HO, Chembur via E-Mail	Complaint-Desk, HO, Andheri
L	BO / RBI	Complaints received / re-directed via BO / RBI to HO, Chembur	HOD, Operations Dept., HO, Chembur
M	Phone Call	Complaints received at Branches via Phone Calls	Branch Manager, Respective Branch
N	Letter	Complaints received at Branches via Physical Letter	Branch Manager, Respective Branch
O	E-Mail	Complaints received at Branches via E-Mail	Branch Manager, Respective Branch

This exercise will enable us to have the following benefits –

1. All complaints, excluding the complaints received at Branch Level and the BO/RBI directed Complaints, will be centrally tracked for timely closure in an efficient way
2. This will enable us to track the data of channel-wise inflow of complaints and the closure status, thereof.
3. This Process Flow will clearly spell out the actual actionable expected from the respective stakeholders with the pre-defined Turn Around Time (TAT) for closure.
4. Due to clearly spelt out responsibilities, the escalations can be avoided and the quality of resolution can be focused on.
5. The stock of the Branch Level complaints can be sought for from the Branches on a monthly frequencies.

**Asst. General Manager**  
**Digital Banking and New Initiatives**