



THE JALGAON PEOPLES CO-OP. BANK LTD.

(Multi-State Scheduled Bank)

since 1933

Customer Grievance Redressal Policy and Standard Operational Procedure for the year 2024-25

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1. POLICY OVERVIEW -

In the present scenario of competitive banking, an excellent 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 are the prime concern of the bank. The bank believes that providing prompt and efficient service is essential not only to attract new customers, but also to retain the existing ones. This policy documents aim 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 helps in identifying shortcomings in product features and service delivery. The bank's policy on grievance redressal follows the under noted principle.

- Customers will be treated fairly at all times.
- Complaints raised by customers will be dealt with courtesy and on time;
- Customers will 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.
- Bank will treat all complaints efficiently and fairly as they can damage the bank's reputation and business if handled otherwise.

- Grievances of Senior Citizens and Disabled persons are dealt on priority basis.
- The bank employees will work in good faith and without prejudice to the interest of the customer.

2. POLICY DETAILS

2.1 BACKGROUND

To make Bank's Grievance Redressal mechanism more meaningful and effective, a Structured System has been built up.

The System would ensure that redressal sought is just and fair and is permissible within given framework of rules and regulation.

The Policy is based on guiding principle of RBI Master Circular on Customer Service.

2.2 OBJECTIVE OF THE POLICY:

- This Customer Grievance Redressal Policy lays down a uniform complaint redressal framework to be followed across the bank while handling and resolving customer complaints.
- It highlights the process set by the bank based on RBI guidelines for timely and satisfactory resolution of all customer grievances.
- The policy also informs our customers about various channels through which they can reach out to the Bank for sharing their concerns or unpleasant experiences and alternate avenues available with them for grievance redressal.

2.3 SCOPE OF THE POLICY:

- The Policy covers resolution of all complaints raised by customers on account of system intricacies, procedures, gaps in customer service, service charges etc. Redressal machinery is also applicable to complaints raised on account of credit information of customers.

- The grievance redressal mechanism given in the Policy will also be available for issues concerning the Bank's employees and the Bank will ensure that the customer issues are resolved expeditiously and effectively

3. POLICY CONTENTS

3.1 DEFINITION OF GRIEVANCE (Complaint) / Query

A Grievance is an expression of dissatisfaction made to an organization related to its products or Service or Complaint handling process itself, or behavior of employee or technology related where response or resolution is explicitly or implicitly expected.

3.2 DEFINITION OF Query

Any doubt / enquiry / classification / seeking status / request processing which is placed with Bank may be categorized as query or request before expiry of turnaround time prescribed by the Bank.

3.3 MAJOR REASONS FOR CUSTOMER COMPLAINTS OPERATIONAL ASPECTS

3.3.1 Inadequacy of working / operations or gap in standard of Services, expected and actually rendered.

3.3.2 Attitude / Behavior aspects of Staff while dealing with customer.

3.3.3 Technology / Digital Related –

ATM / Debit Card related transactions / Mobile banking / RTGS/ NEFT/UPI related. Such as failed electronic transaction, non-reversal of amount after expiry of time.

3.3.4 Registration of Complaint (Internal)

Customer may lodge complaint in either of following way

- In person by issuing letter.
- by Post

- by email
- by telephone
- by using complaint box
- Official Website

Complaint received in either of way, should be written in complaint forms given in triplicate & available with Branch

- One copy for Branch
- One Copy acknowledgement to customer
- One Copy for H.O.
- Branch / Officer should acknowledge the customer about complaint.
- One Copy should be forwarded to H.O. Complaint Officer Planning Department with remarks of Branch Manager
- Complaint Officer should register the said complaint with Department.

Detailed Complaint to be taken from the customer for Technology / Digital transaction related Complaint.

Complaint Officer at Planning Department should register all complaints received on any channel including complaints received on RBI portals in the Separate Book / Digital Form maintained at H.O.

3.3.5 Resolution of Grievance –

3.3.5.1 Grievance related to transaction /operations –

- a) Primarily the Branch is responsible for resolution of complaints / Grievance in this Category.

- b) Immediately after receipt of Complaint. Branch should analyze complaint, check entry / transaction as the case may be and see that immediate reply is given to customer to his satisfaction.
- c) If customer is satisfied with the complaints resolution; Branch should obtain closure of complaint with satisfaction from the customer.
- d) If he is not satisfied with resolution of complaint; it may be escalated to Nodal Officer through Complaint Officer of Planning Department.
- e) Nodal Officer after analyzing issue of complaint and information from Branch and after verifying the record, resolve complaint and give reply to customer up to his satisfaction.

Reply should contain that along with Resolution of Complaint a statement mentioning that If customer is not satisfied with the resolution he can escalate complaint to Ombudsman Office of RBI. Name and Address of RBI Ombudsman Office to be mentioned.

3.3.5.2. Grievance Related to Attitude / Behavior of Staff.

- a) Such complaints should be handled courteously, sympathetically and swiftly.
- b) Misbehavior / rude behavior of Staff with customer shall be treated at Zero Tolerance level and immediate action be taken.
- c) To keep the complaints related to misbehavior / rude behavior at zero tolerance level, stern action against the erring officials would be initiated.
- d) Complaints to be closed after analysis of CCTV Footage or investigation.
- e) Such complaint will be forwarded to H.R. Department and H.R. need to take immediate action.

3.3.5.3 Grievance Related to Digital Transaction

Customer should notify the Bank of any unauthorized Electronic Banking Transaction immediately for blocking channels after the occurrence of such transaction. Branch should take complaint in detail from customer. Complaints related to Digital transaction should be handled immediately.

Complaints related to ATM should be solved by ATM Cell.

Debit Card Mobile Banking UPI CTS, RTGS, NEFT Digital Transaction Channels	Complaints related to CTS, UPS, Debit Card, IMPS transaction – should be solved by payment settlement Department immediately.
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Digital transaction related complaints received at Branch level should be immediately forwarded to payment & settlement Department with copy to Complaint Officer at planning Department and the said Officer shall take follow up from Payment & Settlement Department about resolution of complaint. Payment and Settlement Department should initiate immediate action on Digital transaction related complaint. Care must be taken to block the relevant channels as per request of customer so that customer will not face any untoward incident after raising complaint.

Bank must attentively address the grievance raised by Senior Citizens and differently abled persons, striving to resolve these issues to the best of its abilities.

Complaint Officer at planning must resolve complaint received at H.O. and received on RBI portal immediately with the information to Nodal Officer.

3.3.5.4 Turnaround Time (TAT)

Bank will endeavor to redress complaints within maximum period of 30 days.

In case of Complaint related to fraud, redressal will be as per Fraud Risk Management Policy.

1. Complaints received from Govt. Authorities- Ministry of Finance-MOF/
 - a. Directorate of Public Grievances - DPG/ RBI/ Other VIPs are to be disposed of within 1 (one) week.
2. Complaints received directly from customers/public are to be redressed within 30 days.
3. Complaints arising out of misbehavior by staff members should be dealt with sternly and must be disposed of within a period of 30 days.

3.3.5.5 Registration of Complaint with RBI Ombudsman

In case customer is not satisfied with the Service or redressal provided by the Bank, he can approach to RBI ombudsman as per Integrated Ombudsman Scheme 2021 for redressal.

1. The contact details of RBI Ombudsman are available on website and displayed at each Branch.

4. Review Mechanism –

4.1 Board –

Reserve Bank of India has specified formation of Customer Service Committee of the Board. However, in Bank all matters related to customer service are placed in the Board Meeting.

- 4.2** Bank will disclose brief details regarding number of complaints received and redressed. The statement would include complaints received at the Head Office level as also those received at the Branch level.

4.3 Nodal Officer -

The **Nodal Officer** of the rank of General Manager - in charge designated by the Bank will monitor implementation of customer complaint handling mechanism for the entire Bank. Br. Managers

handling complaints/grievances in respect of branches under their control will be designated as Customer Relation Officers.

5. Mandatory display requirements:

- a. "May I help you" internal signage will be displayed at the counter nearest to the entrance of the branch. This counter will be invariably manned by an experienced official who will be well versed with the Bank's various procedures, schemes, circulars, etc and will be able to guide the customer properly
- b. A complaint / Suggestion Box will be kept at a prominent place by all the branches to make it convenient for the customers to enter their complaints / Suggestion therein.
- c. Complaints / suggestions received by the Bank from the customers will be duly recorded in Complaint Register available in branch as well as ATM hitherto for monitoring of redressal / implementation thereof.
- d. The name and contact particulars of the Nodal Officer of the Bank will remain displayed as hitherto in the branch premises and also on Bank's website to facilitate the customers to raise their grievances / suggestions regarding customer services rendered by the Bank.
- e. Banking Ombudsman under The Integrated Ombudsman Scheme, 2021 as well as contact details with address of all the Banking Ombudsman will remain displayed as hitherto in the branch premises and on the bank's website.
- f. A complaint book register should be available at all the branches to make it convenient for the customers to enter their complaints therein and receive acknowledgement copy.

6. Root Cause Analysis –

The Bank shall undertake Root Cause Analysis of Customer Grievance to identify the underlying Causes and thereby taken necessary Corrective measures to bring process / systematic improvement with the objective to minimize the recurrence of Grievance of Similar nature.

7. Interaction with Customers

To gather feedback on Customer's expectation / requirement / grievance through personal interaction with customers by bank's staff structure customer meets will be organized at branches ones in a month for improvement in customer service.

- Monthly structured customer meetings will be organized in the branches for which Fifteenth day of each month or any day as decided by the branch during the month (if It is holiday then next working day) is earmarked for "Customer Meet" in which Manager and members of the Staff will have a direct interface with the customers to have a better understanding of the problems faced by the customers and to improve quality of service and revision of product, if any, in the light of such discussions. After Meeting Branch must send report to H.O. Planning Department.

8. Sensitizing Operating Staff on handling complaints:

- Bank will impart training on an ongoing basis to its employees on handling complaints/ redressal of grievances/ customer counseling, which is done on case to case basis.
- The Nodal Officer of the Bank will ensure that internal machinery for handling complaints/grievances operates smoothly and efficiently at all levels.

9. Access of Complaints to CEOs - Instructions regarding:

Any complaint/grievance received in the Bank by any functionary containing any element of alleged corruption, malpractices or misconduct etc. should necessarily be escalated to the Chief Executive Officer of the Bank for scrutiny and action.

Customers can lodge their complaints through our Website - www.jpccb.com, email ID: jaljpcb@jpccb.com & on our Toll Free No. 18002331385.

10. Customer Education

The Bank shall make efforts to educate its customers including those covered under financial inclusion to enable them to make informed choices regarding banking products. The Bank shall educate customers about safety measures while doing digital transaction.

11. Customer Satisfaction Survey

The Bank shall conduct structured Customer Satisfaction Surveys twice in a Financial Year by the end of September and March allowing reasonable time for branches to collect and compile feedback. The surveys shall be carried out using standardized formats covering key service areas such as branch premises, counter services, digital banking, advances, and other facilities. These forms are designed to capture both quantitative ratings and qualitative suggestions from customers. The feedback received will be analyzed by the designated department to identify service gaps, monitor customer satisfaction levels, and recommend actionable improvements. Survey results will be reviewed by senior management and reported to the Board, forming the basis for strategic service enhancements and ensuring alignment with customer-centric and regulatory standards.

12. Disclosure of Policy

Policy Document will be displayed on specific folder of policy given on path

Policy will also be displayed on website of the Bank at www.jpccbank.com

13. Ownership of Policy

The ownership of the policy in terms of its review / modification approval shall lie with H.O. Customer complaint care Officer & Nodal Officer.

However, the implementation of various aspects of policy shall lie with concerned owner. Like Division of the product / Service / Process / Branch / Department.

14. Validity of Policy

Policy will remain valid till further review.

15. Reporting

The reporting of various aspects of policy shall be done as per Statutory / Regulatory guidelines / requirement.

APPROVED BY THE BOD R.NO. & DATE: 10 DTD. 28.08.2024.

Annexure I
Complainant's copy/Branch copy/H.O. copy
The Jalgaon Peoples Co-operative Bank Ltd.
(Multi-State Scheduled Bank)

_____ **Branch**

COMPLAINT BOOK

Serial No. _____

Date _____

Shri/Smt./Kum. _____

Address _____

Tel ./ Mobile No.: _____

e-mail: _____

Nature of Account, if applicable/maintained: _____

Ground of Complaint: _____

Complaint in brief

(Separate letter can be attached for more details)

(Signature of Complainant)

Sent to P & D Department on _____

Remarks: _____

Date of Final Disposal

**Department Head/Branch
Manager/ABM/Officer.**

(Seal and signature)

Annexure II

CUSTOMER FRAUD COMPLAINT FORM

To,

Date:

The Branch Manager,

Branch _____

Name of Account Holder					
Address					
E-mail Id					
Account Number					Registered Mobile No.-
Transaction type	<input type="checkbox"/> ATM	<input type="checkbox"/> IMPS	<input type="checkbox"/> UPI	<input type="checkbox"/> POS	<input type="checkbox"/> ECOM <input type="checkbox"/> NEFT
Last 4 digit of Card Number					
Fraud Transaction Date & time					
Total Fraud Transaction Amount					

Details of the Disputed Item (s)

Transaction Date	Receiver Name	Transaction Amount	Disputed Amount	Transaction type	RRN Number	SMS Alert Received

- **Fraudulent Transaction(s) (card blocking mandatory)** Neither me nor my family members incurred or authorized the above transactions. My card / mobile handset was lost / stolen on Date / / and was reported to Bank on Date / /
- **Nature of Complaint** disputed transaction (S) mentioned above have neither done nor even tried by me. I have also not given card / mobile handset to anyone for operation during this transaction period, It is fully in my custody and no family members or friend have done above mentioned transaction. Neither I have shared OTP to anybody nor I have clicked any suspicious link received through SMS on my mobile handset or through email. I further take responsibility if above mentioned statement is found incorrect, I authorize not to raise

Chargeback for above mentioned transaction, and inform NPCI Concern FRM and CPP alert authority for further investigation and demand for compensation. I assure to give full co-operation to legal and statutory authority at the time of investigation and share information regarding above transaction. I accept the decision taken by NPCI committee without any further recourse.

- I declare that above given information is true and correct to my knowledge. By ticking the option for fraudulent transaction(s), I permit JPCB to de-activate the card on which the fraudulent transaction(s) took place.
- In cases where the responsibility for unauthorized electronic banking transaction lies neither with the Bank nor with the customer, but lies elsewhere in the system and when there is a delay on the part of the customer in reporting to the Bank beyond 7 working days, the customer would be completely liable for all such transactions.


Customer Signature: - _____

Date: -

(FOR OFFICE USE ONLY)

Received at Branch on Date:-		Received at Head office on Date:-	
Signature of Branch Manager		Signature of In-charge / HOD	
Name :-		Name :-	

Annexure III

	THE JALGAON PEOPLES CO-OP. BANK LTD. <small>(Multi-State Scheduled Bank) since 1933</small> <small>Regd. Office : 152, Polan Peth, Dana Bazar, Jalgaon 425 001. Ph. 0257-2227711 to 16.</small>
IMPS / POS / ATM COMPLAINT FORM	
Complaint Date: ____/____/____	Complaint No. _____
Customer Name :	_____
Account No. & Branch :	_____
ATM Card No. :	_____
ATM Location & Name :	_____
Shop Name for POS :	_____
Where Transaction Done :	_____
Transaction No. & Date :	_____
Requested Amount : ₹ _____	Received/Dispensed Amt: ₹ _____
Amount to be refunded : ₹ _____	
Complaint in Brief :	_____

	Customer's Signature
Officer's Remark : _____	

<p>Kindly enclose statement of A/c from transaction date to next working date. We confirm that the amount is debited to the account as indicated by our account holder. We confirm that there is no corresponding credit in the account as of date.</p>	
	Branch Seal & Signature
<small>Note : Please keep original customer complaint copy with branch & send only Fax or Xerox copy to ATM Cell. Charge back settlement period (if accepted by acquirer Bank) ATM- T+5 days after raise chargeback. POS / E-Com- T+7 days, UPI/IMPS- T+1 days, from the charge back raise date.</small>	

Annexure IV
Monthly Reporting Format for Complaints.

Branch: _____

Date:

TO,
P & D Department,
Head Office, Jalgaon.

Respected Sir/Mam,

Branch/Department have received total _____ (No of) customer complaints/ Online fraud/ ATM/ Customer services/ _____ related complaints at branch/Department that are taken on branch's/Department's record. All these complaints were assigned /resolved by Branch Manage/ABM/Officer Mr./Mrs. _____ / No. of complaints _____ were Escalated to P & S Dept./ P &D Dept./ _____ Dept. on dt. _____. The complaint details its supportive documents, sequence of incidences for Online complaints fraud/ Online transaction in its prescribed format Form is filled and sent to P &S Dept./RBI/HR/P&D Dept. on dt. _____. The Complaints acknowledgment copy is given to the customer on dt. _____.

The Brief Monthly Customer Complaint Report summary for month of _____ 2025 is as follows.

Sr. No	Name of Complainant	Ground of Complaint	Complaint Attended/ Received dt.	Complaint Solved/ Closure dt.	Pending at end of the month	Reason for unattended complaint
1						
2						
3						
4						
5						
6						
7						

Thanking you,

Your's Faithfully,_____ **Branch**

Department Head/Branch Manager/ABM/Officer. (Branch's Seal and signature)
(Branch/Department to send this copy if and only if any complaint is received by Department directly.)

Annexure V

Dt.: / / 2024

Monthly Customer Service Cell Report

Report for Customer Service Cell		Branch	XYZ Branch
		Month	
Date of customer Meeting DD/MM/YYYY	Specific Suggestion received	Action taken at branch level	Action taken at Head Office level

Note:

All Branches are required to submit their Customer Service Cell report monthly in above format w. e. f. 01.04.2025 to Planning & Development Department.

Branch Manager/ABM/Officer

(Signature & Stamp of Branch)

Annexure VI**Annual Reporting Format for disclosure of Complaints.**

(a) Summary information on complaints received by the bank from customers and from the Offices of Ombudsman (OBOs)

Sr. No	Particulars	Previous Year	Current Year
	Complaints received by the bank from its customers		
1	Number of complaints pending at beginning of the year		
2	Number of complaints received during the year		
3	Number of complaints disposed during the year		
3.1	Of which, number of complaints rejected by the bank		
4	Number of complaints pending at the end of the year		
	Maintainable complaints received by the bank from OBOs		
5	Number of maintainable complaints received by the bank from OBOs		
5.1	Of 5, number of complaints resolved in favor of the bank by Bos		
5.2	Of 5, number of complaints resolved through conciliation/mediation/advisories issued by BOs		
5.3	Of 5, number of complaints resolved after passing of Awards by BOs against the bank		
6	Number of Awards unimplemented within the stipulated time (other than those appealed)		
Note: Maintainable complaints refer to complaints on the grounds specifically mentioned in BO Scheme 2006 and covered within the ambit of the Scheme.			

b) Top five grounds of complaints received by the bank from customers

Grounds of complaints, (i.e. Complaints relating to)	Number of complaints pending at the beginning of the year	Number of complaints received during the year	% increase/ decrease in the number of complaints received over the previous year	Number of complaints pending at the end of the year	Of 5, number of complaints pending beyond 30 days
1	2	3	4	5	6
Current Year					
Ground -1					
Ground -2					
Ground -3					
Ground -4					
Ground -5					
Ground -6					
Ground -7					
Total					
Previous Year					
Ground -1					
Ground -2					
Ground -3					
Ground -4					
Ground -5					
Others					
Total					

