

Customer Grievance Redressal Policy

1. Introduction	1
2. Purpose	1
3. Objectives of the Policy.....	1
4. Scope of the policy	1
5. Ownership of The Policy	2
6. Distinction between a Request, Query and a Complaint	2
6.1 Request	2
6.2 Query.....	2
6.3 Complaint.....	2
7. Definitions.....	3
8. Customer Grievance Redressal Mechanism	3
8.1 First Level (Branch Manager)	3
8.2 Second Level (Regional Head).....	3
8.3 Third Level (Principal Nodal Officer).....	3
9. External Escalation – Banking Ombudsman	4
10. Process for Resolution of Grievances	4
10.1 Initial Resolution	4
10.1.1 Time Frame	4
10.2 Response on the Escalation	4
10.3 Escalation to the Principal Nodal Officer	4
10.4 Value added interaction	4
10.5 Sensitizing Operating Staff.....	4
11. Mandatory Display Requirements	5
12. Customer Education.....	5
13. Grievance Redressal in respect of Outsourced Activities only	5
14. Annexure:.....	5

1. Introduction

Bank has a policy in place on **Customer Grievance Redressal** mechanism followed by the Bank.

In today's competitive banking environment, constant enhancement of products, services and delivery channels is essential to maintain and improve customer satisfaction. As banking services become increasingly advanced and complex, customer queries and concerns naturally arise. Addressing these concerns promptly and effectively is fundamental to sustaining operational excellence and strengthening customer trust. As a customer centric service industry, the bank recognizes that customer satisfaction directly influences its reputation, business performance and long-term growth. Ensuring efficient service delivery is therefore vital not only to retain existing customers but also to attract new ones.

In recent years, our bank has come up with various initiatives to reinforce its focus on superior customer service. The Customer Grievance Redressal Policy is an important component of this effort. The policy aims to assist our employees in addressing customer concerns systematically and also, to enhance customer awareness regarding their rights and available avenues for redressal.

In case of any changes in regulatory guidelines / directions, the Bank's Customer Grievance Redressal Policy will be appropriately updated.

2. Purpose

The Customer Grievance Redressal Policy outlines the framework for handling customer concerns / complaints in a transparent, fair and timely manner, in line with regulatory requirements and internal governance mechanisms. The Bank shall keep in mind the Customer Delight for resolving the complaints in timely and professional manner.

3. Objectives of the Policy

The Customer Grievance Redressal Policy ensure that:

- Customers have access to a well-defined system for lodging complaints.
- Complaints are resolved promptly at the appropriate level.
- The Bank adheres to prescribed guidelines while addressing customer concerns.
- Customers are informed of their rights and available remedies.
- Our Customer Grievance Redressal mechanism is guided by the following principles:
 - ✓ Transparency
 - ✓ Solution Oriented
 - ✓ Accessibility
 - ✓ Customer Education and
 - ✓ Timely Redressal

4. Scope of the policy

To ensure clarity and effectiveness, the Bank has established a structured grievance redressal mechanism covering all complaints, queries, requests and misunderstandings related to products and services. Employees are made aware of the process for handling complaints, queries and requests and the Bank ensures that all grievances are addressed in a fair, just and consistent manner.

5. Ownership of The Policy

Operations Department will be the owner and shall be responsible for formulating / reviewing / periodic updating of the policy.

6. Distinction between a Request, Query and a Complaint

It is essential to understand the distinction between a request, query and a complaint. These three types of interactions require different approaches in Customer Handling.

6.1 Request

'Request' refers to a formal or informal application by a customer asking for a specific service or action from the bank. Requests are typically proactive, meaning the customer initiates them to obtain something they need or want. Requests are usually straightforward and can be related to various banking services such as

- Account Services: Requests to open, close or modify account / account details etc.
- Transactions: Requests to deposit / withdraw / transfer funds, issue cheques or standing instructions, chargeback application etc.
- Loans and Credits: Requests for loan disbursement, enhancement in credit limits, documentation related to credit facility etc.
- Information: Requests for account statement, passbook, duplicate statement / passbook, certificates, etc.
- Service Request: Chargeback / refund of failed transaction, Request for IB / MB / Digital products, settlement of Nomination / Deceased claim, or guidance for performing transaction using internet banking post implementation of new system etc.

6.2 Query

A 'query' refers to a customer's inquiry or question about a particular aspect of the bank's product / services or account details. Queries are informational in nature, with the aim of seeking clarification or more information. Queries do not necessarily indicate dissatisfaction; they are often resolved through customer service or support teams, either via phone / email / digital platform or personal visits at branch.

Common types of queries include:

- Account related queries: Inquiries about account balance, transaction or specific charges etc.
- Service Availability: Questions about new product / services, service charges, change in bank policies or procedures, etc.
- Bank's Products: Inquiries about bank's deposit products, credit facilities provided by the bank, rate of interests on FD / Loan schemes etc.
- Policies/Process: Customers might have questions with respect to the existing or changed policies and procedures that affect the customer service / the way they can operate / access their accounts, etc.

6.3 Complaint

A 'complaint' is a formal expression of dissatisfaction by a customer regarding a bank's services, product or conduct. Complaint arises when the customer feels that their expectations were not met or that the bank's product / service quality is inadequate. Complaints can be about a wide range of issues, including

- Service delays: long wait times for processing transactions / loan approval / other requests or branch operations, a technical error in the CBS system or system downtime, etc.
- Error or discrepancies: Mistakes in account transactions / balances / charges or unauthorized transactions, etc.
- Customer Service issues: Poor treatment / mis-conduct or failure to resolve problem efficiently, an unresolved query / request from a prior interaction, etc.
- Policy dissatisfaction: Discontent with fees / charges, interest rates or changes in terms and conditions or processes etc.

7. Definitions

In terms of The Reserve Bank - Integrated Ombudsman Scheme, 2021, unless the context otherwise requires, the terms herein shall bear the meanings assigned to them below:

- **“Complaint”** means a representation in writing or through other modes alleging deficiency in service on the part of a Regulated Entity, and seeking relief under the Scheme;
- **“Deficiency in service”** means a shortcoming or an inadequacy in any financial service or such other services related thereto, which the Regulated Entity is required to provide statutorily or otherwise, which may or may not result in financial loss or damage to the customer;

8. Customer Grievance Redressal Mechanism

The Bank provides multiple accessible and customer-friendly channels for lodging complaint. Customers may register their grievances through any of the following modes:

- ✓ **At the Branch:** Customers may submit their complaints directly at the branch through a written letter, email or by oral communication
- ✓ **Bank’s Website:** Customers may lodge their complaints online through the Bank’s official website by using the designated link “Lodge a Complaint”
- ✓ **Customer Call Center:** Customer may contact the Bank’s call center to register complaints over a phone call or sending an email to response@tjsb.co.in
- ✓ **Principal Nodal Officer:** Customers may escalate unresolved complaints or submit their grievances to the Principal Nodal Officer by sending an email to pno@tjsb.co.in

The Bank has established a **three-tier internal Customer Grievance Redressal Mechanism** to help the customers derive solution at earliest.

8.1 First Level (Branch Manager)

The Branch Manager is the first point of contact for customers to lodge grievances. Being fully conversant with the Bank’s policies and procedures, the Branch Manager is responsible for receiving, acknowledging and resolving complaints promptly. It is easy for customers to approach the Branch and register his/her grievance with our Branch Manager.

8.2 Second Level (Regional Head)

If a complaint / misunderstanding is not clarified at the first level or the first level authority requires expert’s opinion in clarifying the same, the Complainant / Branch Manager can approach the respective Regional Office / Heads.

As per our bank’s “Customer Grievance Redressal Policy”, the Regional Heads are designated as the Nodal Officers and are expected to have a broader view of operations, greater authority, and a higher level of expertise, allowing them to make decisions or interventions that resolve complaints effectively.

8.3 Third Level (Principal Nodal Officer)

Complaints that remain unresolved even after escalation to the regional head will be forwarded to the Principal Nodal Officer of the Bank, who is presently the General Manager of the Bank.

The Principal Nodal Officer will act as the final escalation point for critical or complex complaints that require high-level intervention.

Complaints at this level should be exceptional and handled only after all other avenues have been exhausted.

At present, the details of the Principal Nodal Officer are as follows:

Principal Nodal Officer- Mr. Harpreet Chhabra, GM – Head Operations

Email ID- pno@tjsb.co.in

Tel No- 022-69368500 / 022-69368799

Head office: TJSB House, Plot B 5, Road No 2, Wagle Industrial Estate, Thane (West) - 400 604.

9. External Escalation – Banking Ombudsman

Banking Ombudsman is the well-known quasi-judicial authority established with an aim to address and resolve complaints of the Bank's customers. On November 12th 2021, RBI integrated three Ombudsman systems namely, (i) the Banking Ombudsman Scheme, 2006; (ii) the Ombudsman Scheme for Non-Banking Financial Companies, 2018; and (iii) the Ombudsman Scheme for Digital Transactions, 2019 and introduced - Integrated Ombudsman Scheme, 2021. The said Integrated Ombudsman Scheme, 2021 adopted the 'One Nation, One Ombudsman' strategy for grievance redressal. The objective of the Scheme is to resolve the customer grievances involving 'deficiency in service' on part of the Bank in a speedy, cost-effective and satisfactory manner.

Ombudsman is an appellate body where customers can escalate complaints if the Bank fails to address the complaint within 30 days. To file a complaint, you must have first approached your bank and either received no reply within one month, a rejection, or are dissatisfied with the bank's response.

The details of the complaint lodging portal and the said scheme is available on the RBI website and on the CMS portal (<https://cms.rbi.org.in>). Complaint can also be lodged in physical mode to CRPC, Chandigarh.

Office Address is as follows: -

Centralised Receipt and Processing Centre, Reserve Bank of India, 4th floor, Sector 17, Chandigarh, 160017.

RBI Contact Centre number – 14448 | Email : crpc@rbi.org.in

10. Process for Resolution of Grievances

10.1 Initial Resolution

The first level i.e., Branch Manager (as mentioned in the Bank's Grievance Redressal Mechanism) are responsible for the initial resolution of grievances. The designated officials must ensure that the complaint is handled with due diligence and that the customer is guided appropriately if further escalation is required.

10.1.1 Time Frame

- The Branch manager (at First level) shall acknowledge the receipt of the complaint and the initial response on the complaint must be given within 1 working day from the date of receipt of the complaint.
- The Complaint must be resolved within 7 working days from the date of receipt. The Branch Manager must ensure that the customer is informed of the outcome and alternate escalation routes if unsatisfied.

10.2 Response on the Escalation

If unresolved at the branch level, the complaint may be escalated to the respective Regional Office. The Nodal Officer shall review the case and ensure a fair investigation and communicate a resolution within 7 days of escalation.

10.3 Escalation to the Principal Nodal Officer

If the issue remains unresolved, it may be referred to the Principal Nodal Officer. The PNO shall ensure the final resolution within 7 days of escalation.

10.4 Value added interaction

The Bank shall encourage effective communication with customers, as most concerns can be resolved promptly through direct interaction. Customer feedback is valued and used for improving service quality and strengthening customer relationships.

10.5 Sensitizing Operating Staff

The Bank shall ensure that staff are trained on complaint handling, communication skills and functional knowledge. The respective designated Branch managers and Nodal Officers are responsible for ensuring the smooth functioning of the Grievance Redressal mechanism, efficiently at Branch Levels.

11. Mandatory Display Requirements

The Bank shall prominently display:

- Appropriate arrangements for receiving complaints and suggestions
- Customers to be made aware about the threshold redressal structure established by the Bank
- The name and contact details of Branch Manager, Nodal Officer(s) and Principal Nodal officer
- Contact details of Banking Ombudsman of the area
- Code of bank's commitments to customers / Fair Practice Codes
- The Reserve Bank - Integrated Ombudsman Scheme, 2021
- The salient features of the Reserve Bank - Integrated Ombudsman Scheme, 2021 in English, Hindi and the regional language.

12. Customer Education

Enabling customers to understand the remedies available to them, including the process for escalation and resolution of difficulties or doubts.

13. Grievance Redressal in respect of Outsourced Activities only

The Bank has established Grievance Redressal Mechanism for grievances arising in relation to outsourced activities. The customer will approach the respective Branch Manager and register his/her grievance with him / her. The Branch Managers would be responsible for resolving and closure of the customer grievances.

If the grievance is not resolved by the respective Branch Manager within reasonable time, it can be escalated to following levels:

Level	Designated Officer	Contact No.	E-mail ID
Level 1	Mr. Shardul Pawar, Manager, HRD	022 69368500	outsourcing.grm1@tjsb.co.in
Level 2	Ms. Rini Ghosal, Dy. General Manager, HRD	022 69368500	outsourcing.grm2@tjsb.co.in
Level 3	Mr. Harpreet Chhabra, General Manager, Nodal officer for Bank's Ombudsman	022-69368500 / 022-69368799	pno@tjsb.co.in

The grievance so reported shall be resolved within the time of 21 working days from the date of receipt of such grievance. The said grievance so reported shall, at all times, be duly updated on the Bank's Complaint Management System.

14. Annexure:

- **CONSUMER COMPLAINTS/ FEEDBACK FORM**