

# **THE SIRSI URBAN SAHAKARI BANK LIMITED, SIRSI**

## **POLICY ON CUSTOMER GRIEVANCES REDRESSAL**

### **1. Introduction**

The customer is the focus of the Bank's products, services and people. The Bank's business growth depends entirely on the satisfaction of customers with what the Bank offers them. A suitable mechanism must therefore exist for receiving and redressing customer grievances courteously, promptly and satisfactorily. Any mistakes made by the Bank should be rectified immediately. The details of grievances redressal mechanism must be in the domain of public knowledge.

### **2. Grievances relating to branch transactions**

- i. In case of any difficulty in transactions, the customers may approach the Branch Manager at the branch, who will ensure that the customers' banking needs are attended to. However, if this does not happen, customers may demand the complaint book, which will be available in all branches and lodge a written complaint. A copy of the complaint shall be returned to customer with an acknowledgement of receipt. The branch shall make efforts to ensure that the redressal of the complaint takes place expeditiously and in any case within a maximum period of four weeks. If for any reason the branch is unable to redress the grievance within three weeks, the customer will be informed of the reasons and the action taken for early redressal.
- ii. In case the customer is unable to visit the Branch, he may lodge his complaint on alternate channels viz., Contact Centre number or by sending SMS 'UNHAPPY' to the same number. The customer shall be given a unique complaint number which can be used by the complainant for tracking his complaint status. Customers can also send their complaints through email at "[helpdesk@sirsiurbanbank.in](mailto:helpdesk@sirsiurbanbank.in)" Complaints lodged on these channels are forwarded to the branches for redressal as above. The complainant can also get the status of redressal of his complaint directly from the Contact Centre by calling on the contact number.
- iii. In case of difficulty with the branch or unsatisfactory reply in respect of complaint lodged with the Branch/ alternate channel, the customer can approach Customer Grievance Redressal Officer at Head Office. The contact particulars of the officials can be obtained from the Branch or from the helpline numbers displayed in the branch premises. The helpline numbers and addresses are given in the Annexure. The numbers are also made available on the Bank's Website.
- iv. A Complaint Form will also be made available on the Bank's website for customer to register their grievances. On completing the particulars and

submitting the form, the customer will be given a unique ticket number, which will enable him to follow up on his grievance with the branch/ Head Office.

### **3. Escalation matrix for customer complaints**

Within the overall maximum period of four weeks within which complaint needs to be redressed, there will be prescribed escalation matrix for redressal of the complaints at different levels. The matrix prescribes the time period for unresolved complaints/ grievances not redressed to customer's satisfaction to be escalated by customers to higher authorities.

The escalation matrix for customer complaints is given below.

<b>Sl.No.</b>	<b>Lodging/ Escalation/ Auto Escalation of complaints</b>	<b>Day of lodging/ Escalation</b>	<b>Days available for redressal (within the maximum four weeks)</b>
1.	Branch Manager	Day 1	Day 7
2.	Customer Grievance Redressal Officer	Day 8	Day 15
3.	Chief Law & Administrative Officer	Day 16	Day 21
4.	Chief Executive Officer	Day 22	Day 28

The complaint lodged by a customer is first assigned to the Branch Manager for redressal. If the complaint is not redressed by the 7<sup>th</sup> day or the customer is not happy with the redressal by the branch, he may escalate his complaint on the 8<sup>th</sup> day of first lodging of the complaint to Customer Grievance Redressal Officer at Head Office. If the complaint is not redressed within the next 7 days (15<sup>th</sup> day from day 1) the customer may further escalate the complaint for redressal to the Chief Law & Administrative Officer at Head Office on the 16<sup>th</sup> day. The complaint will invariably have to be redressed within next seven days (21<sup>st</sup> day from Day 1). In case the customer is not satisfied thereafter, the same may be lodged with Chief Executive Officer on 22<sup>nd</sup> day and the complaint shall be redressed within next 7 days.

### **4. Grievances relating to technology related transactions**

Considering Customers' expectations and lack of familiarity with alternate channels (ATMs, Mobile Banking, ATM Card etc.), the Bank has introduced exclusive mechanisms to redress the grievances arising from use of these channels. Presently for help in ATM-cum-Debit card related operations, information relating to ATM related complaints including lodging of ATM disputed transaction, tracking of issue and dispatch of ATM Card/ PIN etc., are available on 08384-226556 has been made available. The customers may also lodge their complaint on SMS "Unhappy" to contact number or contact their home branch or e-mail at [helpdesk@sirsiurbanbank.in](mailto:helpdesk@sirsiurbanbank.in)

for redressal of their complaints. In case the customer is not satisfied with the handling of his complaint, he may contact the Customer Grievance Redressal Officer at the Head Office. The contact details/ email addresses will be made available at the local branches.

## **5. Customer Grievance Redressal Officer for handling customer grievances**

The Bank has appointed Customer Grievance Redressal Officer who is responsible for implementation and monitoring of customer grievances redressal in the entire Bank. Aggrieved customers can write directly to the Customer Grievance Redressal Officer regarding their grievances at the following addresses.

**Customer Grievance Redressal Officer  
The Sirsi Urban Sahakari Bank Limited  
Registered & Administrative Office  
Post Box No. 1, Rayarpeth  
SIRSI – 581 401 – Uttara Kannada District  
Karnataka State  
Telephone : 08384-226643, 226743  
Mobile No. 83109 18622  
E-Mail : helpdesk@sirsiurbanbank.in**

## **6. Acknowledgement of grievances and redress:**

- i. The Branch, Head Office, Chief Executive Officer and Chief Law & Administrative Officer as the case may be, will acknowledge the grievance within two days (2) of receipt and initiate action to have the grievance resolved within a maximum period of four weeks. The customer will also be kept informed of the action taken, the reasons for delay if any, in redressal and the progress in redressal of grievance.
- ii. Complaints received by e-mail shall be acknowledged by email to the extent possible. The follow up action taken in respect of such complaints shall be advised to customers by email. However, in cases of complaints of serious nature and delay in redressal etc., a paper trail will necessarily be created.
- iii. In case the customer is unhappy with the redressal provided by the bank or his grievance has not been redressed within four weeks of the date of the complaint, he can also approach the Banking Ombudsmen located in State Capitals for redressal. The customer will be given the necessary guidance in this regard by the branches and the help lines. The contact details of the Banking Ombudsmen shall be on display at each branch.

## **7. Review Mechanism**

### **i. Chief Executive Officer**

The redressal of customer grievances takes place mainly at two levels; Branch and Head Office. A large number of grievances are addressed by customers

directly to the Chief Executive Officer. Where the issues raised in the grievance are considered serious, the Chief Executive Officer shall call for a report on the causes that led to the grievance, the redressal and further action taken. Such grievances will be considered disposed off only on approval from the Chief Executive Officer.

**ii. Bank's Board**

An analysis of customer grievances received and review of grievance redressal mechanism shall be placed before the Bank's Board of Directors every quarter.

**iii. Customer Service Committee of the Board**

The Customer Service Committee of the Board shall also periodically review major areas of customer grievances and measures taken to improve customer service. The Committee will examine all issues that have a bearing on the quality of customer service provided to individual depositors and borrowers.

**8. Pre-empting occurrence of customer grievances & sensitizing operating staff on handling complaints**

Customer grievances provide valuable feedback on quality of service at branches and whether the initiatives taken by the Bank in technology and re-engineering of business processes are having the desired impact on business growth and improved customer satisfaction. The Bank also understands the importance of sensitizing staff to handling customer transactions/ requests with courtesy, empathy and promptness. Customer Relations Programmes may be organized at all branches at least once every quarter where staff and customers meet and interact freely on service related issues. While these shall be structured meets, the customers will also be free to meet the Branch Managers/ other officials at Head Office to discuss their grievances.

The Bank shall also conduct training programmes regularly for staff on customer service and minimizing customer grievances. Further, all staff training programmes of duration exceeding 3 days, will have a session dedicated for sensitizing the staff and imparting soft skills required for handling irate customers. The Bank will also consider conducting customer satisfaction surveys periodically to understand customers' perceptions of the bank's service and to identify priority areas for improvement of customer satisfaction.

Sd/-

**Chief Executive Officer**

Sd/-

**President**