



Grievance Redressal Policy

Baroda U.P. Bank
Legal Department, Head Office,
Gorakhpur

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GRIEVANCE REDRESSAL POLICY

1. Introduction

In the present scenario, excellence in customer service is the key competitive differentiator in the Banking Industry.

However, Customer grievances are part of the business life of Banking Industry and inevitable, no matter how streamlined the businesses are. It is, therefore, desirable that the Customer grievances are acknowledged and dealt with effectively by developing an efficient system to ensure that they are resolved quickly and accurately.

Our Bank is committed to overall economic development of rural areas with **care, competence and compassion** towards its customers. Keeping in view the same, we have come out with a renewed Grievance Redressal Policy and have attempted to improve the experience of our customers across all banking channels.

2. Aim/ Objective

The Bank has built an effective grievance redressal machinery to address customer issues. The Bank's policy on grievance redressal is based on following principles.

- 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 grievances/ complaints within the organization and their rights to alternate remedy, if they are not fully satisfied with the response of the Bank.
- The bank employees will work in good faith and without prejudice, in the interest of the customer.
- Customer complaints and feedback are important to the Bank, the root causes are analysed with the aim of eradicating /minimising grievances.

The policy document would be made available at all branches. This redressal Machinery is within the given frame-work of regulatory guidelines.

3. Framework

3.1 The definition of "Complaint":

Complaint means a representation in writing, telephonic or through electronic means containing a grievance alleging deficiency in services on the part of Bank/ employee / Bank's vendor (third party or partner that the Bank may have tied up with for delivery services).



3.2 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.
- C. Technology related issues.

3.3 Registration/ Lodgment of complaints:

Customers can lodge their grievances through various channels as mentioned below:

- **Branch:** Customers can submit their complaints to the Branch Manager for resolution of their issues. Alternatively, customers can drop their complaint/ feedback in the boxes made available at the branch.
- **Contact Centre:** Customers can contact our Contact Centre personnel through the **toll-free number** displayed on the Bank's website.
- **E- Mail:** Customers can lodge their complaints at the e-mail IDs of the respective branches/ offices of the Bank as displayed on the Bank's website.
- **Physical Form:** Customers can send his/her complaint(s) by post to the respective Regional offices/ Head office of the Bank at the address displayed on the Bank's website.
- **CPGRAMS:** Customers can also lodge their complaints on Centralized Public Grievance Redress and Monitoring System (CPGRAMS), the complaint management portal of Government of India, Ministry of Personnel, Public Grievances and Pensions, Department of Administrative Reforms and Public Grievances. The CPGRAMS website can be accessed via the link <https://pgportal.gov.in>
- **INGRAM:** Customers have an additional facility to lodge his/her complaint(s) via the INGRAM portal. The said portal is monitored by Government of India, Ministry of Consumer Affairs, Food & Public Distribution, and Department of Consumer Affairs. The portal can be accessed via the link <https://consumerhelpline.gov.in>

3.4 Resolution of complaints:

- After Lodgment of complaint by the customer, it is directed to the concerned resolver group, i.e. Regional Office(s) in case of Complaints related to Branch(es) and to concerned verticals in other cases.
- A proper reply will be sent to the customer.
- In case the customer is not satisfied with the resolution provided, he/she may escalate the complaint / grievance to the concerned Regional office / Head Office in case the resolution is given by branch/ Regional office.



- **Regional Managers / Chief Managers will be the Nodal officers for redressal of grievances/ complaints in their jurisdiction.**
- If the customer / complainant is dissatisfied with the action taken by the branch/ Regional office, then he can send the complaint to the **Principal Nodal Officer who will be the General Manager**. The contact details of the Principal Nodal Officer is as under :

General Manager,
Baroda U.P. Bank,
Head office,
Buddh Vihar Commercial Scheme,
Taramandal,
Gorakhpur - 273016 (UP)
E-mail – legal.ho@barodauprrb.co.in

- A dedicated Customer Service Cell has been set up at Head Office, Gorakhpur, to assess the quality and timeliness of the resolutions provided. This Cell also analyses the root causes of the complaints and takes necessary steps to eradicate them.

3.5 Turn Around Time

Bank will endeavor to redress complaints within a **maximum time limit of 30 days**. However, specific turn around time (TAT) depending on the nature of complaints has been stipulated by NPCI, RBI and various other regulatory authorities.

In case, the bank requires more time to redress the complaint, Bank will intimate the customer and an interim response will be sent.

If customer's complaint is not resolved within 30 days or in case the customer is not satisfied with the response from the Bank, customer may approach the Banking Ombudsman (RBI). The salient features of **Integrated Ombudsman Scheme, 2021** as effective from November 12, 2021 are properly displayed at all the Branches of the Bank wherein the mode of lodgment of complaint and details of Nodal Officers of Bank are mentioned.

The Bank reserves the right to modify its Grievance Redressal Process in the light of any change as per notification by the Regulators or as per requirement of the Bank.

3.6 Root Cause Analysis of complaints

Bank's aim is to minimize instances of customer complaints. Bank will make efforts to conduct root cause analysis in areas where bank receives large numbers of complaints/ complaints of repetitive nature to identify weak areas if any. This review mechanism will help the bank in identifying the shortcomings (in product features, services or technology) and taking necessary measures to address the same.



The bank identifies the categories of complaints, which require a root cause analysis, based on frequency/ gravity of such complaints. The concerned verticals, to which such complaints pertain, then conduct a Root Cause Analysis and put in place necessary checks / implement changes, if required, as per the analysis conducted.

4. Forum to Review Customer Grievances

4.1 Customer Service Committee

For redressal of customer complaints, a Customer Service Committee will be constituted at the Head Office which will be headed by a Director nominated by the Government of India. The other members will be a Director nominated by the Reserve Bank of India, a Director nominated by NABARD, a Director nominated by the Bank of Baroda and a Director nominated by Government of Uttar Pradesh. In the absence of the Director nominated by the Government of India, the Committee will be chaired by the representative/Director of the Reserve Bank of India. In the absence of a Director nominated by the Government of India and the Reserve Bank of India, the Committee will be chaired by a Chairman nominated by the members present in the Committee.

Secretary of the Committee will be the General Manager of the Bank.

Quorum of the committee:

- Head of Committee
- Any of the two members as mentioned above

Functioning of the Committee:

1. To evaluate the feedback on quality of customer service, received from various sources.
2. The committee will be responsible to ensure that all the regulatory instructions received regarding customer service are complied with. For this the committee will obtain necessary opinions from the Regional Managers.
3. The committee will submit its report to the Board of Directors/Chairman of the Bank at quarterly intervals.

4.2 Committee to examine complaints with vigilance angle

There is a 5 member committee at Head Office to examine complaints with vigilance angle.

Composition of the Committee:

Head of the Committee: Chief Manager (Operation) [in his absence Chief Manager (Inspection) and his absence Chief Manager (Credit) will head the Committee]



Other members of the Committee:

1. Chief Manager (Inspection)
2. Chief Manager (Credit)
3. Senior Manager (Operation)
4. Senior Manager (Vigilance)

Convener :

Chief Manager/ Senior Manager/ Manager of Legal Department, HO will be the convener of the committee.

Quorum of the committee:

- Head of Committee
- Any of the two members as mentioned above

Functioning of the Committee:

1. Meeting will be held in the every month.
2. List of all complaints of last month received at Head Office will be submitted to the Committee.
3. Such complaints of last month will be examined with vigilance angle in which reply will be received and remaining complaints in which reply will not be received shall be carried forward for next meeting.
4. Minutes of the meeting will be submitted to Chairman/ General Manager.
5. Report of the meeting will also be placed along with quarterly statement of Complaints, before the Hon'ble Board of the Bank during its meeting.

4.3 Board of Directors of the Bank

A quarterly statement of total complaints received at Head Office and all the Regional Offices of the Bank, will be placed before the Hon'ble Board of the Bank during its meeting. The aforesaid statement shall also depict category-wise details of complaints (viz., delay/deficiency in service, misbehavior, operational, demand of gratification & others) along with comparative statement of complaints of previous quarter. The Hon'ble Board may -

- (i) Identify service areas in which complaints are frequently received
- (ii) Identify frequent sources of complaints
- (iii) Identify systemic deficiencies, if any
- (iv) Initiate appropriate action to make the grievance redressal mechanism more effective.

A quarterly statement of complaints pertaining to Banking Ombudsman will also be placed before the Hon'ble Board of the Bank during its meeting. Further, all the awards given by the Banking Ombudsman will be placed before the Hon'ble Board of the Bank to enable them to address the issues of systemic deficiencies existing in the Bank, if any, brought out by the awards.



5. Mandatory display requirements

All our Branches will make appropriate arrangement for:

- Display regarding mechanism for receiving complaints and suggestions.
- Prominently displaying of the name, address and contact number of Nodal Officer(s) including Nodal Officers appointed under Banking Ombudsman scheme.
- Displaying of salient features of Integrated Ombudsman Scheme, 2021 along with contact details of Banking Ombudsman.

6. Interaction with customers

1. The bank recognizes that customers' expectations /requirements /grievances can be better appreciated through personal interactions with customers by bank's staff.
2. Our Bank shall establish Customer Service Committee at branch/ RO level (minimum 4 members) in order to encourage a formal channel of communication between the customers and the Bank. The said Committee at Branch level shall include minimum two customers as members. Further, one of the members of the committee at the branch level must be a Senior Citizen, wherever possible. The branch/ RO level Customer Service Committee shall meet at least once in a month to receive suggestions from customers/ difficulties faced by them and evolve ways and means of improving customer service. The branch/ RO level committees shall submit their monthly Report to respective Controlling Offices enabling them to examine and provide relevant feedback to the Chairman / General Manager for necessary policy / procedural action, if any.
3. "Customer Day" will be celebrated on 15th of every month (if 15th is a holiday then the next working day) in all the branches of the entire bank for the customers to present their complaints and give their suggestions. On Customer Day, the officers of the concerned Regional office will also participate, if possible and on special occasions, senior executives/ Officers of the Head office will also participate.
4. Copy of latest circular on Customer Service in Bank is available at all times to enable customer to peruse the same at the branches.

7. Periodicity of Review of the Policy

The policy will be effective and valid up to 31.10.2026. The policy shall be reviewed before the validity date, if there is any change in the guidelines issued by Reserve Bank of India or the Bank during the operative period. Guidelines received from RBI during the validity period of the policy will become part of the Bank's existing guidelines and will be incorporated in the policy document at the time of its renewal.

