

1. Preamble

This policy document aims 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 envisages identifying shortcomings in product features and service delivery.

Our bank's policy on grievance redressal set out below is based upon the under noted basic principles:-

- A complaint is an expression of dissatisfaction made to an organisation relating to its products and services
- Customers be treated fairly at all times;
- Complaints raised by customers are dealt with courtesy and without any loss of time;
- Customers are fully informed of avenues available for registering 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 would treat all complaints efficiently and fairly as they can damage the bank's reputation and business if not handled properly;
- The bank employees must work in good faith and without prejudice to the interests of the customer;
- Awareness of staff members in respect of the need to minimize customer grievances for securing long term goals of the Bank should be ensured;
- The Bank would not discriminate on the basis of age, race, gender, marital Status, religion or disability;

The customer is the focus of Banks products, services and people. The Banks business growth depends entirely on the satisfaction of customers with what the Bank offers them.

This policy document would be made available at all branches and all the employees of the Bank would be made aware about the complaint handling process.

The basic idea behind this policy is to deal with complaints quickly & sympathetically. The intention of this policy is to:-

- handling customer complaints promptly;
- correcting mistakes promptly and cancelling any bank charges that the bank had applied by mistake;
- letting the customer know to take his complaint forward in case he is not satisfied with the primary response from the bank and Providing suitable alternate avenues to mitigate problems arising out of technological failures.

1.1 The customer complaints usually arise on account of the following factors;

- The attitudinal aspects by employees in dealing with customers.
- Inadequacy of the functions/arrangements made available to the customers or gaps in standards of services expected and actual services rendered.
- Technology related i.e. ATM, e-banking business, m-banking business.

The customer is entitled to register his complaint whenever he is not satisfied with the services provided by the Bank. He can submit his complaint in writing, orally or over telephone. If any customer's complaint is not resolved within the prescribed time or if he is not satisfied with the solution provided by the Branch, he can approach Customer Service Officer (Deputy General Manager) of the Bank. The name & Address of CSO is displayed in all branches including Bank's website. If the customer is not satisfied with the resolution of CSO, he can approach higher authorities with his complaint or other legal avenues available for getting his grievances redressed.

2. Internal Mechanism to handle Customer complaints/grievances

A customer can lodge a complaint in writing to a branch, or Head Office under this policy. Complaints can also be lodged with the Help Line number of the Bank over telephone, Customer e-mail ID. Various modes through which a customer can lodge the complaint are explained hereunder.

Complaints in person

A customer, if not satisfied with services of the branch or has a grievance can lodge a complaint in person at the branch by submitting a written letter to the branch Manager and can obtain an acknowledgement. Customer may also drop his complaint in the complaint box.

Complaint over phone

Customer can lodge his grievance over telephone to the branch, and Head Office.

Complaint through Mail

Customer can submit their grievance by e-mail at ho@sbcub.com. Complaint received by mail shall be acknowledged by e-mail to the extent possible.

In case the customer is not satisfied with the handling of his complaint, he may contact the General Manager, Head Office at the following contact details:

Telephone: 04936-221292, 9388448443

When a complaint is received in writing, an acknowledgement of the complaint will be sent to the complainant within three days from the date of receipt of complaint. If the complaint is made over telephone at Bank's designated Help Line number, the customer will be provided with a complaint reference number by the Help Line Desk.

All Complaints received directly by branches, or by Head Office and also those received from Central/State Governments, Ministries, Government Departments, Reserve Bank of India, Members of Parliament and Legislative Councils etc either in physical form or by e-mails will be acknowledged. Efforts will be made to resolve the complaints within a time period of 21 days from the date of receipt of such complaints.

Categories of complaints are broadly classified as under:

- **Transaction related:** Deposit /cash related / opening of account / transfer of account /closure of account/claims on deceased depositors' A/cs / TDS related /service charge related etc.
- **Advance related:** Complaints related to Loans and Advances/interest related.
- **Government related:** Atal Pension Yojna /PMJJBY/PMSBYetc.

- **Branch related:** Basic facilities to customers /ambience/ Customer service area /long queue etc.
- **Staff related:** Alleged harassment, misbehaviour /use of rude language, alleged bribery etc.
- **Technology related:** Disputed ATM transaction/POS transaction / RTGS/NEFT

Grievance related to Technology

Grievances related to technology are further bifurcated as under:

a. ATM related disputes are bifurcated as under:

A) Our customers using our ATMs- The dispute arises out of following events:

1. Transaction is unsuccessful, but customer account is debited.
2. Transaction is successful and account debited but cash not dispensed.
3. Account debited twice but cash not dispensed or dispensed only once.
4. Cash partially dispensed but full amount debited to the account

B) Our customers using other Bank's ATMs.

C) Other Bank's customers using our Bank's ATMs.

ATM failed transaction automatically gets reversed within a period of 24 hours, hence customers may be requested to wait for a day and then lodge complaint in case the amount is not automatically reversed.

In case if ATM failed /disputed transaction is not reversed within a day, customer can lodge his grievance through any mode (writing, e-mail etc.) where in complaint gets registered and a complaint no. is provided to the customer. Complaints on ATM failed /disputed transaction are dealt by IT Cell and they will verify the transaction and either credit the amount to customer account for unsuccessful transaction or provide a copy of JP Log as evidential documents to customer for successful transaction.

If the customer is not satisfied and the complaint is again raised then it is taken up with on Pre arbitration basis with other Banks for providing no excess cash report, CCTV footage, Engineer's report for resolving the matter.

For other help in ATM cum Debit card related operations and other issues relating to Alternate Banking Channels, helpline number 04936-222344 has been made available. The customers may also contact their home branch or e-mail for redressal of their complaints.

d. RTGS/NEFT

For assistance in RTGS/NEFT the customers can directly lodge their complaints to through e-mail

- Anonymous and pseudonymous complaints:
- No action is required to be taken on anonymous complaints, irrespective of the nature of allegations and such complaints need to be simply filed.

- Complaints containing vague allegations could also be filed without verification of identity of the complainant.
- If a complaint contains verifiable allegations, Bank may at its discretion will sent such complaint to the complainant for owning/disowning, as the case may be. If no response is received from the complainant within 15 days of sending the complaint, a reminder will be sent. After waiting 15 days after sending the reminder, if still nothing is heard, the said complaint may be filed as pseudonymous by Bank/Branch.
- However depending upon the gravity of the allegation, the same will be examined by the Bank.

2.1 Time Frame

- Branch Managers will arrange to resolve the complaints within specific time frame, as decided by the bank.
- Complaints are to be resolved as per the timelines.

Branch level:	7 days
HO level	7 days

Branch/ /head office are allowed to change the status of the complaint once it is resolved. In case a complaint cannot be resolved within the above-mentioned time frame, the customer will be informed about the reasons as to why more time is needed to redress the complaint.

- Complaints which require more time for examination of issues involved will also be acknowledged promptly and effort will be made to resolve such complaints at the earliest.

2.2 Branch Level Customer Service Committees

In order to encourage a formal channel of communication between the customers and the bank at the branch level, branches will take necessary steps for strengthening the branch level committees with greater involvement of customers.

Customer's complaint would be resolved within a period of 30 days from the date of receipt of the complaint. In case resolution of complaint needs more time, we shall inform the reasons to the customer why more time is needed to resolve the complaint.

4. Resolution of Grievance

The Branch Manager is responsible for the resolution of complaints/grievances in respect of customer service by the branch. He would be responsible for ensuring closure of all complaints received at the branches. It would be his foremost duty to ensure that the complaint gets resolved completely to the customer's satisfaction. If the customer is not satisfied, then he should be provided with alternate avenues to escalate the complaint. If the branch manager feels that it is not possible at his level to resolve the problem, he will refer the case to Head Office .

5. Interaction with customers

The bank recognizes the fact that the customer's requirement/ grievances can be better fulfilled/redressed through personal interaction with customers by bank's staff. The feedback from customers would be valuable input for revising products and services to meet customer requirements/needs.

6. Sensitizing operating staff on handling complaints

Staff would be properly trained for handling complaints. The bank is dealing with people and hence difference of opinion and areas of friction can arise. With an open mind and a smile on the face the bank's staff should be able to win the customer's confidence.

7. Maintenance of Complaint Box/Register

All offices & branches of the Bank would maintain a complaint box/Register where customers can drop their complaints. All complaints have to be recorded in the Register. The complaint box would be placed in a suitable position where it would be easily visible and identifiable.

Appeal & Appellate Authority

Any person aggrieved by an award under or rejection of a complaint, may within 30 days of the date of receipt of communication of Award or rejection of complaint , prefer an appeal before the Appellate Authority. The appellate authority for the purpose in our Bank shall be Chief Executive officer. The appellate authority shall dispose of the matter after giving the parties a reasonable opportunity of being heard.

Amendment / modification of Policy:

Bank reserves the right to amend/modify this policy as and when deemed fit and proper, at its sole discretion.