



The Kangra Central Co-operative Bank Ltd.

Head Office Dharamshala

Sehkar Jyoti Building, Civil Lines, Dharamshala,
Tehsil Dharamshala, District Kangra (H.P.) – 176215.



COMPLAINT REDRESSAL POLICY



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1. Introduction:

In the present scenario of competitive banking, excellence in customer service is one of the key aspects for sustained business growth. The timely handling of complaints and Customer delight is fundamental to the Bank's mission and its commitment to treat Customer fairly at all times. This policy document aims at providing prompt and efficient redressal of customer grievances and minimizing instances of customer complaints through proper service delivery and review mechanism. The review mechanism is aimed to identify shortcomings in product/service delivery and towards quality enhancement in services across the Bank.

2. Objective of the Complaint Redressal Policy:

The Bank's policy on complaint redressal follows the under noted principles:

- a. All customers be treated efficiently and fairly at all times;
- b. Complaints raised by customers are dealt with courtesy and on time;
- c. Customers are fully informed of avenues to escalate their complaints / grievances within the Bank and their rights to alternative channel, if they are not satisfied with the response of the Bank to their complaints;
- d. The Bank's employees must work in good faith and without prejudice to the interests of the customer;
- e. Grievance of differently abled customers, pensioners and senior citizens and customers who are illiterate are dealt on priority.

This policy document would be made available at all branches/ business units. All employees of the Bank would be made aware of the complaint handling process.

3. Why do customers complain:

Customer complaints arise due to:

- a. Inadequacy of the business and technological processes/functions
- b. Gaps in standards of services expected and actual services rendered
- c. Attitudinal aspects in dealing with customers



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4. Scope & extent of Policy:

The Policy is applicable across all the branches/Customer touch points, business segments of the Bank and the outsourced agencies of the Bank for the redressal of complaints & grievances. The Policy is to be read in with changes/ modifications that may be advised by RBI and/ or any regulator and/ or by the Bank from time to time.

5. Definition of a complaint:

"Complaint" means a representation in writing or through other modes alleging deficiency in service on the part of the regulated entity and seeking relief thereon.

- a. Customers may approach the Bank for various reasons which inter-alia include, enquiry/ clarifications regarding the services, process or products of the Bank, request to avail a service/ product, and to raise a grievance regarding deficiency in service of the Bank
- b. An alleged violation of law, regulation, or policy
- c. An allegation of unacceptable employee behaviour
- d. Unauthorized Electronic Banking Transaction (UEBT) dispute for investigation
- e. Any deficiency or gap in service delivery towards the commitment provided to the customer (e.g., Complaints on account of breach in committed turnaround time or non-fulfillment of the request customer has placed with the bank).

Complaint and Query:

A complaint has to be addressed as per the laid down mechanism whereas query has to be satisfied/ addressed by the concerned branch/section/office.

- a. Complaint is any Customer dissatisfaction expressed through any of the Bank's Channels/modes, with respect to product/services of the Bank/Offered by the Bank, employee or Outsourced service provider
- b. Any doubt/ enquiry/clarification/seeking status/request processing which is placed with Bank may be categorized as Query



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6. Exclusions from the definition of complaint:

- a. Complaints/concerns raised by customers with the Bank, where the Bank is part of the transactional eco-system, but where the underlying cause for grievance/concern is attributable to deficiency elsewhere in the overall transaction eco-system, beyond the scope of influence of the Bank, would fall outside the scope of the aforesaid definition. Notwithstanding, the Bank as part of its commitment to its customers shall be bound to provide all support to its customers, within the ambit of larger regulatory and internal policies to ensure that the concern raised is logically concluded.
- b. Complaints/concerns raised by customers with the Bank, for reversal of charges/levies/fees applied to his account(s) as part of the previously agreed and accepted terms and conditions, or restoration of charges/fees paid by the customers as part of his application for loan/credit/borrower facilities, notwithstanding the fact that the same has not been sanctioned/acceded to by the Bank in accordance with the Bank's lending norms or assessment practices or restoration of credit limits which stand reduced on account of usage, terms of lending, diminished value of underlying collaterals, or Credit score would fall outside the scope of the aforesaid definition.
- c. Complaints/concerns raised by customers with the Bank, on action taken by the Bank in accordance with regulatory directions, with due notification (s) to the relevant customers, through appropriate channels (as per the information available to the Bank on its records), and where the customers have failed to act in accordance to comply with the directions notified by the Bank shall fall outside the purview of the aforesaid definition. Non-receipt of communication (s), in this regard from the Bank, for reasons where the contact details of the customer have undergone change and the customer has not updated the same on the Banks records, shall not be considered as grounds for grievance.
- d. Customer Queries, Doubts, Inquiries, Status, request, anonymous compliants and clarifications.



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7. Complaint Redressal Mechanism:

7.1. Registration of Complaint (Internal Machinery)

It is the Bank's endeavour to provide all the Customers with the best Customer service. However, for any issues faced by the Customers, the Bank has facilitated various channels through which Customer may lodge their complaint, such as branch/Zonal Office/Head Office, letters, Email and digital forms or any other available modes, the details of which are available at the Bank's website. All grievances received through any channel to be lodged into a common platform to have an integrated monitoring and resolution system for customer grievance where a unique reference number is generated. The Bank will adopt the following escalation matrix for the resolution of all complaints:

Sr. No.	Level of Complaint Lodgement/ Escalation and Official	Day of lodging/escalating complaint	Days Available for Redressal
1	First Level: Branch/DBDC team at HO/Compliant Cell at HO	Day 1	6 Working Days
2	Second Level: Zone AGM of the concerned Zone for branches and Principal Nodal officer for DBDC	Day 7	4 Working Days
3	Third Level: Head Office Principal Nodal Officer (PNO)	Day 11	4 Working Days

7.2. For complaints related to failed transactions

7.2.1 ATM FAILED TRANSACTIONS:

The complaints regarding ATM transactions can be grouped as under:

- Our Debit Cards used at our ATMs attached to the branch of issue.
- Our Debit Cards used at our ATMs not attached to the branch of issue.
- Another Bank cardholder using his card at our ATM.
- Our Debit Cards used at other Bank ATMs.
- Our Debit Cards used on E-commerce Sites.



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f. Out Debit Cards used on POS machines.

In terms of Reserve Bank of India guidelines, the wrongful debit in the customer's account on account of ATM failed transactions shall be reversed within 07 working days from the date of receipt of complaint from the customer, failing which a penalty at ₹ 100/- for each day of delay shall be credited to the customer's account along with the disputed amount. Any customer is entitled to receive such compensation for delay, if a claim is lodged with the issuing bank within 30 days of the date of the transaction. If the customer prefers the complaint after 30 days but within 60 days the claim will be settled without compensation through Dispute Management System of the Bank. The claim preferred after 60 days but within 120 days, known as good faith claim, is settled through NPCI. All disputes regarding ATM failed transactions shall be settled by the issuing bank and the acquiring bank through National Payment Corporation of India only. No bilateral settlement arrangement outside the dispute resolution mechanism available with the system provider is permissible.

7.2.2 Exception handling:

Exception transactions are those that cannot be reconciled or reported as erroneous by a card holder. All Members should collaboratively endeavour to settle discrepancies in settlement, if raised by other member banks, and all such discrepancies should be resolved amicably as per settlement procedure of NPCI.

7.2.3 Charge Backs:

It is obligatory on the part of the card issuer member to resolve and settle all adjustments pertaining to the cardholder transaction arising out of error, within 120 days after date of original transaction provided if a claim is lodged with the issuing bank within 30 days of the date of the transaction. The card issuer member shall furnish all documents in support of cardholder transaction dispute. If the acquirer member bank, does not honour the cardholder dispute, the acquirer member bank shall submit a representation within 60 working days after the charge back initiated date. A charge back form may be submitted by an issuer to NFS in response to a cardholder dispute using the appropriate form. NFS will



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in turn forward the charge back form to the concerned member bank after making necessary adjustments in the daily settlement report.

7.2.4 Credit/Debit Adjustments:

Acquirer Member Bank should take appropriate measures to adjust cardholder balance arising out of error, identified during EOD balancing. However, it is obligatory on the part of all acquirer Member Banks to submit adjustment details along with appropriate documents to NPCI, within 30 working days after the settlement date of the original transaction. An issuer bank may at its discretion accept an adjustment beyond the specified period. NFS will in turn forward the adjustment form to the concerned member bank after making necessary adjustments in the daily settlement report.

7.2.5 Representment:

An acquirer member bank shall submit a representment in order to reverse a cardholder dispute. The representment shall be submitted within 60 working days after the settlement date of cardholder dispute along with all relevant documents. The document should be sent to the card issuer member bank and in case the card issuer member bank does not respond the same within 05 working days from the date of dispatch, NPCI reserves the right to reverse the representation. All day-to-day accounting, reconciliation part in respect of ATM Transactions will be looked after by the DBDC section of the Bank.

7.2.6 Net Banking:

Grievances related to the following shall be redressed by the DBDC/IT section of the Bank:

- a. For availing Net Banking facility (User creation)
- b. Reset of Login password (In such cases where the customer is not able to reset the login password online using the option available in Net Banking home page)
- c. Unlock login and transaction password
- d. Reset of Login and Transaction password (In such cases where the customer is not able to reset the login/transaction password online using the option available in Net Banking home page)
- e. Activation of Net Banking facility



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- f. Activation of IMPS Services to existing Customers
- g. Modification of daily transfer limit

All other grievances such as non-receipt of password PIN mailer and any Net Banking issues will be resolved by the DBDC/IT section of the Bank. If grievances are technology related, the DBDC/IT section of the Bank will take up the matter with the section head for resolving the issues and communicating the same to the customer. Grievances related to software solution extended to Net Banking facility and non receipt/delayed receipt of OTP shall be handled by the DBDC/IT section of the Bank.

7.2.7 Mobile Banking:

Grievances related to the following shall be redressed by the DBDC/IT section of the Bank:

- a. Registration for Mobile Banking facility
- b. Activation of Mobile Banking facility after MPIN change by the customer.

7.2.8 Unified Payment Interface (UPI) Services

Grievances related to the following shall be redressed by the DBDC/IT section of the Bank: -

- a. Activation of UPI Services
- b. Customer transaction using various UPI apps/platforms

Grievances which could not be resolved by the DBDC/IT section level of the Bank, then it will be handled by the section head. If grievances are technology related, the DBDC/IT section of the Bank will take up the matter with IT section and communicate the same to the customer.

In line with the guidelines issued by RBI from time to time with regard to Harmonization and compensation for failed transactions using authorized payment systems, the applicable TAT to be maintained.

Services	Settlement TAT TIME BY NPCI
RTGS	30 Minutes
NEFT	Typically settled immediately or within 2



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	hours
IMPS	T+1
NACH	T+0
UPI	T+1
POS	T+10 CALENDER DAYS
PFMS	T+2
ATM/ NFS/ ACQUIRER/ ISSUER	T+5
MANDATE	T+1
ACCOUNT VALIDATION	T+2

7.3 Complaints received through External Machinery (Regulators/ Government)

7.3.1 For complaints received through the Banking Ombudsman: 30 days

7.3.2 For complaints received through Centralized Public Grievance Redress and Monitoring System of GoI: 21 days

7.3.3 For all the complaints received from the regulators (other than Banking Ombudsman), timelines as mandated by respective regulator.

7.3.4 All efforts would be made to resolve each complaint received by the Bank within the time frame as specified above.

For all complaints received through external machinery (GOVT/regulator) the above time period is maximum time period allowed however the time frame prescribed by the regulator/ Govt will be followed.

8. Section for Complaint redressal mechanism:

a. Complaint Cell of the bank will be centralized designated section for all complaints with following officials specially designated for the purpose:

1. General Manager (Banking) Principal Nodal officer for the complaint's redressal
2. All field AGMS Nodal officer for the complaint's redressal of respective zone
3. Branch manager all branches First level officer for complaints redressal



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b. The complaints w.r.t other sections will be forwarded by complaint cell to concerned Section Heads/DGM/AGM for complaints related to their section and they will submit response to Complaint Cell who in turn will communicate the outcome with complainant.

c. Complaints which require investigation by Vigilance Cell will be forwarded to Chief Vigilance Officer (CVO) after approval from CEO/Managing Director of the bank.

9. Complaint Review Mechanism of the Bank:

The policy will be approved by the BOD and shall be reviewed at regular intervals. These reviews shall consider the following:

- a. Internal factors such as changes in organizational structure or products and services offered
- b. External factors such as changes in legislation or technological innovation
- c. The results of audit, if any conducted during the year by internal / external auditors.

The Bank has set up the following review mechanism to monitor and review quality of customer service and grievance redressal mechanism of the Bank:-

a. Branch Level Customer Service Mechanism:

Bank conducts monthly branch level customer meetings; this forum encourages customer to share their feedback & experience with the bank. Apart from these meetings, bank also conducts sessions to educate customers on topics like safe/secure banking, new initiatives bank has launched to ensure convenient banking. Feedback from these sessions is recorded and taken up for implementation.

b. Standing Committee of internal management on Customer Service:

The committee will be headed by General Manager (Banking) with all section heads, DGM's, AGM's of Head Office as members. The committee will submit report to the CEO/Managing Director. The Committee meets quarterly and is responsible for orienting, educating & creating awareness among customers, more importantly this serves as a forum to understand customer feedback about banks products & services. Matters



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deliberated in this meeting are further taken up for service development & product enhancement to improve the quality of service delivered to customers. This meeting is attended by senior management of the bank.

c. Customer Service Committee of the Board:

This committee of the Board is responsible to supervise and guide implementation of service enhancement initiatives across the Bank. This committee comprises of two Directors(headed by one of the Director), CEO/Managing Director & General Manager(Banking) and meets once every quarter to review customer complaints, regulatory mandates, policy decisions, review banks performance on initiatives to enhance customer experience.

10. Mandatory Display Requirements

The Bank has to make it mandatory to display the following at Branches and at our website www.kccb.in for the benefit of our customers:

- a. Details on appropriate arrangements made for receiving complaints and suggestions
- b. The name, address and contact number of Principal Nodal Officer, AGM(s) & Branch Managers
- c. Contact details of Banking Ombudsman of the area

11. Sensitizing the operating staff on handling complaints:

All the members of staff will have to be properly trained for handling complaints. During all such Training Sessions, the faculty will explain the importance of handling complaints to all the participants and they are trained to deal with customer complaints. Principal Nodal Officer for the Bank (General Manager Banking) will have to ensure that internal machinery for handling complaints/grievances operates smoothly and efficiently at all levels and he will be giving feedback on training needs of staff to the CEO/Managing Director/BOD.



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Note:

1. This grievance policy when adopted, approved by the Board of Directors is to be published in our website & will be applicable to the complaints emanating from all sectors. Officers/ Officials manning Bank's Toll-Free number 18001808008 will be adequately trained to satisfy the grievances raised by Customers. All Customers can register their grievances by using this Toll-Free number in languages namely Hindi & English.
2. Although Bank has designed a printed form available at all branches, Zonal Offices and website of the bank to enable smooth identification of issue and its resolution. However, the complaints received on any other format will also be entertained and resolved.



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SAMPLE COMPLAINT FORM

Branch: _____

Customer Information:

Name: _____

Account Number: _____

Contact Number: _____

Email ID: _____

Address: _____

Complaint Details:

Date of Complaint: _____

Nature of Complaint: (Please check all that apply)

- Account Issues
- ATM/UPI/PoS/RTGS/NEFT issues
- Fraudulent Activity
- Staff issues
- Other:

Details of Complaint: (Please provide a detailed description of your complaint. Include any relevant transaction details, dates, and amounts.)

Supporting Documents: (Please list any documents you are attaching to support your complaint, such as transaction receipts, emails, etc.)

Signature of the complainant
Date: _____

For Office Use Only:

Received By: _____

Date Received: _____

Signature of the receiver