

Janata Sahakari Bank Ltd., Pune
(Multi-State Scheduled Bank)
Customer Complaints & Grievance Redressal Policy-2024-25

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1. Introduction -

In the present scenario of competitive banking, excellence in customer service is the most important tool for sustained business growth. Customer complaints are part of the business life of any corporate entity as every business must deal with situations in which things go wrong from a customer's point of view. This is more so for banks because these are service organizations. As a service organization, imparting good customer service and enhancing level of customer satisfaction is the prime concern of any bank. Providing prompt and efficient service is essential not only to attract new customers, but also to retain existing ones. Customer dissatisfaction would spoil bank's name and image which will result in loss in business.

2. Purpose -

Customer Service provided in Branches by various means, is monitored and branches are instructed as required to improve it. Customer Care Department has policy for Continual improvement in Customer Service, to make available various facilities, implementing instructions received from Government/RBI/IBA/other Regulators, taking a cognizance of customer complaint taking appropriate action in stipulated time.

3. Scope -

Janata Sahakari Bank's Customer Complaints & Grievance Redressal Policy covers all the branches, extension counters and offices of Janata Sahakari Bank Ltd., Pune. 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.

Wherever number of days is mentioned, the number of days is considered as calendar days, unless mentioned specifically as 'working days'.

4. Definition of complaint -

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

4.1 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

4.2 Registration of complaints:

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

- **Branch:** Customers can submit their complaints to the branch officials for resolution of their issues. Alternatively, customers can drop their complaint/feedback in the boxes made available at the branch. Even customer may tender complaint at the counter and obtain acknowledgment thereof.
- **Toll-free facility:** Customers can contact our Toll-free number (1800-233-3258) in Bank Hours and raise a dispute.

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• **Customer Care Department:** Customers can send emails/letters to Customer Care Department located at Head Office customercare@janatabankpune.com
Online complaint portal has been made available on our Bank's website to raise a dispute at any time.

4.3 Tracking of complaints:

Complaints received by the Bank will be tracked for end-to-end resolution.

4.4 Acknowledgement:

Acknowledgement and complaint number will be provided to all the customers within 24 hrs by any other mode of communication SMS/email/letter/on Bank's Portal itself.

Complaint number will be provided to the customer.

4.5 Scrutiny of Complaints

- A) Complaints which are in the nature of offering suggestions or seeking guidance or explanation shall not be treated as valid complaints and shall be closed accordingly with a suitable communication to the complainant.
- B) Complaints which are non-maintainable shall be separated to issue a suitable communication to the complainant.
- C) The remaining complaints shall be assigned to the Customer Care Dept. For further examination under intimation to the complainant. A copy of the complaint shall also be forwarded to the Dy.GM/GM/CGM as per the gravity of complaint for further guidance to resolve the complaint.

5. Grounds for non-maintainability of a Complaint

No complaint for deficiency in service shall lie under the Scheme in matters involving:

- A) A complaint in which customer himself has executed fraud with bank and the FIR has been lodged by bank.
- B) A dispute in which action is initiated in compliance with the orders of a statutory or law enforcing authority;
- C) A service not within the regulatory purview of the Reserve Bank;
- D) Dispute where bank has to recover the loan amount from customer, but customer avoiding paying and lodge complaint for the same.

6. Rejection of a Complaint

The Hon. General Manager may reject a complaint at any stage if it appears that the complaint made:

- A) is non-maintainable under clause 5; or
- B) is in the nature of offering suggestions or seeking guidance or explanation.

6.1 The Hon. Chief General Manager may reject a complaint at any stage if:

- A) in his opinion there is no deficiency in service; or
- B) the complaint is not pursued by the complainant with reasonable diligence; or
- C) the complaint is without any sufficient cause; or
- D) the complaint requires consideration of elaborate documentary and oral evidence and the proceedings before the Nodal Officer are not appropriate for adjudication of such complaint; or

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E) in the opinion of the Hon. CGM there is no financial loss or damage, or inconvenience caused to the complainant.

7. Resolution of complaints:

- Concerned Branch or Customer Care Departments are responsible for the resolution and closure of customer issues.
- A reply is sent to complainant within 30 days
- A intimation/reply will be sent to customer on redressal of the complaint.
- Customer Care department has been set up at Head Office, Satara Road to assess the quality and timeliness of the resolutions provided. This department also analyses the root causes of the complaints and takes necessary steps to eradicate them.
- In case the Bank is liable to pay any compensation, the same would be paid to the complainant as per the provisions of the Customer Compensation Policy of the Bank.
- If a complaint which is not resolved at Branch level; should be informed immediately and proceed as per the guidance of Customer Care Department.
- It is necessary that complaints received at Branch; should be resolved till next working day.
- Cognizance of complaints will be taken which are received via SMS/Email/Phone/letter. But Anonymous complaints will not be considered.
- It is necessary to resolve a complaint in 7 working days. HOD-Customer Care Dept. have right to increase the duration of resolution period as per type of complaint and to collect the relevant information from Branches.
- As per Master Directions of RBI, complaints related to Customer Care, as well as Customer Service, lodged at Office of Banking Ombudsman; complaints should be resolved and answered within 15 working days from the date of lodgment. It is necessary to send the information in written to the complainant though his complaint/demand is invalid.
- The information about the complaint lodged at Head office; should be sent by branch within 24 working hours. If it takes longer to reply or send information, branch should take prior permission of HOD- Customer Care Department.

8. Basis for Complaint Closure

(A) If a customer is satisfied with the resolution provided by bank and submits satisfaction letter to bank the complaint will be closed.

(B) The complainant is dissatisfied with the decision given by Branch/ Customer Care Department, If he has submitted the same in written manner. Customer Care Dept. will send him detailed explanation for his concerns. After the final reply has been sent to customer, if no response is received in a written manner from the complainant **within 30 days**, the said complaint will be closed at Head Office by considering that he is agree/satisfied with Bank's decision. If a customer approaches bank after closing the complaint the complaint will be lodged with new complaint No.

(C) If the Bank has provided the resolution for the complaint with the full extent with the rules and regulation. Beyond the said resolution if there is no option which can be provided to customer then the complaint will be closed. Even if the satisfaction letter not received from complainant after receiving the Approval from Hon.C.G.M of Customer Care Dept under **Clause 6.1**.

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(D) If the complaint is related to Electronic/ATM transaction Department will forward the complaint to DB Cell for Chargeback and after receiving the report of Charge Back it will be informed to customer and complaint will be closed.

9. Escalation Matrix for customer complaints, displayed in every Branch -

Sr. No.	Level	Day of Lodging/ escalation
1.	Branch/ Toll-Free Department	7 working days from date of receipt of complaint at branch/ department
2.	Customer Care Department/Head Office/ DGM/GM/CEO	15 working days from date of receipt of complaint at branch/ department
3.	Nodal Officer	25 working days from date of receipt of complaint at branch/ department
4.	Integrated Banking Ombudsman	If the complainant is dissatisfied on the complaint handled by Bank, he/she can contact to Banking ombudsman. (Contact Details of Integrated Ombudsman scheme – 2021 are displayed in all branches)

10. Electronic Banking Transactions:

Transactions conducted by the Customer other than from the branch channel can be broadly categorized as below:

(a) Remote/online payment transactions (transactions that do not require physical payment instruments to be presented at the point of transactions e.g. Internet banking, mobile banking, UPI, Prepaid instruments, online transactions through card (Card not present) etc.

(b) Face-to-face/proximity payment transactions (transactions which require the physical payment instrument such as a card or mobile phone to be present at the point of transactions i.e. ATM, POS, QR Scan & Pay etc.)

11. Grievances relating to Technology related transactions

Keeping in view the growing trend and increased significance of Digital Banking products (like ATMs, POS, E-commerce, Internet Banking, Mobile Banking, Jet-Pay, Jet Bill Pay etc.) and newer interfaces of customer engagements, the Bank has introduced exclusive mechanism for redressal of grievances arising from use of these channels. In respect of Digital banking/Electronic banking transactions done by the customers, they may lodge their service requests/query/complaints etc. by contacting their home Branch or sending e-mail to the designated e-mail-ids for redressal of their issues/ complaints.

TAT is separately mentioned for techno-based type complaints.

12. Definition of Unauthorized Electronic Banking Transaction –

An Unauthorized Electronic Banking Transaction is when a person transfers funds with intend of defraud through electronic interfaces from someone's account without permission/consent of concerned account holder.

Policy to determine Customer's liability in Unauthorized Electronic Banking Transactions

1. If received complaints, are related to unauthorized electronic banking transactions, while using facilities like Internet Banking, Mobile Banking, IMPS, UPI including Jet-Pay, E-com and Rupay Classic/Platinum Debit Card. The said complaint will be considered as per this policy.

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2. Customer should submit an application at branch in prescribed format or e-mail within stipulated time.
3. Branch will register the complaint and escalate to Customer Care Department along with complaint number.
4. If the complaint will directly lodge in person or via email; at Customer Care Department, an Email/letter will send as an acknowledgment for the same. A separate record will be maintained at department.
5. Branch will permanently block the customer's ATM Card by receiving the application for the complaint and will collect application form for new ATM Card as per complainant's requisition. If the issue is related to Internet Banking; Internet Banking Cell will cancel the current password and will issue a new password. It is compulsory to submit FIR copy to bank/branch in both the circumstances.

(A) Definition of Negligence of Customer and Complete Liability of the customer:

1. Customer shall bear the entire loss in cases where the loss is due to negligence by the customer, e.g. where the customer has shared payment credentials or Account/ Transaction details, viz. Internet Banking User ID & Password, M-Pin/T-Pin, UPI PIN, Debit Card details including Card number, expiry month & year, CVV, Card PIN/OTP or any other key information through which fraudster may on board/execute any transaction on any electronic channel or due to improper protection on customer devices like mobile/laptop/desktop leading to malware/Trojan or Phishing/Vishing /smishing attack. This could also be due to SIM deactivation by the fraudster. Under such situations, the customer will bear the entire loss until the customer reports unauthorized transaction to the bank.
2. Any unauthorized electronic banking transaction which has been processed post second factor authentication known only to the customer, would be considered as sufficient proof of customer's involvement /consent in effecting the transaction.

(B) Limited liability of the Customer:

A Customer shall be liable for the loss occurring due to unauthorized transactions in the following cases:

1. In cases where the loss is due to negligence by a customer, such as where he has shared the payment credentials the customer will bear the entire loss until he reports the unauthorized transaction to the bank. Any loss occurring after the reporting of the unauthorized transaction shall be borne by the bank.
2. In cases where the responsibility for the unauthorized electronic banking transaction lies neither with the Bank nor with the Customer, but lies elsewhere in the system and the customer inform such transaction to the Bank within **three working days**; Bank will be liable to pay the customer. If customer informs such transaction to bank within **four to seven working days**, per transaction liability of the customer shall be as under:

(C) Summary of Customer's liability

(Table 1)

Time taken to report the fraudulent transaction from the date of receiving the communication	Customer's liability (in Rs.)
Within 3 working days	Zero liability

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Within 4 to 7 working days	The transaction value or the amount mentioned in Table 2 whichever is low
Beyond 7 working days	No compensation as per Bank's Board approved policy

If there is a delay on the part of the customer in reporting to the Bank **beyond seven working days**; Bank should not consider the complaint. In this case; customer would be completely liable for all such transactions.

(Table 2)

Type of account	Maximum liability in Rs.
For Basic Savings deposit account (BSBD)	Rs. 5,000/- or transaction value whichever is lower
<ul style="list-style-type: none"> •All other SB accounts •Pre-paid Payment Instruments and Gift Cards • Current/Cash Credit/Overdraft Accounts of MSMEs •Current Accounts/ Cash Credit/ Overdraft Accounts of Individuals with annual average balance (during 365 days preceding the incidence of fraud)/ limit up to Rs.25.00 Lakh 	Rs. 10,000/- or transaction value whichever is lower
All other Current/Cash Credit/ Overdraft Accounts	Rs. 25,000/- or transaction value whichever is lower

From the above chart, bank will remain liable, for the Current/Cash Credit/Overdraft Accounts which have availed Rupay Classic Debit Card service liability per day limit is Rs. 20000/- and which have availed Rupay Platinum Debit Card service liability per day limit is Rs. 25000/-

Customer's ATM card will be block when such an incident occurs, also instructed to change PIN/Password of card. This type of action will be considered as 'Preventive Action.'

13. Reversal time line (TAT) for Zero liability/Limited liability of the Customer:

1. On being notified by the customer, the bank shall credit (shadow reversal – earmark) the amount involved (actual loss amount or the maximum amount fixed by the bank, whichever is lower) in the unauthorized electronic transaction to the customer's account within 10 working days from the date of lodgment of complaint (without waiting for settlement of insurance claim, if any).
2. Customer's complaint shall be resolved and post determining the liability of the customer, the customer is compensated (removing the earmark) within 90 days from the date of receipt of the complaint.
3. If the complaint is not resolved or customer liability is not determined, the bank shall compensate the Customer (removing the earmark) not exceeding 90 days from the date of receipt of the complaint as per the schedule mentioned earlier in the policy.
4. In case of unauthorized electronic banking transaction; by debit card or in bank account, the interest will be paid on the relevant loss amount at prevailing savings interest rate from the date of filing the complaint to the date of deposit (shadow clear). The customer does not suffer loss of interest.

Bank has made available -

Service	Description	Number

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Toll-Free Service	from 10:30am to 6:30pm (except weekly and bank holidays)	1800-233-3258
Deactivate the ATM card permanently	Send SMS as 'LOST'	9225600050
Deactivate the ATM card temporarily	Send SMS as 'LOCK' or 'UNLOCK' to reactivate the same	9225600050
Service	Description	Number
Balance enquiry	give missed call from registered mobile number to know the balance amount in account.	9029000888
To start/stop ECOM transactions	Send SMS from registered mobile no. as ECOMON [space] last 4 digits of ATM card or ECOMOFF [space] last 4 digits of ATM card to stop the service	9225600050

14. Considering the Risks:

While redressing the grievances; the Customer Care Department may face various types of risks. Like Compliance Risk while redressing the complaint, as there is a TAT with respect to address. Also, Legal and Financial Risks must be considered. Reputation Risk is most faced risk while considering the current competitive environment; grievances raised against the Bank.

15. Review and Amendments/ Modification of the Policy:

The Bank reserves the right to amend/ modify this Policy, as and deemed fit and proper, at its sole discretion. The Bank shall arrange to review the Policy at yearly intervals. If any change is subsequently approved to this policy, consequent upon any subsequent change in regulatory guidelines/ operating instructions etc. such changes and approvals, with the concurrence of Board of Directors shall be deemed to be part of the policy is comprehensively reviewed.

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