

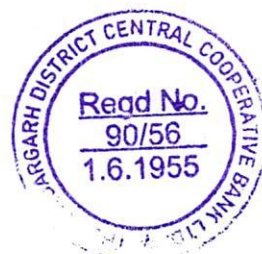
# **Grievance Redressal Policy**



**The Sundargarh District Central Co-operative Bank Ltd.,**

**AT – REGENT MARKET, PO/DIST. – SUNDARGARH**

**PIN – 770001, ODISHA**





Ph: (06622) – 272022 ; 275050; 275022;  
Fax : (06622) – 275122  
E-mail:- sundargarhdccb@gmail.com

**The Sundargarh District Central Co-operative Bank Ltd.,**  
**SUNDARGARH – 770 001**  
Regd. No. 90/ SG / Dt.1.6.1955

RESOLUTION BY CIRCULATION OF THE PROCEEDINGS OF THE COMMITTEE OF MANAGEMENT MEETING OF THE SUNDARGARH DISTRICT CENTRAL COOPERATIVE BANK LTD., SUNDARGARH HELD ON DTD 08.07.2025.

Venue : Office Chamber  
Date: 08.07.2025

**Agenda No 1**

To consider approval of the draft policy of 1. Grievance Redressal Policy 2. Risk Management Policy 3. Asset Liability Management Policy and 4.Compliance Policy as per prescribed guidelines of RBI/ NABARD / RCS (O).

  
**Chief Executive Officer**  
**Sundargarh DCC Bank Ltd.**

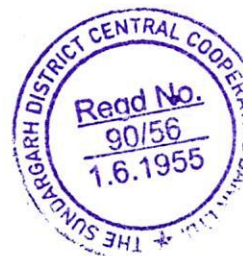
**Resolution**

Discussed and approved the draft policy of 1. Grievance Redressal Policy 2. Risk Management Policy 3. Asset Liability Management Policy and 4.Compliance Policy as per prescribed guidelines of RBI/ NABARD / RCS (O) for execution.

  
**PRESIDENT**  
**Sundargarh DCC Bank Ltd.**

Copy circulated to all members of the Committee of Management of the Bank for information and necessary action.

  
**Chief Executive Officer**





## 1. INTRODUCTION

The primary objective of The Sundargarh District Central Co-operative Bank Ltd. is to deliver timely, effective, and consistent customer service. The Bank believes that consistent customer service is the most important element for sustained business growth. This policy document seeks to reduce the number of customer complaints and grievances by implementing an appropriate service delivery and review mechanism that ensures the timely resolution of genuine and legitimate customer complaints and grievances.

The Bank's grievance redressal policy adheres to the following guidelines:

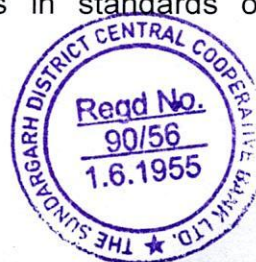
- Customers of the Bank will be treated fairly at all times.
- Customer complaints are appropriately and promptly addressed.
- In the event that Customers are not entirely satisfied with the Bank's response to their complaints, they are fully informed of their rights to an alternative remedy as well as the channels for taking their grievances or complaints further within the organisation.
- The Bank will handle all complaints effectively and fairly as they could harm the Bank's business and reputation if handled improperly.
- The Bank Employee would act honestly and impartially toward the Customer's interests.

The Grievance Redressal system would ensure that the redressal remedy is reasonable, equitable, and allowed under the existing set of guidelines. The policy document would be made available at all branches of the Bank and at Bank's website [www.sdccbsng.com](http://www.sdccbsng.com). The concerned employees of the Bank should be made aware about the Complaint handling process.

**1.1** A complaint is a statement of dissatisfaction directed towards an organisation regarding its products, services, or the complaint's handling procedure itself, where a response or resolution is explicitly or implicitly expected.

**1.2** There are three categories into which customer complaints can be classified:

- a. The behavioural and attitude aspects in dealing with Customers.
- b. Inadequacy of the working/operations or gaps in standards of services expected and actual services rendered.



c. Technology Related.

## **2. BACKGROUND**

The Bank is aware that providing outstanding customer service to all customer requires prompt, corrective and preventive actions to improve processes as well as effective and timely handling of complaints.

Through this Policy, the Bank will make sure that there is a suitable system in place for receiving and handling complaints from its Customers, with a focus on swiftly and fairly resolving these complaints regardless of sources of the complaints.

**This policy is prepared on the basis of NABARD Circular No. 150/IDD-03/2024 dated 06/08/2024.**

## **3. SCOPE OF THE POLICY**

The Policy will address the resolution of any legitimate complaints raised by the Customers regarding system complexity, procedures, customer service deficiencies, service charges, etc. Complaints pertaining to customer credit information are also covered by the redressal mechanism.

The grievance redressal process will ensure that customer concerns are handled quickly and efficiently.

## **4. KEY ELEMENTS OF THE POLICY**

The Policy Document covers the following aspects:

- 1) Internal machinery to handle customer complaints /grievances
- 2) Customer Meet at Branches of the Bank
- 3) Grievance Redressal Committee on customer service
- 4) Mandatory Display of Requirements
- 5) Resolution of grievances
- 6) Time frame
- 7) Customer Education and Awareness

### **4.1 Internal machinery to handle customer complaints /grievances:**

#### **4.1.1 Mode of registering Complaint**

The Customer has the right to register his complaint if he is not satisfied with the services provided by the bank. There are four main ways to complain –

- a. Through Register





- b. In person
- c. Over telephone
- d. Through mail/post

**a. Complain Through Register**

A Customer may lodge grievances either in writing the complaint registrar or through electronic means if he is not satisfied with the services provided by the Bank. All complaints will be recorded by the Bank in a register/database. The database, along with the acknowledgement letter and other correspondence will be preserved at least for 3 years for future reference.

**b. Complaints In Person**

Complaint forms are to be provided at all branches of the Bank. Customer can obtain the complaint form from the Branch Manager, submit it to the Branch Manager and obtain acknowledgement.

Customer may use complaint cum suggestion box kept at branch for any feedback/ suggestions for improvement in our products and services.

**c. Complaints over Telephone**

The minor complaint may be lodged over telephone with the Nodal officer at Head Office or to the concerned Branch Manager. The name and telephone number of Nodal Officer and Branch Manager of the concerned Branch are to be displayed in the Branches.

**d. Complaints through mail/post**

Customer can also submit complaint by post or through e-mail. Complaints received by e-mail shall be acknowledged by e-mail to the extent possible. E-mail addresses of the Nodal Officer and concerned Branch Manager are to be provided at the Branches.

**4.1.2 Customer Grievance Cell at Branch (Level -1)**

As customers normally deal with the branches, it is likely that the complaints are lodged at the branch office. The Branch Manager will thus be responsible for attending to complaints /grievances in respect of customer service at the branch level. **He will be responsible for ensuring the satisfactory closure of all complaints received at the branches. Further, the Branch Manager shall**



intimate the Grievance Redressal officer of Head Office on Monthly Basis, regarding statistical data of complaints received/closure.

- Acknowledge all formal complaints (including complaints lodged through electronic means) and work to resolve it within a reasonable period, not exceeding 30 days (including the time for escalation and examination of the complaint by the highest ranking internal official responsible for grievance redressal). The 30 days period will be reckoned after all the necessary information sought from the customer is received;

The Branch Head will try to resolve the complaints within specified time frames. **As per the Policy, the complaints received at the Branch level should be resolved within 7 working days.**

Communication of the Bank's stand on any issue to the customer is a vital requirement, as therefore if complaints received require some time for examination of issues involved this will be conveyed to the customer.

Customer complaints received through different channels by the Branch must be handled in a timely and effective manner. If Customer's complaint is not resolved within the prescribed time frame or if he is not satisfied with the solution provided by the branch, he can approach Nodal Officer (Grievances) with his complaint or resort to other avenues available for grievance redressal.

#### 4.1.3 Customer Grievance Cell (Level -2)

The Customer Grievance Cell working under the GAD Department at the Head office will be overseen by the Manager (GAD) who will act as a Nodal Officer (Grievances). The name and contact details of the Nodal Officer will be displayed on branch notice boards.

Customers are advised to approach the Branch Manager for any grievances / complaints in writing.

If the complaint is not resolved at the branch level, the customer may approach the **Customer Grievance Cell at the Head Office of the Bank at "Regent**





**Market, The Sundargarh District Central Co-operative Bank Ltd., Sundargarh, Pin Code – 770001, Odisha.**

Nodal officer will evaluate the feedback/complain received from the customer and refer the matter to concern Branch/Department Head for immediate resolution.

#### **4.1.4 Grievance Redressal Committee– Level 3**

Complainant, if still unsatisfied with the redressal, can refer the complaint to the Grievance redressal committee at the Head Office.

Grievance Redressal Committee comprising of the following Officers of the Bank.

1. Chief Executive Officer- Chairman
2. Manager(GAD)
3. Manager (FAD)
4. Manager (LOANS)
5. Manager (LEGAL)
6. Manager (Dev)

The Committee will be responsible for the implementation of customer service and complaint handling for the entire Bank.

This Committee has the following functions pertaining to Customer Service:

- Evaluate feed-back on quality of customer service received from various branches. The committee would also review comments / feed-back on customer service and implementation of commitments as per the customer service policy of the Bank.
- The committee also would consider unresolved complaints / grievances referred to it by department heads responsible for redressal and offer their advice.
- The committee will place the information regarding received of complains, resolved complains and unresolved complains of its reason thereof in the upcoming Committee of Management.

#### **4.1.5 Chief Executive Officer**



A number of grievances may be addressed by customer directly to the CEO. Where the issues raised are considered serious, the Chief Executive Officer shall call for a report on the causes that led to the grievance, action taken and final resolution given to the customer.

#### **4.2 Customer Meet at Branches of the Bank**

Each branch will hold a customer meet led by the Branch Manager in every quarter to assess the level of customer service provided in the Branch and look into any issues that need extra attention. It is recommended that senior citizens, women, and HNIs (high net worth individuals) attend branch-level customer meetings in order to offer suggestions and express their opinions.

#### **4.3 Grievance Redressal Committee on customer service**

A Quarterly report of all complaints / grievances received from customers at the branches is placed before the Grievance Redressal Committee of the Bank for information, consideration and recommendation to the Managing Committee of the Bank.

#### **4.4 Mandatory display requirements**

It is mandatory for the Branches to provide:

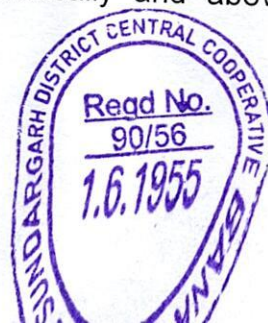
- The appropriate arrangement for receiving complaints and suggestions / Complaint register and suggestion box are provided at branches and Bank's email id. The suggestion/complain box must be opened daily basis for resolving complains.
- The name, address and contact number of Nodal Officer.
- Customer Service Policy.

#### **4.5 Resolution of Grievances:**

It is the foremost duty of the Customer Grievance Cell to see that the complaint should be resolved completely to the customer's satisfaction and if the customer is not satisfied, then he should be provided with alternate avenues to escalate the issue.

##### **4.5.1 Grievances related to attitudinal aspects**

- Such complaints be handled courteously, sympathetically and above all swiftly.





- Misbehaviour/rude behaviour with customers be treated at **Zero tolerance level** and immediate action is to be taken. Bank, under no circumstances, tolerate misbehaviour of any degree by staff members.

#### 4.5.2 Grievances relating to transactions / operations:

Primarily Branch is responsible for the resolution of complaints/grievances in this category. Branch would be responsible for ensuring rectification of entry / transaction or satisfaction of customers. It is the foremost duty of the branch to see that the complaint is resolved to the customer's satisfaction and if he/she is not satisfied, then to provide him/her with alternate avenues to escalate the issue. In case, it is not getting resolved at branch level, they can refer the case to Nodal Officer, Head Office for guidance/resolution.

#### 4.5.3 Grievances relating to technology related transactions

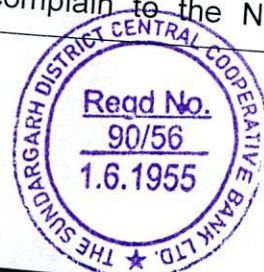
Considering customers' expectations and lack of familiarity with alternate delivery channels (ATMs, Internet Banking, IMPS and Mobile Banking etc.), the bank has considered exclusive mechanism for redressal of grievances arising from use of these channels. The contact details/e-mail address of the concerned department at Head office to be made available at branches as well as on the Bank's website.

In case customer is unhappy with the service or redressal provided by the bank, he can also approach, the Nodal Officer (Grievances) located in Head Office, Bhubaneswar for redressal. The contact details of the Nodal Officer (Grievances) should be displayed at each branch.

#### 4.6 Time Frame:

Complaint received will be analysed from all possible angles.

Escalation Levels	Authority receiving the complains	Time limit to resolve the Complain	Further Escalation
1 <sup>st</sup>	Branch Manager	07 Days	If the customer is not satisfied with the response provided to him by the Branch Manager, he has the option to escalate his complain to the Nodal



			officer
2 <sup>nd</sup>	Manager- GAD (Nodal Officer )	08 Days	Nodal officer review the complain/ feedback and refer the same to concern Department head for speedy resolution.
3 <sup>rd</sup>	Grievance Redressal Committee	15 Days	Nodal officer / Concern department head will present the case to committee for policy making decisions or final resolution/decision of bank.

It is essential that the customer be informed of the Bank's position on any issue. It is always important to acknowledge complaints as soon as possible, even if it takes some time to investigate the issues.

#### **4.7 Customer Education and Awareness:**

**4.7.1** Lack of understanding and awareness of the Bank's product and services is a common cause of complaints. Feedback on the training requirements of employees at different levels must be periodically provided to ACSTI, Bhubaneswar by the Nodal Officer.

**4.7.2** SDCCB deals with customers from different segments, which can lead to difference of opinion and areas of conflict. A careful selection of frontline staff is necessary to handle customers with a positive attitude and customer-friendly behaviour. Staffs of the Bank should be able to gain the trust of customers with an open mind. A key component of the training programs should be teaching the soft skills that is required to deal with Customers. The Nodal Officer should ensure that the internal systems for managing grievances and complaints run smoothly and effectively at all levels.

**4.7.3** To keep the complaints related to misbehaviour/rude behaviour at a zero tolerance level, stern action/ disciplinary action against the offending officials would be initiated by the respective Disciplinary Authority.



*[Signature]*  
Chief Executive Officer