

DOHA BANK INDIA BRANCH GRIEVANCE REDRESSAL POLICY

Version 1.0

DOCUMENT CONTROL INFORMATION

TITLE: DOHA BANK INDIA BRANCH GREIVANCE REDRESSAL POLICY

DOCUMENT HISTORY:

Version	Updates by	Comments	Issue Date	Approver	Approval Date
1	Doha Bank India Branch	Initial Document	Feb 2016	CEO/ PPDRC	2016

All rights reserved. Unless otherwise specified, no part of this policy may be reproduced or utilized in any form or by any means, electronic or mechanical, including photocopying and microfilm, without permission in writing from the Document Controller of Doha Bank.

SUMMARY OF ABBREVIATIONS

Abbreviation	Description
HO	Head Office
HR	Human Resources
RBI	Reserve Bank of India
BCSBI	Banking Codes and Standards Board of India

TABLE OF CONTENTS

Table of Contents

1. INTRODUCTION.....	5
2. PURPOSE	6
3. SCOPE	6
4. Internal Machinery to Handle Customer Complaints / Grievances	7
5. Grievance Redressal Mechanism	7
5.1. Branch Level Customer Service Committee	7
5.2. Standing Committee on Customer Service	8
5.3. Nodal Officer and Other Designated Officials to Handle Complaints and Grievances.....	9
A. Customer Complaints	9
B. Awards passed by the Banking Ombudsman	9
5.4. Mandatory Display Requirements	9
5.5. Resolution of Grievances.....	9
5.6. Time frame	10
5.7. Interaction with Customers.....	10
5.8. Sensitizing operating staff on handling complaints	11
5.9. Record Maintenance and Reporting.....	11

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. This is more so for banks because banks are service organizations. As a service organization, customer service and customer satisfaction should be the prime concern of any bank. The bank believes that providing prompt and efficient service is essential not only to attract new customers, but also to retain existing ones. 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 should help in identifying shortcomings in product features and service delivery. Customer dissatisfaction would spoil bank's name and image. The bank's policy on grievance redressal follows the under noted principles.

- Customers be treated fairly at all times
- Complaints raised by customers are dealt with courtesy and on time
- Customers are fully informed of avenues to escalate 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 will treat all complaints efficiently and fairly as they can damage the bank's reputation and business if handled otherwise.
- The bank employees must work in good faith and without prejudice to the interests of the customer.

In order to make bank's redressal mechanism more meaningful and effective, a structured system needs to be built up towards such end. Such system would ensure that the redressal sought is just and fair and is within the given frame-work of rules and regulation. The policy document would be made available at all branches. The concerned employees should be made aware about the Complaint handling process.

1.1 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.

The customer is having full right to register his complaint if he is not satisfied with the services provided by the bank. He can give his complaint in writing, orally or over telephone. If customer's complaint is not resolved within given time or if he is not satisfied with the solution provided by the bank, he can approach Banking Ombudsman with his complaint or other legal avenues available for grievance redressal.

2. PURPOSE

This grievance redressal policy of the Bank is a reflection of our on-going efforts to provide better service to our customers and set higher standards for performance. The policy is based on principles of transparency and fairness in the treatment of customers. This redressal policy is aiming to resolve the complaint of an unsatisfied customer and efforts taken by the bank towards non occurrence of the same.

3. SCOPE

This policy document covers the following aspects:

- Complaints received at Branches or Call centers and through mails;
- Redressal of complaints and forming of various Customer Service Committees;
- Timelines for the resolution of the complaints received;
- Reporting of Complaints received to HO and RBI

4. Internal Machinery to Handle Customer Complaints / Grievances

Every branch should have a Complaints / Suggestion box which can be used by customers to provide any suggestion or to put in their query.

In case any customer is not satisfied with the services provided or due to any other reason should be provided with a "Complaint Form" to register his complaint. The Customer Service Representative (for walk in cases) and tele banking representative (in call center cases) should try to get the maximum details from the customer and try to resolve the complaint.

The complaint should be recorded in CRM system and an SR number should be provided to customer.

In case the customer is not satisfied, he should be guided to meet the Branch Manager or designated person. Details of the Branch Manager would be displayed on the Comprehensive Notice Board.

5. Grievance Redressal Mechanism

As Complaints could be a reflection of customer non satisfaction which may be due to poor services a strong redressal mechanism needs to be in place which would be as follows:

- At Branch Level – Branch level Customer Service Committee
- At National Level – Standing Committee on Customer Service
- At Board Level – Customer Service Committee

5.1. Branch Level Customer Service Committee

This sub-committee should meet every month and will be chaired by the Head of Branch operations. The Committee will consist of Branch Customer Service Manager and an eminent customer of the Bank as member. The Committee would discuss the various aspects of service in different departments, new products, suggestions from customers, etc. The committee will also look into, customer complaints, if any.

This Branch Level Customer Service Committee will be reporting to Head Retail Banking.

Branch level customer service committee in their monthly meeting should discuss the following points:

- No of Complaints received and areas in which they are more frequent – trend analysis
- How many of them resolved and time taken for resolutions of the Complaint – TAT analysis
- If it's not resolved – what is the reason
- Source of the complaint and www – what went wrong analysis
- Any particular trend either against a process / product or Officer-in-charge

Basis the analysis of the above points, a detailed report should be submitted to Standing Committee on Customer Service.

5.2. Standing Committee on Customer Service

At National level, the Standing Committee on Customer Service will be formed which will be chaired by the Trade Head / Retail Banking Head (India) and will consist Head of branch operations, Customer Service Manager/s and would also have an eminent customer of the Bank as member (if possible Senior Citizen). This committee will meet on a quarterly basis. The committee would have the following functions.

- Evaluate feed-back on quality of customer service received from various quarters. The committee would also review comments / feed-back on customer service and implementation of commitments in the Code of Bank's Commitments to Customers received from BCSBI.
- The Committee would be responsible to ensure that all regulatory instructions regarding customer service are followed by the bank. Towards this, the committee would obtain necessary feed-back from zonal/regional managers / functional heads.
- The committee also would consider unresolved complaints/complaints related to non-compliance with the Code / grievances referred to it by functional heads responsible for redressal and offer their advice.
- Further this committee should submit a report to the Standing Committee on Customer Service of the Board on committee at quarterly intervals.

This Standing Committee on Customer Service will be reporting to Country Manager – India.

5.3. Nodal Officer and Other Designated Officials to Handle Complaints and Grievances

Bank would appoint a Nodal Officer of the rank of General Manager (or its equivalent) who will be responsible for the implementation of customer service and complaint handling for the entire bank. Head – Compliance would be the Nodal Officer of the Bank. The name and contact details of the nodal officer will be displayed in the branch notice board.

The Nodal officer along with the members of standing committee should meet once in a year to analyses the complaints received and status of the awards passed by Banking Ombudsman along with their financial results, which should be further place as a statement of complaints before the Board:

However, where the complaints are redressed within the next working day, banks need not include the same in the statement of complaints.

A. Customer Complaints

- (a) No. of complaints pending at the beginning of the year
- (b) No. of complaints received during the year
- (c) No. of complaints redressed during the year
- (d) No. of complaints pending at the end of the year

B. Awards passed by the Banking Ombudsman

- (a) No. of unimplemented Awards at the beginning of the year
- (b) No. of Awards passed by the Banking Ombudsmen during the year
- (c) No. of Awards implemented during the year
- (d) No. of unimplemented Awards at the end of the year

5.4. Mandatory Display Requirements

It is mandatory for the bank to provide:

- Appropriate arrangement for receiving complaints and suggestions.
- The name, address and contact number of Nodal Officer(s)
- Contact details of Banking Ombudsman of the area
- BCSBI Code / Fair Practice code

5.5. Resolution of Grievances

Branch Manager is responsible for the resolution of complaints / grievances in respect of customer's service by the branch. He would be

responsible for ensuring closure of all complaints received at the branches. It is his foremost duty 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. If the branch manager feels that it is not possible at his level to solve the problem he can refer the case to the Nodal Officer.

5.6. Time frame

Complaint has to be seen in the right perspective because they indirectly reveal a weak spot in the working of the bank. Complaint received should be analyzed from all possible angles.

- a. If the complaint is lodged verbally i.e. by customer / his representative while he is in branch should be solved by Customer Service Representative across the counter, however in case it can't be resolved verbally, complaint form should be used to record the same and an acknowledgment to be given to the customer.
- b. If the complaint has been received in writing (e-mail/fax/courier), an acknowledgement / response should be sent within a week. If the complaint is relayed over phone at our designated number or customer service number or in person, a complaint reference number should be provided and efforts to resolve within 2 days.
- c. After examining the matter, a final response clarifying the issue or an explanation requesting additional time to respond should be sent within 10 days of the complaint.
- d. If the issue remain unresolved even after the expiry of the stipulated period, then it will be automatically escalated to the Nodal Officer of the Bank, who would take immediate steps for resolution in 7 days.
- e. Every effort should be made to close the customer complaint within a month time from the date of receipt of complaint alternatively customer can approach the Banking Ombudsman.

5.7. Interaction with Customers

The bank recognizes that customer's expectation / requirement / grievances can be better appreciated through personal interaction with customers by bank's staff. Structured customer meets, say once in a month will give a message to the customers that the bank cares for them and values their feed back / suggestions for improvement in customer service. Many of the complaints arise on account of lack of awareness among customers about bank services and such interactions will help

the customers appreciate banking services better. As for the bank the feedback from customers would be valuable input for revising its product and services to meet customer requirements.

5.8. Sensitizing operating staff on handling complaints

Staff should be properly trained for handling complaints. We are dealing with people and hence difference of opinion and areas of friction can arise. With an open mind and a smile on the face we should be able to win the customer's confidence. All employees should ensure better customer service to avoid any complaints. It would be the responsibility of the Nodal Officer to ensure that internal machinery for handling complaints / grievances operates smoothly and efficiently at all levels. He should give feedback on training needs of staff at various levels to the HR Dept.

5.9. Record Maintenance and Reporting

A proper record of the complaints received and responses send to customer should be maintained at the respective branches by Branch Operations Team. Branch to maintain the following records:

- a) Complaint Registration Form (source of complaint)
- b) Date of Receipt of Complaint and date of closure
- c) Response sent to Customer
- d) Brief Description of the complaint
- e) Officer-in-charge (if applicable)

A quarterly report of Complaints received to be sent to HO, Doha and will be reported to RBI also in the appropriate regulatory Returns
