



**Saraswat
Bank**

Saraswat Co-operative Bank Ltd.
(Scheduled Bank)

**POLICY ON CUSTOMER
GRIEVANCE REDRESSAL
2023-2024**

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Customer Grievance Redressal Policy 2023-24

I. PREAMBLE:

- Customer Service and Experience has always been the most important value for the Bank, and it is Bank's endeavor to ensure its practice and delivery in every branch, process and at every customer touch point. Yet, there may sometimes arise situations where customer's expectations are not met leading to customer dissatisfaction and grievances.
- Bank's customer grievance redressal policy is reflection of its commitment towards customer satisfaction and value addition. This policy document aims at minimizing instances of customer complaints through proper products / service delivery and review mechanism and to ensure prompt redressal of customer complaints.
- The Policy document will be made available at all branches and Bank's website. The concerned employees will be made aware about the complaint handling process.

II. OBJECTIVE OF THE POLICY:

- This customer grievance redressal policy lays down a uniform complaint redressal framework to be followed across the bank while handling and resolving customer complaints.
- It highlights the process set by the bank based on RBI guidelines for timely and satisfactory resolution of all customer grievances.
- The policy also informs our customers about various channels through which they can reach out to the Bank for sharing their concerns or unpleasant experiences and alternate avenues available with them for grievance redressal.

III. SCOPE OF THE POLICY:

- The policy document covers the details of grievance redressal mechanism for customers and the procedures the employees at the Bank need to follow when a complaint arises whether at branch/department or any other customer touch point.

- The Policy covers resolution of all complaints raised by customers on account of system intricacies, procedures, gaps in customer service, service charges etc. Redressal machinery is also applicable to complaints raised on account of credit information of customers.
- The grievance redressal mechanism given in the Policy will be available for issues concerning the Bank's employees and the Bank will ensure that the customer issues are resolved expeditiously and effectively.

IV. VALIDITY:

The Policy will be valid for the period 2023-2024 and will be reviewed subsequently by CRE-Retail Banking Department on yearly basis. Modifications, if any, warranted by changes in RBI directives will be incorporated after approval of the Board.

V. PRINCIPLES

The banks policy on grievance redressal follows under noted principles:

- Customers will be treated fairly at all times.
- Complaints raised by customers dealt with courtesy and on time
- Bank will treat all complaints efficiently and fairly as it involves reputational risk and potential loss of business.
- Customers will be 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 bank to their complaints.
- The Bank employees will work in good faith and without prejudice to the interests of the customer.

VI. KEY ELEMENTS OF THE POLICY:

1. Lodgment of complaint
2. Credit Information Bureaus
3. Grievance Redressal Mechanism
4. Banking Ombudsman and Integrated Ombudsman Scheme (IOS) 2021
5. Escalation Matrix & TAT
6. Mandatory Display requirements

7. Interaction with customers
8. Review of complaints
9. Root Cause Analysis
10. Enhanced Disclosure of Complaints
11. Staff training
12. Annexure A – Master list of grounds of complaints to be used for disclosures

1. **Lodgment of complaint:** A ‘complaint’ means a representation in writing or through electronic means containing a grievance alleging deficiency in banking service as mentioned in clause 8 of the Banking Ombudsman Scheme, 2006.

Customer can register his/her grievance through any of the following channels made available by the bank.

- a. **Personal Meeting:** Customer can lodge a complaint by visiting his home branch or any other nearest branch in person. In case of any difficulty in transactions, the customers may approach the ‘May I Help You’ counter available at the Branch. The staff here will ensure that the customers’ banking needs are attended to and resolved. However, if this does not happen, customers may demand the complaint register to lodge his complaint or drop his complaint in the Complaint Box available in the branch premises. The customer must remember to mention his ‘Registered Mobile Number’ or any other relevant mobile number.

Branch Official will enter all such complaints on the Complaint Redressal System (CRS) and the customer will receive SMS as an acknowledgement of the complaint along with complaint number.

The customer can use this complaint number to know the status of his complaint. If the complaint is not resolved within the specified TAT, it will be escalated to the next level (Check details under Escalations & TAT)

Alternatively, the customers can drop their complaint /feedback in the boxes made available at the branch.

- b. **Missed Call:** In case customers face problems related to branch service or do not get desired service at the branch counter, they can

simply give missed call on the 7666550044 number. The poster displaying this number is placed prominently at all branches.

A return call is made to the customer within 24 working hours to understand their concerns. The team responsible (Customer Relations and Experience) will ensure that the complaint is resolved to the satisfaction of the customer and within the guidelines laid by the Bank.

If the customer is not satisfied with the resolution given by this team, the customer may demand that the complaint be escalated. In such cases the complaint will be registered on the CRS portal and forwarded to respective branches or departments as required.

The customer will receive SMS as an acknowledgement of the complaint along with complaint number. The customer can use this complaint number to know the status of his complaint. If the complaint is not resolved within the specified TAT, it will be escalated to the next level (Check details under Escalations & TAT)

- c. Toll Free Number:** Customers can also contact Bank's 24x7 customer service centre by using toll-free line 1800 22 9999 & 1800 266 5555 from their registered mobile number to get immediate assistance from our call centre executives. If the customer is not satisfied with the resolution given by this team, the customer may demand that the complaint be escalated.

In such cases the complaint will be referred to the Customer Relations and Experience Team (CRE). This team will coordinate with concerned branch/department to resolve the complaint and give resolution to the customer. If the customer is still not satisfied, the complaint will be registered on the CRS portal and the customer will receive SMS as an acknowledgement of the complaint along with complaint number. The customer can use this complaint number to know the status of his complaint.

- d. Toll Free Number for Credit Card:** Bank has a dedicated Toll-Free number 18002669545 to attend to all complaints related to Credit Card. Customers can contact on this number 24*7. This number is displayed on website under the Credit Card section.

The contact center team will ensure that the customer's complaint is resolved to the satisfaction of the customer and within the guidelines laid by the Bank. If the customer is not satisfied with the resolution given by this team, the customer may demand that the complaint be escalated.

All the complaints that remain unresolved at the contact center, are addressed by the Credit Card Cell of the Bank and resolved. If the customer is yet not satisfied, the complaint is registered on the CRS portal and the customer will receive SMS as an acknowledgement of the complaint along with complaint number. The customer can use this complaint number to know the status of his complaint.

- e. IT support for digital complaints:** For complaints related to Debit Card/Internet Banking/Mobile Banking, customer may contact our 24 * 7 operational Help Desk on 022 41572070. This team specializes in resolving complaints related to digital products.

If the customer is not satisfied with the resolution given by this team, the complaint will be registered on the CRS portal and the process covered under missed call will be followed.

- f. Complaint through Email:** Customers may also choose to register their complaints by sending email. Bank has 4 separate email ids to address issues/complaints raised by customers.

customerservicecentre@saraswatbank.com: - This ID is managed by the Customer Relations and Experience team of the bank. Customer may use this ID for generic queries/complaints. The customer will receive an immediate acknowledgement on receipt of the email. Customer may expect a resolution within 24 to 48 working hours.

corporatecenter@saraswatbank.com:-This ID is managed by the NODAL Officer's team. Customer may use this ID for specific queries/complaints. The customer will receive an immediate acknowledgement on receipt of the email. Customer may expect a resolution within 24 to 48 working hours.

customersupport@saraswatbank.com:- This ID is managed by the IT team of the bank. Customer may use this ID for queries/complaints related to digital products like cards, mobile banking etc. Customer may expect a resolution within 24 to 48 working hours.

creditcards@saraswatbank.com:-This ID is managed by the Credit Card Cell of the bank. Customers are requested to use this ID for queries/complaints related to Credit Cards. Customer may expect a resolution within 24 to 48 working hours.

If the customer is not satisfied with the resolution given by the teams managing the above email ids, the complaint will be registered on the CRS portal and the process covered under missed call will be followed.

- g. NRI Desk:** Bank has a dedicated desk to attend to the queries/complaints of non- resident customers. NRIs can either call on 91-22-49205602 during working hours or write to nridesk@saraswatbank.com

This desk will work towards successfully resolving queries/complaints raised by NRIs. However, if the customer is not satisfied with the resolution given by this team, the complaint will be registered on the CRS portal and the process covered under missed call will be followed.

- h. DEMAT:** Any complaints related to DEMAT transactions can be registered with the branch/Toll Free number or the Email ids mentioned above. However, for quick resolution, customers can call on the following numbers during working hours 022 23480039-40 or can write to user.demat@saraswatbank.com.

If the customer is not satisfied with the resolution given by this team, the complaint will be registered on the CRS portal and the process covered under missed call will be followed.

For grievances / complaints on securities market related issues, customers can lodge their grievance through the said link - <https://scores.gov.in/scores>

- i. **Bank's Website:** Customer can register their concerns and grievances through feedback form available on bank's official website under the section 'Feedback' on the homepage. The complaint form will be uploaded in this section.

The customer can expect revert on his complaint in 24 to 48 working hours. The team managing the website complaints will work towards successfully resolving all the concerns/complaints. However, if the customer is not satisfied with the resolution given by this team, the complaint will be registered on the CRS portal and the process covered under missed call will be followed.

- j. **Complaint through post:** Customers can also submit their grievances by post to Saraswat Bank Branch Offices/Zonal Offices or to the business heads of the respective products, as updated on the Bank's Website from time to time. The customers may also write directly to the Nodal Office, the Chairman's Office, or Managing Director's Office. The letters can be sent to the Corporate Office Address available on website.

All efforts will be made to resolve the customers concerns/complaints immediately. The complaint will be registered on the CRS portal and the process covered under missed call will be followed.

The reply to the customer in such cases will be sent after discussion/replies from the concerned branches /Departments. Address details are available on Bank's Official Website.

- k. **SMS /Missed call facility for unauthorized transactions:** To report or register a complaint about any unauthorized transactions, customers may use the respective Toll-Free numbers, call IT Help Desk or write to the customer support ID provided above. (Customers may refer the Customer Protection Policy available on website for more details)

On receipt of complaint of unauthorized transaction from the customer, Bank will take immediate steps to prevent further

unauthorized transactions using the concerned channel by blocking the respective channel immediately.

Alternatively, for self-help, customers can also give a missed call to block his transactions.

Temporary blocking of Card	9595637637	All the cards linked with the mobile number will get temporary blocked and confirmation message will be sent to the customer.
Blocking of UPI, Mobile Banking and One page Internet Banking Transactions	7666339922	After giving missed call on this number, all the transactions via UPI, Mobile Banking, and One page Internet Banking will be blocked & confirmation SMS will be sent to customer.

I. Online Dispute Resolution (ODR) for Digital Payments:

RBI had announced the introduction of “Online Dispute Resolution” as per the Statement on Development and Regulatory Policies dated 6th August 2020 . This system is aimed at resolving customer disputes and grievances pertaining to digital payments, using a system driven and rule-based mechanism with zero or minimal manual intervention.

Currently ODR is implemented for disputes and grievances related to failed transactions related to IMPS, UPI and debit card-ATM/POS/ECOM transactions.

To report and register such failed transactions customers may visit banks official website under Digital Banking section and click on ODR option. Here they can raise their query/complaint. A unique ticket number (Tracker ID) will be allotted to the customer. The customer will thus be able to check the status of his query/complaint till resolution.

m. Lodgement of complaint against Banks Outsourced Vendors and Service providers:

The service provided by outsourced agencies is also part of Bank's Grievance Redressal Machinery. Customers can register their complaints pertaining to Banks Outsourced vendors and Service providers through any of the modes mentioned above. These complaints will be subsequently lodged under banks CRS portal and acknowledgement in the form of ticket number will be sent to the customer. These complaints will be resolved within the prescribed TAT.

2. Credit Information Bureaus

The Bank will update the credit status immediately but not later than 30 days on repayment of overdue. Bank will report closure of loan to CICs within 30 days of the event. If customer's loan account has been in default, but thereafter regularized, Bank will update this information with the CICs in the next report. If there is partial / delayed / any settlement of credit dues, it will impact customer's credit score.

In case of dispute about the information provided to the CICs, Bank will resolve the matter by satisfactorily explaining the reasons for reporting to CICs.

Bank, on request, will inform the customer of the details of the CIC(s) to whom the information regarding the credit / loan facility is submitted.

3. Grievance Redressal Mechanism: Bank's endeavor is to resolve customer queries/complaints at the very 1st instance by offering appropriate information and assistance to customers.

However, it may not always be possible to resolve the complaint immediately. Thus, complaints received from various sources which are not resolved at the very 1st instance are pushed into Bank's Complaint Redressal portal for better monitoring and timely resolution. Details of the internal mechanism followed at our Bank are as follows:

a. Internal mechanism to handle Customer complaints

i. First level

Branch: This is the first point of contact for all our customers. Our branch staff is well versed with banks products/services and latest offerings. Hence maximum customer queries are attended and resolved at the branch level which is generally the first level of contact.

Department/Zones: Grievances are also received directly at department and zones. These entities try to resolve the queries within defined TAT.

Contact Centre: Bank has an outdoor Contact centre for handling queries and complaints of the customers. Resolution is given to customers on immediate basis. In cases where customer is not satisfied, the query/complaint is raised to Customer Relations and Experience Department vide mail. Here the CRE team tries to resolve the query with help of branches and department. Complaints are entered in CRS and unique ticket number is generated and sent to customer vide SMS. Resolution of the complaint is then handled as per the escalation matrix as mentioned further in the policy.

ii. Second Level

Zonal offices/Grievance Cell - If the query/grievance remains unresolved at the first level, the same is escalated to concerned Zonal Office. These Zonal authorities may take assistance of concerned departments for resolution of their queries.

iii. Third Level

Nodal Office - If the query/complaint/ grievance persists, the same may be referred to the Principal Nodal Officer of the Bank, who is presently the Chief General Manager of the Bank. Details of the Principal Nodal Officer are available at all branches as well as on Bank's website.

iv. Final Level

Reporting to Board of Management and Audit Committee of Board:

If the query/complaint/ grievance persists, then the same are reported to Board of Management and Audit Committee of Board for intervention and resolution. In case the customer remains unsatisfied with the resolution given by the bank, he can approach the Banking Ombudsman.

4. Banking Ombudsman:

Ombudsman is an appellate body wherein the customers can escalate complaints if the Bank fails to address the complaint within 30 days. To make the alternative dispute redress mechanism simpler and more responsive to the customers of regulated entities, RBI has integrated the three Ombudsman schemes: (i) the Banking Ombudsman Scheme, 2006, as amended up to July 01, 2017; (ii) the Ombudsman Scheme for Non-Banking Financial Companies, 2018; and (iii) the Ombudsman Scheme for Digital Transactions, 2019 and introduced the **Integrated Ombudsman Scheme, 2021**.

The Integrated Ombudsman Scheme (IOS) 2021 – It is a Scheme for resolving customer grievances in relation to services provided by entities regulated by Reserve Bank of India in an expeditious and cost-effective manner. As directed by RBI the Scheme is implemented with effect from Nov 2021 and is currently in force.

Establishment of Centralised Receipt and Processing Centre (CRPC) -

Reserve Bank has established the Centralised Receipt and Processing Centre to receive & process the complaints filed under the Integrated Ombudsman Scheme.

According to their guidelines, banks have been mandated to display prominently, for the benefit of the customers, the name and contact details of the Principal Nodal Officer along with the details of the complaint lodging portal of the Ombudsman, the contact details and address of Centralised Receipt and Processing Centre (CRPC). As per the guidelines, the Scheme is made available at all branches for customer reference.

5. Escalation Matrix & TAT:

With the help of CRS portal, Bank attempts to ensure that every complaint is attended as per the defined framework and TAT. This framework is applicable to all branches, Zones, Departments and Corporate office. TAT begins from the date the complaint is registered or received by the Bank.

The model is illustrated below:-

Complaint received at	Applicable TAT (E0 - At Origin)	Escalation and TAT applicable for next level (E1 – At Zone)	Escalation and TAT applicable for next level (E2 -At Nodal Office)	Reporting to Board of Management / Audit Committee of Board and TAT
Branch	5 days	From 6 th day to 12 th day	From 13 th day to 20 th day	From 21 st day to 30 th day
Zone	12 days		From 13 th day to 20 th day	
Dept	12 days		From 13 th day to 20 th day	
Nodal Office	20 days			

- VII. Any complaint received at the Branch is expected to be resolved within 5 days from the receipt of the complaint. If it remains unresolved, it is escalated to the concerned Zone on 6th day and after completion of 12 days at Zone (from receipt of complaint) it will further be escalated to Nodal office on 13th day. After completion of 20 days from receipt of the complaint, if the same remains unresolved at Nodal office level, it is finally escalated to **Board of Management / Audit Committee of Board**.
- VIII. Any complaint received at the Zone, either directly from customer or escalated by branch, the same is expected to be resolved in 12 days from the receipt of the complaint. If it remains unresolved, it is escalated to the Nodal office on 13th day and further on 21st day to **Board of Management / Audit Committee of Board** from the receipt of complaint.
- IX. If any complaint is received directly at department, the same is expected to be closed in 12 days from the receipt of the complaint. If complaint not closed within 12 days, the same will be escalated to Nodal office on 13th day and if not resolved at Nodal office, subsequently will be reported to **Board of Management/ Audit Committee of Board** on 21st day from the receipt of complaint.
- X. The Nodal Officer adopts needed measures to give a satisfactory resolution to the complaints escalated to his office. If the customer is yet

not satisfied with the resolution, the complaint is reported to **Board of Management or Audit Committee of Board** for further guidance.

- XI. If any complaint received directly at Nodal office, the same is expected to be closed in 20 days from receipt of the complaint and if it is not resolved at Nodal office, the same will be reported to **Board of Management or Audit Committee of Board** for further guidance.
- XII. All complaints that remain unresolved for more than 20 days, from the date of receipt of the complaint are reported to **Board of Management or Audit Committee of Board** for further guidance.
- XIII. As per the Banking Ombudsman Scheme, if a customer's complaint is not attended properly by any Bank / branch or the complaint is not accepted by the Bank / branch or the complaint is not resolved within 30 days, the customer can approach the Banking Ombudsman with his complaint or explore other legal avenues available for grievance redressal. Details of Banking Ombudsman are available on Saraswat Bank's website <https://www.saraswatbank.com/contact-us.aspx?id=Contact-Us>

6. Mandatory Display requirements

- **May I Help you Counter:** "May I help you" internal signage is displayed at the counter nearest to the entrance of the branch to guide the customers properly regarding Bank's various procedures, schemes, circulars, etc. All our branches have a "May I help you" counter and it is manned by an experienced official with capabilities to correctly guide the customer. If a customer visiting the branch has any queries regarding our products or services or any operational issues, the same may be referred to the "May I help you" counter.
- As per RBI's specifications, the below mentioned information is displayed in all the branches:
 - For receiving complaints and suggestions appropriate arrangement in the form of 'Complaint box/Suggestion box and complaint register is made available.
 - The name, address and contact number of the Nodal Officer
 - Name, address and contact number of Chief Vigilance Officer
 - Contact details and address of Banking Ombudsman/Centralized Receipt & Processing Centre (CRPC)

- All our branches also display notice boards covering the following information beneficial for our customers:
 - Key interest rates on deposits & forex rates in the branch.
 - Nomination facility is available on all deposit accounts, articles in safe custody and safe deposit vaults.
 - We exchange soiled notes and mutilated notes.
 - We accept/exchange coins of all denominations.
 - Notice on availability of lockers
 - Display of ATM ID on ATM machine
 - Display of Metro/Non-metro ATM sticker
 - Display the availability of magnifying glasses and other facilities available for persons with disabilities.
 - Notice to display the name and phone number of the officials with whom the ATM complaint can be lodged.
 - Notice on non-availability of cash in ATMs
 - Notice stating that 'The Customer Centric Policies are available with Branch Manager'.
 - Notices displayed to convey amendment in Bank's products & procedures
 - Please refer to our cheque collection policy for the applicable timeframe for collection of local and outstation cheques.
 - For satisfactory accounts, immediate credit of outstation cheque is offered as per the limit mentioned in the cheque collection policy.
 - Bank's BPLR (Benchmark Prime Lending Rate)/MCLR(Marginal Cost of Lending Rate) & its effective date.
 - Customer Information Desk (bilingual in Hindi speaking states and trilingual in other states)
 - DICGC premium payment receipt & Information on DICGC cover to customer deposits
 - Deposit, Loan schemes, Credit cards, Digital products
 - Service Charges
 - Banking Ombudsman Scheme/Integrated Ombudsman Scheme
 - Time norms for transactions

7. Interaction with customers:

- Bank recognizes the importance of customer experience and values their feedback and suggestions. A regular rapport with customers helps us understand their expectations and improves customer service.
- Bank arranges for various customer meets and uses different channels to seek customer feedback from time to time.
- Many of the complaints arise on account of lack of awareness among customers about the Bank's services and such interactions help the customers appreciate banking services better.
- The feedback from customers serves as valuable inputs for the Bank for revising its products and services to meet customer requirements.

8. Review of complaints:

We understand the fact that periodic review of complaints provides valuable insights regarding problem areas related to quality of customer service, products, policies and overall gap between customer's expectations and actual service provided.

Hence, complaints received through various sources are regularly evaluated and analyzed to decide corrective measures and design future course of actions. The Bank has forums at various levels to review customer grievances and enhance the quality of customer service. The quality of Customer Service rendered by the Bank is examined periodically and a detailed note is placed before the Board every six months.

The policy review considers following factors:

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

9. Root Cause Analysis:

The Bank also undertakes Root Cause Analysis (RCA) of Customer Grievances to identify the underlying causes and thereby takes necessary corrective measures to bring process/systemic improvement, with the objective to minimize the recurrence of Grievances of similar nature.

10. Enhanced disclosure on complaints:

As per RBI Circular on Strengthening of Grievance Redress Mechanism in Banks dated January 27, 2021, the Bank shall disclose in annual report, summary information regarding the complaints handled by them; and certain disclosures were also being made in the Annual Report of the Ombudsman Schemes published by the Reserve Bank in the below format:

Summary information on complaints received by the bank from customers and from the Offices of Banking Ombudsman (OBOs)				
Sr No		Particulars	Previous Year	Current Year
Customer Complaints received by the bank from its customers				
1.		Number of complaints pending at beginning of the year		
2.		Number of complaints received during the year		
3.		Number of complaints disposed during the year		
	3.1	Of which, number of complaints rejected by the bank		
4.		Number of complaints pending at the end of the year		
Maintainable complaints received by the bank from OBOs				
5.		Number of maintainable complaints received by the bank from OBOs		
	5.1	Of 5, number of complaints resolved in favour of the bank by BOs		
	5.2	Of 5, number of complaints resolved through conciliation/mediation/advisories issued by BOs		
	5.3	Of 5, number of complaints resolved after passing of Awards by BOs against the bank		
6.		Number of Awards unimplemented within the stipulated time (other than those appealed)		
Note: Maintainable complaints refer to complaints on the grounds specifically mentioned in BO Scheme 2006 and covered within the ambit of the Scheme.				

a) Top five grounds* of complaints received by the Bank from customers

Grounds of complaints, (i.e. complaints relating to)	Number of complaints pending at the beginning of the year	Number of complaints received during the year	% increase/decrease in the number of complaints received over the previous year	Number of complaints pending at the end of the year	Of 5, number of complaints pending beyond 30 days
Current year					
Ground-1					
Ground-2					
Ground-3					
Ground-4					
Ground-5					
Others					
Total					
Previous year					
Ground-1					
Ground-2					
Ground-3					
Ground-4					
Ground-5					
Others					
Total					

Note: The Master List for identifying grounds of complaints as provided in Appendix 1

11. Staff Training:

- The Bank provides comprehensive training to its employees from time to time. In such training programs, staff is trained on excellent customer service at the counters, and they are also trained on RBI guidelines on grievance redressal.
- Online tests are also conducted by Staff Learning Centre to keep the staff updated on the various products and services and circular issued from time to time. Amendments and circular instructions are issued which will help the staff to attend to customer queries promptly
- Staff Learning Centre is provided with list of most frequent/repetitive complaints related to staff behavior or counter service. The centre, then designs training programs to address the common problems identified.

12. Annexure A – Master list of grounds of complaints to be used for disclosure on the top five ground wise receipt of complaints by banks under Para 4 of the Annex

1. ATM/Debit Cards
 2. Credit Cards
 3. Internet/Mobile/Electronic Banking
 4. Account opening/difficulty in operation of accounts
 5. Mis-selling/Para-banking
 6. Recovery Agents/Direct Sales Agents
 7. Pension and facilities for senior citizens/differently abled
 8. Loans and advances
 9. Levy of charges without prior notice/excessive charges/foreclosure charges
 10. Cheques/drafts/bills
 11. Non-observance of Fair Practices Code
 12. Exchange of coins, issuance/acceptance of small denomination notes and coins
 13. Bank Guarantees/Letter of Credit and documentary credits
 14. Staff behavior
 15. Facilities for customers visiting the branch/adherence to prescribed working hours by the branch, etc.
 16. Others
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