



Customer Grievances Redressal Policy

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Customer Grievances Redressal Policy

1) Introduction:

Customer focus is one of the core values of RBL Bank (hereinafter referred to as “The Bank”). The Bank has a holistic approach towards setting up service standards and continuously improvising customer experience based on customer feedback received through various channels. The Bank also provides multiple channels to customers to lodge their grievances. The Bank aims to ensure quick and effective handling of customer grievance, as well as prompt corrective & preventive action (including correction of the process, wherever required) to avoid recurrence.

To meet the above objective, the Bank has outlined a policy for redressal of customer grievances, for the reference of customer touchpoints. The Bank shall ensure that the Customer Grievance Redressal Policy is also available in public domain (on its website and at branches).

2) Objective:

The objective of the policy is to spell out the framework for Grievance Redressal in the Bank as outlined in the Master Circular on Customer Service, Customer Rights Policy and Code of Bank’s Commitment, to ensure that:

- All customers are treated fairly and in an unbiased manner at all times.
- All grievances raised by customers are dealt with courtesy and as per defined timelines.
- Customers are made aware of avenues to escalate their grievances within the Bank and their rights to escalate further if they are not satisfied with the Bank’s response.
- Bank will address all complaints efficiently and fairly.
- Bank employees shall deal with the grievances in good faith and without prejudice.

3) Scope:

The Bank has put in place a structured, meaningful, and effective mechanism for redressal of complaints. It ensures that the complaint is redressed in fair manner & within the given framework of rules and regulation. The policy document is available at all branches (including International Financial Services Centres Authority Business Unit (IBU) Branch, IFSC Banking Unit) and the employees are aware about the complaint handling process. The policy is also available on the Bank’s website.

4) Principles of Grievance Redressal:

The guiding principles of the approach to grievance redressal are as follows:

- a. Accessibility:** The Bank shall provide various avenues to customers (such as Branch, contact centre, email ids, etc.) to register their grievance, as also assist them in escalating their grievances at appropriate forums within the Bank.
- b. Acknowledgment of Grievances:** The Bank shall acknowledge the receipt of complaints received through various channels and will communicate the turn-around-time for complaints to be redressed. Bank shall arrange to communicate the resolution within the defined time frame.
- c. Transparency in Resolution of Grievances:** The Bank shall examine the customer’s grievance in a transparent manner, while ensuring timely communication of resolution to the customer.

d. Escalation: In case the customer is not satisfied with resolution provided by the current level, grievance redressal matrix is made available at Bank's branches/website/call centre to guide customer on next level of escalation. The Bank has set up an escalation matrix for redressal of customer grievance as below:

Escalation Matrix

Customer Grievance Redressal Process for Banking, Credit Cards and Micro Finance.

The Levels of customer grievance escalation are as below:

1. First Level Customer Grievance Redressal Forum

a) General Complaints:

Branch	Customer Service Executive at the branch or write to the Branch Manager Please visit https://smartlocator.rblbank.com for branch contact details
24-Hrs Helpline	+91 22 6115 6300
E-mail address	customercare@rblbank.com
Grievance Form	Please use the below link: https://www.rblbank.com/suggestion-and-complaints

b) Credit Cards:

Channel	For RBL Cards	For BFL Super Cards
24-Hrs Helpline	+91 22 6232 7777	+91 22 7119 0900
E-mail address	cardservices@rblbank.com	Supercardservice@rblbank.com
Letter	Manager - Credit Cards Service, RBL Bank Limited, Cards Operating Centre - COC, JMD Megapolis, Unit No 306-311 - 3rd Floor, Sohna Road, Sector 48, Gurgaon, Haryana 122018	

c) Micro Finance:

- Call us on 022 61846300 or write to : customercare@rblbank.com
- Contact our RBL Bank/BC Branch Manager
- Write your complaint in the complaint register available in our RBL Bank/BC Branches
- Drop your complaint in the Complaint Box placed in our RBL Bank/BC Branches

2. Second Level Grievance Redressal Forum

a) **General Complaints:** Email to Regional Nodal Officer.

Email address	RegionalNodalOfficer@rblbank.com
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b) **Credit Cards:** Email or write to Head Credit Card Services at –

Email address	headcardservice@rblbank.com
Letter	Head – Cards Services, RBL Bank Limited, Cards Operating Centre – COC, JMD Megapolis, Unit No 306-311 – 3rd Floor, Sohna Road, Sector 48, Gurgaon, Haryana 122018

c) **Micro Finance:**

<ul style="list-style-type: none"> ▪ Call the Regional Nodal Officer whose contact details are updated on our website or ▪ Write to : regionalnodalofficer@rblbank.com
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3. Third Level Grievance Redressal Forum

Email or write to Principal Nodal Officer at – Contact number	+91 22 7143 2700
Email address	principalnodalofficer@rblbank.com
Letter	RBL Bank Ltd, Unit No. 306-311, 3rd Floor, JMD Megapolis, Sector – 48, Sohna Road, Gurugram – 122018, Haryana

4. Reserve Bank Integrated Ombudsman

Write to the Reserve Bank Integrated Ombudsman under the provisions of Reserve Bank Integrated Ombudsman Scheme, 2021 (RBIOS,2021).

Web Address: www.rblbank.com/banking-ombudsman

Lodge your complaint under RBIOS,2021 through physical mode to Reserve Bank of India, 4th Floor, Sector 17, Chandigarh 160017.

Website: <https://cms.rbi.org.in>

Call Toll Free No. – 14448

*For International Financial Services Centres Authority Business Unit (IBU) Customers, if the Complainant is not satisfied with the redressal proposed by IBU/Bank, the Head of IBU shall inform the

Complainant of appeal mechanism for resolving the complaint and provide the customer with the appropriate contact details upon request.

The customers can refer to the Grievance Redressal Process for Turnaround Time (TAT) for the above levels of escalations available on the Bank's website.

e. Review: The Bank shall have forums at various levels viz. Branch Customer Service Committee, Customer Service Standing Committee, Customer Service Committee of the Board, to review customer grievances and enhance the quality of customer service.

5) Definition of Query and Complaint:

The definitions for Queries and Complaints, with illustrative example is as below.

a. Query:

A query can be defined as a question, often expressing doubt about something or looking for an answer from an authority.

A Query is:

- a) Any information/clarification sought by customer which can be addressed and closed immediately to their satisfaction.
- b) Any questions which customer is seeking an answer for.
- c) Customer enquiring before expiry of specified turnaround time (TAT) for service/ deliverables /request.

b. Complaint:

A complaint may be defined as "An expression of dissatisfaction made to an organization, related to its products and services, or the complaints-handling process itself, where a response or resolution is explicitly or implicitly expected" A complaint may be expressed in person, over the telephone or in writing.

A Complaint is:

- a) Failure/ Inadequacy on part of the Bank to deliver on a stated or implied commitment with respect to its product, service, policy, employee, or third-party service provider leading to objection/ accusation/ grievance/ dispute.
- b) A representation alleging deficiency in service on part of the Bank and seeking redressal.

6) Mandatory Display Requirement

The Bank shall display / ensure the following at branches:

- The various channels available for customers to raise complaints or share feedback
- The name, address and contact number of Nodal Officer(s)
- Contact details of Ombudsman
- Code of the Bank's commitments to customers & Fair Practice code

The Bank shall also provide the above details on the Bank's website.

7) Nodal Officer and other designated officials to handle Grievances

The Bank shall appoint a senior official as its Nodal Officer responsible for implementation of complaints handling process for the Bank. The Bank shall also appoint other designated officers, at specific locations to handle grievances in respect of branches under their jurisdiction. The name and contact details of nodal officer will be displayed on branch notice boards and on the Bank's website.

The Nodal officer / Designated officer, before communicating a negative decision / or partial relief to complainant, will refer the case to Internal Ombudsman of the Bank for their final views. If customer is still not satisfied with response of the Bank, then customer has an option to approach the Banking Ombudsman with their complaint or to other avenues available for grievance redressal. Complaint once rejected by the Bank need not to be referred again to the Bank. Instead, it should be escalated to the next higher authority.

Redressal of complaints emanating from rural areas and those relating to financial assistance to Priority Sector and Government's Poverty Alleviation Programmes also form part of the grievance redressal process.

8) Time frame

Specific time frames are set up for complaints resolution and efforts are made at all levels of grievance redressal mechanism including branches, contact centre and other avenues of escalations to resolve complaints within specified time frames defined by the Bank and or mandated by the Reserve Bank of India and **International Financial Services Centres Authority (IFSCA)**. The Bank duly follows all the timelines mandated by RBI and **IFSCA**.

The timeframe and documentation for resolution of complaints relating to digital transactions as set out by RBI from time to time shall be followed diligently

Communication of the Bank's stand on any issue to the customer is of vital importance. Customers are kept informed of progress on the grievance where the Bank requires more time for examination of the issues involved.

9) Internal Review Mechanism

Bank has set up following committees & review mechanism to monitor and review the quality of customer service and grievance redressal mechanism of the Bank.

a) Customer Service Committee of the Board:

This sub-committee of the Bank's Board is responsible to review all policies for customer service-related areas. This includes incorporating the issues such as treatment of death of a depositor for operations of their account, product approval process for customer suitability and appropriateness, annual survey of depositor satisfaction and triennial audit of such services. The Committee also examines any other issues having a bearing on the quality of customer service being rendered.

The Customer Service Committee would also review the following.

- (i) Complaints received from the Regulator,
- (ii) Awards passed by Integrated Ombudsman
- (iii) Internal complaints received, resolved, and pending with root cause analysis and action steps to reduce complaints
- (iv) Effectiveness of the Grievance Redressal mechanism adopted by the Bank

- (v) Review the standing committee's report
- (vi) Any other items concerning customer service.

b) Standing Committee on Customer Service:

The Standing Committee may be chaired by the Managing Director / Executive Director of the Bank. Besides two to three senior executives of the Bank, the committee will also include non-officials as its members to enable independent feedback on quality of customer service provided by the Bank. The committee has following responsibilities:

- (i) Evaluate feedback on quality of customer service received from various sources.
- (ii) The committee is responsible to ensure that all regulatory instructions regarding customer service are timely and effectively complied with by the Bank.
- (iii) Review comments/feed-back on customer service and implementation of commitments in the Code of Bank's Commitments to customers.
- (iv) The committee also considers unresolved complaints / grievances referred to it by the functional heads responsible for redressal and offers its advice on potential solutions.

The Committee shall submit report on its performance to Customer Service Committee of the Bank's Board at regular intervals.

c) Branch Level Customer Service Committee

The Bank has constituted a 'Branch Level Customer Service Committee', headed by the Branch Manager, at each of its branch. The Committee meets at least once a month to study complaints / suggestions, cases of delay, difficulties faced / reported by customers / members of the Committee and suggest ways and means to improve the customer's service experience.

The Committee acts as a forum to enable customers to meet and interact with the senior officials of the Bank with following objectives:

- (i) Collect customer feedback on services provided by the Bank.
- (ii) Reduce information gap between customers and the Bank.
- (iii) Most importantly, build trust amongst customers.

The branch level committees also submit monthly reports, giving inputs & suggestions to Standing Committee on Customer Service thus enabling the Standing Committee to examine the reports and provide relevant feedback to Customer Service Committee of the Board for necessary policy / procedural action. The feedback from customers is recorded in CRM & the same is presented to the Customer Standing Committee.

d) Internal Ombudsman of the Bank

The Internal Ombudsman is an independent authority. Complaints addressed to and received by the Bank, which are rejected and / or where partial relief is provided to complainant shall be examined by the Internal Ombudsman. The decision of Internal Ombudsman shall be binding on the Bank, in line with Internal Ombudsman Scheme of RBI.

10) Escalation of unresolved complaints to Regulator under Reserve Bank Integrated Ombudsman Scheme, 2021 (RBIOS,2021):

The Bank is covered under Reserve Bank- Integrated Ombudsman Scheme, 2021 of the Reserve Bank of India (RBI). **Reserve Bank Integrated Ombudsman Scheme shall be applicable to all domestic branches of RBL Bank.**

As per this scheme, any customer who does not receive a 'final response' within 30 days from the date when issue was raised or is dissatisfied with the Bank's response, can approach the Ombudsman appointed by RBI under RBIOS, 2021 for an independent review.

The following conditions will apply before the complaint can be filed under the provisions of RBIOS,2021-

- The complainant had, before making a complaint under the RBIOS,2021, made a complaint to the Bank and complaint was rejected wholly or partly by the Bank, and complainant is not satisfied with the reply; or complainant had not received any reply within 30 days after the Bank received the complaint.
- The complaint is made to the Ombudsman within one year after complainant has received reply from the Bank or, where no reply is received, within one year and 30 days from the date of complaint to the Bank.
- The complaint has not been settled by the Ombudsman in any previous proceedings under Banking Ombudsman Scheme, 2006 or Reserve Bank Integrated Ombudsman Scheme, 2021
- The complaint is not the subject matter of proceedings before any court, tribunal, arbitrator, or any other forum.
- The complaint is not abusive or frivolous or vexatious in nature.
- The complaint is made before the expiry of period of limitation prescribed under the Indian Limitation Act, 1963 for such claims.
- The complaint is lodged by complainant personally or through an authorised representative, other than an advocate unless the advocate is the aggrieved person.

11) Interaction with Customers:

In line with the Bank's mission statement of "Customers at the Heart", the Bank shall constantly seek feedback from customers through various questionnaires / meetings / surveys on the overall banking experience for continuous improvement in customer service delivery processes.

12) Training of Operating Staff on handling complaints:

All Operating Staff are properly trained to handle customer complaints. During the interaction with customers, difference of opinion and areas of friction can arise. Imparting soft skills required for handling irate / agitated customers is an integral part of the training programs for staffs. The Bank ensures that the internal machinery for handling complaints / grievances operates smoothly and efficiently at all levels.

13) Enhanced Disclosures on complaints:

The Bank shall display the mandated enhanced disclosures on customer complaints in the annual reports from FY'21. The same can be accessed from the Bank's Website under Investor Relations.

14) Review and Renewal:

The policy will be reviewed annually. In case of any amendments to the policy, the same shall be placed for due approval. The policy shall be valid for a period of two years and shall be renewed accordingly.