

Being a service organization, providing quality customer service and ensuring customer satisfaction are the prime concerns of the 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 any customer complaints and grievances that may arise despite this. The Bank's grievance redressal policy shall adhere to the following principles:

1. Customers shall be treated fairly at all times
2. Complaints raised by customers shall be dealt with courtesy and on time
3. Customers shall 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 the bank to their complaints.
4. The Bank employees shall work in good faith and without prejudice to the interest of the customer

All customers are entitled to register a complaint if dissatisfied with the services provided by the Bank. This can be done through a variety of options

In person at a branch

In writing, which can either be handed over to an officer of the Bank or dropped in the complaint/ suggestion box

In the physical/ digital complaint book

Orally to an officer of the Bank

Remotely

In writing, by post

By calling the Customer Contact Centre on Bank's Toll free number 1800-2080. The timings of the contact center shall be published on the commencement of the business by the Bank.

Submit online by selecting option 'Complaints and Grievance Redressal ' on home page of Bank's website www.janasfb.com

Send message through Internet Banking post logging into their internet banking account.

E-mail at <customercare@janabank.com>

Through the mobile banking app

There shall be no charge to a complainant to lodge a complaint. The Grievance Redressal policy will be made available on website

Mandatory Display Requirements

1. A complaint register shall be available with the Branch Head and this information will be published on the notice board.
2. Complaints/ suggestions received by the Bank from the customers shall be duly recorded for monitoring of redressal/ implementation thereof.
3. The name and contact particulars of the Nodal Officer of the Bank shall remain displayed in the branch premises and also on Bank's website to facilitate the customers to raise their grievances/suggestions regarding customer services rendered by the Bank.
4. The Banking Ombudsman Scheme, 2006 containing provisions of the Scheme as well as contact details of all the Banking Ombudsman Offices shall be made available to customers at all branches, and displayed on the bank's website.
5. Copies of the Code of Bank's Commitment to Customers/ Fair Practice Code shall be made available to customers at all branches. Apart from this, the Code of Bank's Commitment to Customers shall also be displayed on the Bank's website.

Resolution of Grievances

The Bank shall strive to resolve the complaints at the various touch points itself, within the stipulated timelines. In addition, a complaint escalation mechanism shall be instituted that includes a Principal Nodal Officer in-charge of resolving any escalations. Customers can reach the nodal officer through any of the following channels:

*Write to: Shirley George

*Email at: nodal.officer@janabank.com

*Call: 080-68131421 (Monday-Friday: 9.00 am to 6.00 pm)

The Bank will acknowledge the receipt of the complaint and will ensure that a resolution is provided within prescribed TAT depending on the category of complaint, not exceeding a period of 30 days across all levels.

In the unlikely event of a customer not receiving a response within one month from the date of lodgment of the initial complaint, he/she may approach the Banking Ombudsman. The details of the Banking Ombudsman are available on the Bank's website as well as on the website of RBI.

The Bank shall also appoint Regional Nodal Officers, as mandated by the RBI under the Banking Ombudsman Scheme, 2006. Details of Regional Nodal Officers are available on the Bank's website and are also prominently displayed in the branches

The final communication sent to the customer regarding redressal of the complaint shall mention about the option to the customer to approach the concerned Banking Ombudsman in case he/she is not satisfied with the redressal of the complaint. The final communication shall also contain the details of the concerned Banking Ombudsman.

Resolution of complaints shall be, wherever applicable, in accordance with Bank's Compensation Policy, as published on the website.

Resolution timelines: The bank shall strive to resolve all customer grievances at the earliest, with the timelines indicated below being the maximum time for resolution.

1. General complaints: 3 to 14 working days.
2. Fraud cases, legal cases and cases which need retrieval of documents and records > 3 months old: 30 working days.
3. Cases involving third party / other Banks: 30 working days
4. Data Privacy cases: 30 working days
5. Chargeback related cases: as per RBI norms

For all the complaints received through regulator, timelines as mandated by respective regulator will be adhered to.

In case a complaint requires additional time for resolution, the Bank will proactively inform the customer about the reason for the delay and specify the additional time required for resolution.

Tracking and Reporting

1. All complaints will be registered in a central complaints management system of the Bank. Complaints will be assigned a unique reference number which will be communicated to the complainant along with an appropriate turnaround time. In case the resolution needs additional time, an interim response shall be sent to the complainant.
2. All complaints shall be monitored at appropriate levels and marked as closed only after resolution of the customer grievance and due communication to customer.
3. The complaints database, along with the acknowledgement letter and other correspondence will be preserved at least for 10 years for future reference.
4. Internal review mechanism: In line with RBI guideline, the Bank has also set up the following committees to monitor and review customer service and grievance mechanism of the Bank. Important feedback is shared between the committees, on implementing service initiatives while assessing customer feedback on the overall quality of service rendered by the Bank.

Customer Service Committee of the Board: This committee of the Board is responsible to oversee the implementation of service enhancement initiatives across the Bank. The Committee meets once every six months and is required to formulate policies on improved customer experience, assess the service governance structure and effect ongoing improvements in the quality of service provided by the Bank. Customers may be invited to share their experience and feedback with the Committee.

Standing Committee on Customer Service: The Standing Committee shall be chaired by the CEO. The Committee meets quarterly and is responsible for understanding opportunities that may exist for service development and product enhancement, particularly towards enhancing customer experience. Customer representatives may be invited to attend the meetings of this Committee.

Branch level Customer Service Committees: The Committee provides a monthly forum for direct interaction with a cross section of branch customers and they are encouraged to share their views on branch service. It shall meet once a month to study complaints/ suggestions, cases of delay, difficulties faced / reported by customers / members of the Committee and evolve ways and means of improving customer service. The

meetings of this committee shall invariably include a senior citizen customer.

This shall be constituted by the branch manager, and communicated to the respective regional head, who in turn has to communicate the same to the HO of the bank

These committees should submit quarterly reports giving inputs / suggestions to the Standing Committee on Customer Service thus enabling the Standing Committee to examine them and provide relevant feedback to the Customer Service Committee of the Board for necessary policy / procedural action

Customer Experience

1. Every complaint received shall be logged into a software driven system – SFDC or CBS and the system shall acknowledge and generate a reference number.
2. The acknowledgment and reference number shall be sent to the customer by SMS.
3. The complaint shall be resolved for the best satisfaction of the customer as early as possible but in no case later than the TAT stipulated in this policy.
4. Responsibility towards redressal of complaint rests with operational staff from branch up to corporate office depending upon the gravity of the complaint.
5. On resolution of complaint, a communication will be sent to the customer to this effect.
6. The functional heads will be responsible to resolve customer complaint relating to services.
7. Complaints to the regulator, if any, shall be resolved by the compliance department in coordination with functional departments.
8. Report shall be generated at various stages up to CEO level to monitor the status of resolution.

Sensitizing Operating Staff on handling complaints

1. The Bank shall impart training on an ongoing basis to all employees on handling complaints/ redressal of grievances/ customer counseling.
2. The Principal Nodal Officer of the Bank shall ensure that internal machinery for handling complaints/ grievances operates smoothly and efficiently at all levels.
3. Review of the policy: This policy shall be approved by the Customer Service Committee of the Board of Directors and will be reviewed annually.