# 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 various RBI Circulars/Guidelines issued on Customer Service in Banks, 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 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<br><br>Please visit https://www.rbl.bank.in/locate-us for branch contact details |
| **24-Hrs Helpline** | +91 22 6232 7777 |
| **E-mail address** | customercare@rbl.bank.in |
| **Grievance Form** | Please use the below link:<br><br>https://www.rbl.bank.in/suggestion-and-complaints |

b) **Credit and Commercial Cards**:

| **Channel** | **For RBL Bank Credit Cards** | **For RBL Bank Commercial Cards** |
|---|---|---|
| **24-Hrs Helpline** | +91 22 6232 7777 | +91 22 6232 7777 |
| **E-mail address** | cardservices@rbl.bank.in | Corporatecard.support@rbl.bank.in |
| **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@rbl.bank.in
- 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

In case your complaint doesn't get addressed at level 1 within 10 calendar days, you may escalate to level 2.

**2. Second Level Grievance Redressal Forum**

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

| | |
|---|---|
| **Email address** | RegionalNodalOfficer@rbl.bank.in |

b) **Credit and Commercial Cards**: Email or write to Head Credit Card Services at –

| | |
|---|---|
| **Email address** | headcardservice@rbl.bank.in |
| **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**:

- Call the Regional Nodal Officer whose contact details are updated on our website or
- Write to : regionalnodalofficer@rbl.bank.in

In case your complaint doesn't get addressed at level 2 within 10 calendar days, you may escalate to level 3.

**3. Third Level Grievance Redressal Forum**

| | |
|---|---|
| Email or write to Principal Nodal Officer at –**Contact number** | +91 22 7143 2700 |
| **Email address** | principalnodalofficer@rbl.bank.in |
| **Letter** | RBL Bank Ltd, One World Centre, Tower 2B, 9th Floor, 841, Senapati Bapat Marg, Lower Parel West, Mumbai – 400 013 |

In case your complaint doesn't get addressed at any of the above levels within 30 calendar days, you may escalate to the RBI Ombudsman.

**4. Reserve Bank Integrated Ombudsman**

Write to the Reserve Bank Integrated Ombudsman under the provisions of Reserve Bank Integrated Ombudsman Scheme, 2021 (RBIOS,2021). You may refer this scheme at our website by clicking on below web address link.

Web Address: www.rbl.bank.in/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

## 5. Definition of Query, Request and Complaint

The definitions for Queries, Requests 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. Request:** References where a customer requesting an action to be executed by the Bank with respect to their account and which cannot be resolved by the customer facing service executive are categorized as a Request.

**Examples:**

**a)** Request for change in demographics. **E.g.,** Change of Address/ Pan/ Email Id/ Mobile No. etc
**b)** Request for Issuance of Interest or Balance Certificate
**c)** Request for addition/ modification/ deletion of Nominee.

**c. Complaint:**

A complaint may be defined as " a representation in writing or through other modes alleging deficiency in service on the part of the regulated entity and seeking relief thereon” 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:

i. The various channels available for customers to raise complaints or share feedback.
ii. The name, address and contact number of Nodal Officer(s)
iii. Contact details of RBI Ombudsman
iv. Code of the Bank's commitments to customers & Fair Practice code
v. Complaint/ Suggestion box, Complaint register & complaint form for customer complaints.

The Bank shall also provide the above details (i to iv) 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.

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. The Bank duly follows all the timelines mandated by RBI.

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 RBI 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 Service Standing Committee.

**d) Internal Ombudsman of the Bank**

Reserve Bank of India (RBI) had, in May 2015, advised all public-sector and select private and foreign banks to appoint Internal Ombudsman (IO) as an independent authority to review complaints that were partially or wholly rejected by the respective banks. The IO mechanism was set up with a view to strengthen the internal grievance redressal system of banks and to ensure that the complaints of the customers are redressed at the level of the bank itself by an authority placed at the highest level of bank's grievance redressal mechanism so as to minimize the need for the customers to approach other fora for redressal.

In line with the guidelines from the Reserve Bank of India, The Internal Ombudsman shall either be a retired or serving officer, in the rank equivalent to a General Manager of another bank / Financial Sector Regulatory Body / NBSP / NBFC / CIC, having necessary skills and experience of minimum seven years of working in areas such as banking, non-banking finance, regulation, supervision, payment and settlement systems, credit information or consumer protection.

The IO shall examine customer complaints which partly or wholly rejected by the bank. The banks shall internally escalate all complaints, which are not fully redressed to IO before conveying the final decision to the complainant.

## 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 to Bank 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. Annexure I: Customer Grievances Redressal Policy-IBU Gift City

Annexure I

# Customer Grievances Redressal Policy

# IBU GIFT City

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# Customer Grievances Redressal Policy

## 1. Introduction

RBL Bank International Financial Service Centre (IFSC) branch located at GIFT City, Gujarat operates as an overseas branch within an overseas jurisdiction and is regulated by the International Financial Services Centres Authority (IFSCA). This policy will cover only Gift City Customers and queries pertaining to GIFT City.

## 2. Objective

The objective of the policy is to spell out the framework and provide clear guidelines for Grievance Redressal for the IFSC Banking Unit (IBU), Gift City to improve the effectiveness of Complaint resolution and overall customer service.

## 3. Definition of Complaint

The definition for Complaint is as below.

**Complaint:**

A complaint may be defined as " a representation in writing or through other modes alleging deficiency in service on the part of the regulated entity and seeking relief thereon” 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.

Indicative list of matters not considered as ‘complaint’

1) Anonymous complaints (except whistleblower complaints)
2) Incomplete or un-specific complaints
3) Allegations without supporting documents
4) Suggestions or seeking guidance/explanation
5) Complaints on matters not relating to the financial products or services provided by the Regulated Entity
6) Complaints about any unregistered/ un-regulated activity
7) References in the nature of seeking information or clarifications about financial products or services

## 4. Escalation Matrix

**Escalation Matrix**

Customer Grievance Redressal Process for **International Financial Services Centres Banking Unit (IBU), GIFT City**

The Levels of customer grievance escalation are as below:

**1. First Level Customer Grievance Redressal Forum**

In case you have not received the expected level of service committed at IBU - RBL Bank, contact the Complaint Redressal Officer (CRO), providing the details of your grievance along with your name and CIF Number / Account number.

In case of acceptance of complaint, you will be provided with an acknowledgement of acceptance of your complaint and a complaint reference number, in writing, within 3 working days of receipt of the complaint. In case of non-acceptance, you will be provided with a response within 5 working days of receipt of complaint, along with reasons.

| | |
|---|---|
| **Complaint Redressal Officer** | Namit Dua |
| **Contact Nos** | +91 079 6966 6111 |
| **E-mail address** | ibu.complaints@rbl.bank.in |
| **Branch Address** | RBL Bank Limited<br>IFSC Banking Unit – GIFT City<br>Unit no. 705, 7th Floor, Signature Building, Block no. 13-B,<br>Zone-1, GIFT Multiservices SEZ, Gandhinagar – 382355 |

The turnaround time for disposal of complaint is 30 days from the date of acceptance of complaint.

If you are not satisfied with the resolution provided or if the complaint has been rejected, you can escalate your grievance to the second level within 21 days from the receipt of decision from Complaint Redressal Officer.

**2. Second Level Customer Grievance Redressal Forum**

| | |
|---|---|
| **Complaint Redressal Appellate Officer** | Parul Sarin |
| **E-mail address** | ibu.appellateofficer@rbl.bank.in |

The turnaround time for disposal of appeal is 30 days.

If you are not satisfied with the decision of the bank and have exhausted the appellate mechanism of the bank, you may file a complaint before the Authority preferably within 21 days from the receipt of the decision of the bank as under:

| | |
|---|---|
| **Authority** | International Financial Services Centre. |
| **E-mail address** | grievance-redressal@ifsca.gov.in |

5. **Mandatory Display Requirement**

The Bank shall display / ensure the following at branches:

i. The various channels available for customers to raise complaints or share feedback.
ii. The name and contact details of the Complaint Redressal Officer and the Complaint Redressal Appellate Officer.
iii. Email id of IFSCA grievance authority.

The Bank shall also provide the above details (i to iii) on the Bank’s website.

6. **Time frame**

The timeframe and documentation for resolution of complaints relating to International Financial Services Centres Banking Unit (IBU) as set out by International Financial Services Centres Authority (IFSCA) shall be followed diligently.

7. **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.

8. **Enhanced Disclosures on complaints**

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