



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 IFSC Banking Unit – GIFT City Unit no. 705, 7th Floor, Signature Building, Block no. 13-B, 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.