

Customer Protection & Grievance Redressal Policy

1. Introduction

In a highly competitive business environment, customer satisfaction is of utmost importance for a sustainable business growth. India Post Payments Bank (IPPB or 'the Bank') believes that providing prompt and efficient service is essential not only to attract new customers, but also to retain the existing ones. As such, customer service and customer satisfaction shall be the priority focus area of the Bank.

The Bank shall make all efforts to provide prompt and efficient service to its customers. However, the Bank also acknowledges that customer grievances/complaints are an integral part of business for any corporate entity. Hence the 'Customer Protection and Grievance Redressal Policy' of the Bank is framed with an objective of timely resolution of all grievances/complaints to the satisfaction of the customers.

The Bank shall ensure that an Officer of the Bank shall be available for sufficient duration, at a fixed location, i.e., its branches, known to the customers at the district level, to attend to customer grievances and support the agent supervision.

The Bank shall ensure that the relevant portions of 'Customer Protection and Grievance Redressal Policy' are available in public domain at Bank branches and Customer Service Points (CSPs) as well as on the Bank's website.

This Policy shall come into force w.e.f. 30th January, 2017.

2. Guiding Principle

2.1. Underlying tenets of Customer Protection and Grievance Redressal Policy

2.1.1. The Bank's Customer Protection and Grievance Redressal Policy shall follow the following principles –

- All customers of the Bank shall be treated fairly at all times.
- Complaints raised by customers shall be dealt with utmost courtesy and in a timely manner.
- Customers shall be fully informed of avenues to escalate their grievances/complaints within the Bank and their rights to alternative remedy if they are not satisfied with the response provided by the Bank to their complaints.
- The Bank's employees shall work in good faith and without prejudice to the interest of the customers.

2.2. Structured system for redressal

- 2.2.1. In order to make the Bank's redressal mechanism more meaningful and effective, a structured system shall function at Corporate Office / Circle Offices/ Bank branch / CSP, which shall ensure that redressal provided is just and fair, within the given frame-work of rules and regulations.

2.3. Customer's right to register grievance

- 2.3.1. The customer shall have full right to register his/her complaint if he/she is not satisfied with the services provided by the Bank or its business correspondents. The customer can register a complaint over telephone through Call Centre (Toll Free No. 155299) or in writing either through letter (Principal Nodal Officer, India Post Payments Bank Limited, Corporate Office, Malcha Marg Post Office Building, Chankaya Puri, New Delhi-110021) or through e-mail (contact@ippbonline.in). The customer can also register the complaint in the complaint register or can drop it in the complaint box provided at the Bank branch/ CSP.
- 2.3.2. In case the customer's complaint is not resolved within given time as specified in the Section 3.9.1 or the resolution provided is not to the customer's satisfaction, he/she can approach the next Appellate Authority of the Bank with his/her complaint before approaching the Banking Ombudsman appointed by the RBI or explore other legal avenues available for such grievance redressal.

2.4. Coverage

- 2.4.1. The Policy shall cover customer grievance related to all the products and services provided by the Bank through any of its channel, including CSPs.
- 2.4.2. In case of third party products, the scope shall be limited to the grievance related to the Bank's process. For other grievances related to third-party products, the Bank shall assist the customer in registering the grievance with the original provider.

3. Internal mechanism for handling customer grievances

3.1. Customer Service Committee of Board (CSCB)

- 3.1.1. The CSCB, a sub-committee of the Board, shall be responsible for evaluating and examining all the issues affecting the quality of customer service provided by the Bank. The meetings of the committee shall be held on quarterly basis and presided over by Chief Executive Officer (CEO). The CSCB shall also review the performance of Standing Committee on Customer Service.

3.2. Standing Committee on Customer Service (SCCS)

- 3.2.1. The SCCS shall be chaired by the Chief Operating Officer (COO) of the Bank and its meeting shall be held on quarterly basis. The Committee shall perform the following functions:
 - 3.2.1.1. The Committee shall evaluate and review comments/feedback received on customer service rendered and its quality as received from various internal and external channels.
 - 3.2.1.2. The Committee shall also review the implementation of commitments as laid down in the Code of Bank's Commitment to Customers issued by the Banking Codes and Standards Board of India (BCSBI), as adopted by IPPB.
 - 3.2.1.3. The Committee shall be responsible to ensure the Bank's adherence to regulatory instructions regarding customer service.
- 3.2.2 The Committee shall submit a quarterly report on its performance to the CSCB.

3.3. Internal Ombudsman (IO)

- 3.3.1. The Bank shall appoint an IO as part of its internal grievance redressal mechanism. The IO shall be a person who has not worked in IPPB earlier.
- 3.3.2. All the complaints which are totally or partially rejected by the Bank shall be referred by Principal Nodal Officer to IO on weekly basis for examination and final decision.
- 3.3.3. The performance of the IO shall be reviewed by CSCB on quarterly basis.

3.4. Principal Nodal Officer and Nodal Officers

- 3.4.1. The Bank shall appoint a Principal Nodal Officer not below the rank of a General Manager, who shall be responsible for the implementation of guidelines of regulatory authorities on customer service for the entire Bank.
- 3.4.2. The Bank shall also have a Nodal officer at each Circle office to supervise the handling of complaints/grievances by Bank branches / CSPs falling under his/her control.
- 3.4.3. The name and contact details of Principal Nodal Officer at Corporate Office and Nodal Officers at the Circle offices shall be mentioned on the Comprehensive Notice Board displayed at each Bank branch / CSP. The contact details (Name, Address, Telephone Number and email id) of Principal Nodal Officer shall also be displayed on the website of the Bank.

- 3.4.4. In case, the customer is not satisfied with the resolution received from the Principal Nodal Officer, he / she may approach the Banking Ombudsman (RBI) or any other statutory/regulatory authority.

3.5. Branch Level Customer Service Committee (BLCSC)

- 3.5.1 The Bank recognizes that expectations /grievances can be better understood and addressed through personal interaction with customers by Bank's staff. As such each Bank branch shall constitute a BLCSC which will provide an additional forum for interaction with customers. Such meetings shall give a message that the Bank cares for its customers and values their feedback /suggestions for improvement in customer service.
- 3.5.2. Besides Branch Manager, the BLCSC should comprise of two customers (preferably, one senior citizen and a woman).
- 3.5.3. The objective of the committee shall be to:
- 3.5.3.1. Collect customer feedback on services provided by the Bank branches /CSPs and take effective steps for further improvement in customer service based on the feedback received.
- 3.5.3.2. Build and enhance trust amongst the customers.
- 3.5.3.3. Create awareness about the services provided by the Bank.
- 3.5.4. Branch Manager shall ensure that proper record of agenda and minutes of such meetings is maintained.
- 3.5.5. Notice regarding date and time of holding of monthly BLCSC meeting shall be displayed by the Bank branch on its Notice Board.

3.6. Reasons for Grievances

- 3.6.1. The customer complaint / grievance mainly arises due to following aspects:
- Attitudinal: Misbehavior with customers or harassment caused to the customer.
 - Operational: Deficiency in customer service due to gaps in standards of services expected and actual services rendered, etc.
 - Technological: Issues related to SMS alerts, mobile banking, ATM cards, etc.

3.7. Recording and Tracking of Complaints

- 3.7.1. Each complaint received at the Bank branch shall be duly recorded in the complaint register and assigned a manual reference number. For the complaints received at the Contact Centre, a unique reference number shall be generated by the system

- 3.7.2. Each complaint received by the Bank shall be duly acknowledged to the customer within a maximum period of three days.
- 3.7.3. Once the complaint is received, it shall promptly be assigned to the concerned stakeholder (i.e. Circle Office/ Bank branch / CSP / third party) for resolution. Resolution of each complaint shall be intimated to the customer within the specified time limit.
- 3.7.4. All the complaints redressed shall be duly entered in the complaint register.
- 3.7.5. Once the Bank puts in place the system of online registration and tracking of complaints i.e. the Grievance Redressal Management System (GRMS), all the complaints received in writing shall be entered in the system and given a unique reference number.
 - 3.7.5.1. An automatic acknowledgement will be issued to the complainant as soon as the complaint is entered in the GRMS system. As such no separate acknowledgement needs to be provided in such cases. Manual acknowledgement shall be issued in case the customer does not have a mobile phone or email ID.
 - 3.7.5.2. The complaint can be viewed by the Bank branch against which it is lodged. The Bank branch shall download the complaint, take corrective action to resolve it and enter the resolution against the relevant complaint in GRMS.
 - 3.7.5.3. Till GRMS is put in place, the Customer Service Department shall ensure that all complaints received (from all the sources including Contact Centre) and disposed of are manually recorded in the Complaint Register.

3.8. Resolution of grievances

- 3.8.1. The Branch Manager shall be responsible for the resolution of complaints /grievances in respect of customer service in Bank branches and linked CSPs.
- 3.8.2. All customer grievance issues related to a particular CSP shall be addressed both at the CSP and at the Bank branch in a coordinated manner to resolve the matter completely to the satisfaction of the customer.
- 3.8.3. The resolution communication (through letter / email) to customer from the Bank branch shall give details of the next Appellate Authority for further redressal.

3.9. Time frame and escalation matrix

3.9.1. Time Schedule for redressal of complaints shall be as under:-

Type of complaint	No. of days
General complaints	15 days
Complaints forwarded by RBI / MOF / MPs / VVIP / DPG / Banking Ombudsman	15 days
Complaints from PM's Office	10 days
ATM complaints related to dispensation of cash	7 working days
Complaints related to point of sale transactions/Mobile Banking Service	45 days
In case of complaints requiring detailed investigations, which may take more than 15 days, the Bank will send an interim reply to the complainant explaining the reasons for delay in sending the final resolution.	

3.9.2. All efforts shall be made to resolve each complaint received by the Bank within the timeframe as specified above.

3.9.3. For any complaint which may require additional time for examination and resolution, a prompt communication shall be sent to the complainant informing him of the same.

3.9.4. In case a customer is not satisfied with the resolution provided by the Bank, the customer may follow the following escalation matrix –

Level	Office	Official
First	Bank Branch and CSPs	Branch Manager
Second	Circle Office	Nodal Officer
Third	Corporate Office	Principal Nodal Officer
Fourth	External	Banking Ombudsman at RBI

3.10. Framework for redressal of grievances relating to third party products

3.10.1. The Bank may, at times, have limited control over the service provided by the third-party for products sold through Bank's channel.

3.10.2. With this view, the Bank shall facilitate customer's grievance redressal by sharing the contact details of the nearest office of the product provider with the customer

3.10.3. However, if the complaint relates to the Bank's process, it shall be taken up for resolution as per the Bank's escalation matrix.

4. Mandatory display requirement

- Details of rate of interest on deposit accounts and charges in respect of various services provided by the Bank shall be displayed at each Bank branch/CSP as also on the website of the Bank.
- Each Bank branch shall display on its notice board that Basic Savings Bank Deposit Account (BSBDA) and Basic Savings Bank Deposit Account -Small (BSBDA-Small) are opened by the Bank.
- KYC documents required for opening bank account shall be displayed by each branch.
- Each Branch shall display business hours.
- The name and contact particulars of the Nodal Officer(s) and Principal Nodal Officer of the Bank shall be displayed in the Bank branch / CSP premises and also on Bank's website to facilitate the customers to raise their grievances/suggestions regarding customer services rendered by the Bank.
- The contact details of Banking Ombudsman Office having jurisdiction over that area shall be displayed in the branch / CSP premises. The Banking Ombudsman Scheme and contact particulars of all the offices of Banking Ombudsman shall also be displayed on the Bank website.
- Copies of the Citizen Charter, Code of Bank's Commitment to Customers, Customer Protection and Grievance Redressal Policy, Cheque Collection Policy and Customer Rights Policy shall be available in the Bank branches / CSPs for reference of customers and shall also be displayed on the Bank website.