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Part 1: Customer Rights Policy

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1. **Introduction:** The Bank has multiple policies (like Deposit Policy, Customer Compensation Policy, Grievances Redressal Policy, etc.) related to customers, through which, the Bank tries to ensure fair services to all the customers dealing with Bank. These policies culminate into various rights and duties on part of the customers of the Bank and the Bank, which need to be adhered by both in order to have a lasting relationship. RBI directed Banks to have Customer Rights Policy on the model of policy as suggested by IBA. Customer Rights Policy in general details the availability of basic rights of the customers of the Bank regulated by the Reserve Bank of India. It spells out the rights of the customer and also the responsibilities of the bank. The Policy applies to all products and services offered by the bank or its agents, whether provided across the counter, over phone, by post, through interactive electronic devices or by any other method.

2. **Objective:** Customer protection is an integral aspect of financial inclusion, as the same infuses confidence in the minds of the customers while dealing with the Bank. The policy covers most of the areas related to customer rights as derived from the directions of RBI, BCSBI, IBA and other regulators. The policy has been drafted on the basis of the IBA guidelines on the subject. The following comprehensive Customer Rights Policy based on domestic experience and global best practices is brought out to enhance such protection.

3. **Right to Fair Treatment:** The customers have a right to be treated with courtesy without unfair discrimination on grounds such as race, age, religion, caste and physical ability while being offered and/or delivered financial products by the Bank.

In pursuance of the above Right, the Bank will -

- i. Promote good and fair banking practices by setting minimum standards in all dealings with the customers;
- ii. Promote a fair and equitable relationship between the bank and the customer;
- iii. Train bank staff attending to the customers, adequately and appropriately;
- iv. Ensure that staff members attend to customers and their business promptly and courteously;
- v. Treat all customers fairly and not discriminate against any customer on grounds such as gender, age, religion, caste, literacy, economic status physical ability, etc. Bank may, however, have special schemes or products which are specifically designed for members of a target market group or may use defensible, commercially acceptable economic rationale for customer differentiation. Bank may also have schemes or products as part of an affirmative action such as for women or backward classes. Such schemes / products will not tantamount to unfair discrimination. The rationale for such special schemes or terms will be explained by bank wherever required;
- vi. Ensure that the above principle is applied while offering all products and services;
- vii. Ensure that the products and services offered are in accordance with relevant laws and regulations;

While it shall be the endeavour of the bank to provide our customers with hassle free and fair treatment, bank would expect the customers to behave courteously and honestly in their dealings with the bank.

It shall also be the bank's endeavour to encourage the customers to approach the bank's internal grievance redressal machinery and approach alternate fora after exhausting all their remedies under bank's internal grievance mechanism.

4. **Right to Transparency, Fair and Honest Dealing:** The Bank would make every effort to ensure that the contracts or agreements it frames are transparent, easily understood by and well communicated to, the common person. The product's price, the associated risks, the terms and conditions that govern use over the product's life

cycle and the responsibilities of the customer and Bank, would be clearly disclosed. The customer would not be subject to unfair business or marketing practices, coercive contractual terms or misleading representations. Over the course of their relationship, the Bank will not threaten the customer with physical harm, exert undue influence, or engage in blatant harassment. In pursuance of the above Right; the bank will

- i. Ensure complete transparency so that the customer can have a better understanding of what he or she can reasonably / fairly expect from the bank;
- ii. Ensure that the bank's dealings with the customer rest on ethical principles of equity, integrity and transparency;
- iii. Provide customers with clear information about its products and services, terms and conditions, and the interest rates / service charges in simple and easily understandable language, and with sufficient information so that the customer could be reasonably expected to make an appropriate and informed choice of product;
- iv. Ensure that all terms and conditions are fair and set out the respective rights, liabilities and obligations clearly and as far as possible in plain and simple language;
- v. Provide information on interest rates, fees and charges either on the Notice Board in the branches or website or through help-lines or help-desk and where appropriate the customer will be informed directly;
- vi. Display the tariff Schedule on their website and a copy of it will be made available at every branch for customer's perusal. Also will display in all our branches a notice about the availability of the Tariff Schedule at the branch;
- vii. Give details, in their Tariff Schedule, of all charges, if any, applicable to the products and services chosen by customer;
- viii. Ensure that such changes are made only with prospective effect. Information of the changes will be available at the branches and in the website of the Bank. If the change is adverse to the customer, the customer may be provided options, to close the account or switch to any other eligible account without having to pay the revised charge or interest within a reasonable time.
- ix. Provide information in Bank's website about the penalties leviable in case of non-observance / breach of any of the terms and conditions governing the product / services chosen by the customer;
- x. Display on public domain (website) the Banks' Policies on Deposits, Cheque Collection, Grievance Redressal and Customer Compensation Policy
- xi. Make every effort to ensure that staff dealing in a particular product is properly trained to provide relevant information to customers fully, correctly and honestly;
- xii. Ensure to communicate to the applicant within a reasonable time period as decided by the bank about the acceptance / non-acceptance of applications submitted for availing a product / service and convey in writing the reasons for not accepting / declining the application. Such period will be notified in the bank's website and also in the application of the particular product or service.
- xiii. Communicate unambiguously the information about -
 - a. Discontinuation of particular products,
 - b. Relocation of their offices
 - c. Changes in working hours
 - d. Change in telephone numbers
 - e. Closure of any office or branch with advance notice of at least 30 days. Also affirm that disclosure of information is an on-going process through the life-cycle of the product / relationship and will be diligently followed

by them. Ensure to use all possible channels of communication, including web-site, to ensure that information on all charges are made known to the customer upfront;

xiv. Advise the customer at the time of selling the product of the rights and obligations embedded in law and / or banking regulation including the need to report any critical incidents that the customer suspect, discover or encounter;

xv. The bank's staff members shall, when approached by the customer for availing a product or service, provide all relevant information related to the product / service and also provide direction to informational resources on similar products available in the market with a view to enable the customer to make an informed decision;

xvi. Assist the customer in all available ways for managing his / her account, financial relationship by providing regular inputs in the bank's realms such as account statements / passbooks, alerts, timely information about the product's performance, term deposits maturity etc.;

xvii. Ensure that all marketing and promotional material is clear and not misleading.

xviii. Not threaten the customer with physical harm, exert influence or engage in behaviour that would reasonably be construed as unwarranted harassment. Ensure adherence only to the normal appropriate business practices.

xix. Ensure that the fees and charges on products / services and its structure are not unreasonable to the customer.

5. **Right to Suitability:** The Bank will ensure that the Products offered are appropriate to the needs of the Customer and based on an assessment of the Customer's financial circumstances and understanding.

In pursuance of the above Right, the bank will-

i. Ensure suitability of products for customers prior to sale which shall carry Board approval.

ii. Endeavour to make sure that the product or service sold or offered is appropriate to the customer's needs and not inappropriate to the customer's financial standing and understanding based on the assessment made by it. Such assessment will be appropriately documented in its records.

iii. Sell third party products only if it is authorized to do so, through Authorized Partner(s) as per Board approval for marketing and distributing third party financial products;

iv. Not compel a customer to subscribe to any third party products as a quid-pro-quo for any service availed from the bank.

v. Ensure that the products being sold or service being offered, including third party products are in accordance with extant rules and regulations.

vi. Inform the customer about his responsibility to promptly and honestly provide all relevant and reasonable information that is sought by bank to enable them to determine the suitability of the product to the customer.

6. **Right to Privacy:** Customers' personal information received by Bank should be kept confidential unless they have offered specific consent to the Bank or such information is required to be provided under the law or it is provided for a mandated business purpose (for example, to credit information companies). The customer should be informed upfront about likely mandated business purposes. Customers have the right to protection from all kinds of communications, electronic or otherwise, which infringe upon their privacy.

In pursuance of the above Right, bank will

- i. Treat customer's personal information as private and confidential (even when the customer is no longer banking with us), and, as a general rule, not disclose such information to any other individual / institutions including its subsidiaries / associates, tie-up institutions etc. for any purpose unless:
 - a. The customer has authorized such disclosure explicitly in writing;
 - b. Disclosure is compelled by law / regulation;
 - c. Bank has a duty to the public to disclose i.e. in public interest;
 - d. Bank has to protect its interests through disclosure.
 - e. It is for a regulatory mandated business purpose such as disclosure of default to credit information companies or debt collection agencies.
- ii. Ensure such likely mandated disclosures be communicated immediately to the customer in writing.
- iii. Shall not use or share customer's personal information for marketing purpose, unless the customer has specifically authorized it;
- iv. Shall adhere to Telecom Commercial Communications Customer Preference Regulations, 2010 (National Customer Preference Registry) issued by Telecom Regulatory Authority of India, while communicating with customers,

7. **Right to Grievance Redress and Compensation:** The customer has a right to hold the Bank accountable for the products offered and to have a clear and easy way to have any valid grievances redressed. The Bank would also facilitate redressal of grievances stemming from its sale of third party products. The Bank through its Grievance Redressal Policy and Customer Compensation Policy will ensure that all customers are subjected to defined Grievance redressal procedure and are properly compensated in case of lapses in services on part of the Bank in line with the Bank's Customer Compensation Policy.

In pursuance of the above Right, bank will-

- i. Deal empathetically and expeditiously with all things that go wrong;
- ii. Correct mistakes promptly;
- iii. Cancel any charge that has been applied wrongly and by mistake;
- iv. Compensate the customer for any direct financial loss that might have been incurred by the customer due to its lapses.

The bank will also

- i) Place in public domain (website) its Customer Grievance Redressal Policy, including the grievance redressal procedure available for the customer;
- ii) Place in public domain (website) the compensation policy for delays / lapses in conducting / settling customer transactions within the stipulated time and in accordance with the agreed terms of contract;
- iii) Ensure to have a robust and responsive grievance redressal procedure and clearly indicate the grievance resolution authority who shall be approached by the customer;
- iv) Make grievance redressal mechanism easily accessible to customers;

- v) Advise the customer about how to make a complaint, to whom such a complaint is to be made, when to expect a reply and what to do if the customer is not satisfied with the outcome;
- vi) Display name, address and contact details of the Grievance Redressal Authority / Nodal Officer. The time limit for resolution of complaints will be clearly displayed / accessible at all service delivery locations
- vii) Inform the complainant of the option to escalate his complaint to the Integrated Banking Ombudsman if the complaint is not redressed within the pre-set time;
- viii) Place in public domain information about Integrated Banking Ombudsman Scheme;
- ix) Display at customer contact points the name and contact details of the Integrated Banking Ombudsman under whose jurisdiction the bank's branch falls.

Further, the bank will

- i) Acknowledge all formal complaints (including complaints lodged through electronic means) within three working days and work to resolve it within a reasonable period, not exceeding 30 days (including the time for escalation and examination of the complaint by the highest ranking internal official responsible for grievance redressal). The 30 day period will be reckoned after all the necessary information sought from the customer is received;
- ii) Provide aggrieved customers with the details of the Integrated Banking Ombudsman Scheme for resolution of a complaint if the customer is not satisfied with the resolution of a dispute, or with the outcome of a dispute handling process;

In addition, the bank will

- a) Clearly spell out, at the time of establishing a customer relationship, the liability for losses, as well as the rights and responsibilities of all parties, in the event of products not performing as per specifications or things going wrong. However, the bank will not be liable for any losses caused by extraneous circumstances that are beyond its reasonable control (such as market changes, performance of the product due to market variables, etc.).
- b) Ensure the customer is refunded without delay and demur, if it cannot show beyond reasonable doubt to the customer on any disputed transaction (along with interest / charges).



Part 2: Grievance Redressal Policy of the Bank

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A. GRIEVANCE REDRESSAL (NON-PFRDA)

1. Introduction

In the present scenario of competitive banking, excellence in customer service is the most important tool for sustained business growth. Customer complaints are part of the business life of any corporate entity. This is more so for Banks because Banks are service organizations. As a service organization, customer service and customer satisfaction should be the prime concern of any 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 customer complaints and grievances. The review mechanism should help in identifying shortcomings in product features and service delivery. Customer dissatisfaction would spoil bank's name and image. The bank's policy on grievance redressal follows the under noted principles.

- Customers be treated fairly at all times.
- Complaints raised by customers are dealt with courtesy and on time.
- Grievances of pensioners and senior citizens are dealt on priority.
- Customers are 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.
- Bank will treat all complaints efficiently and fairly as they can damage the bank's reputation and business if handled otherwise.
- The bank employees must work in good faith and without prejudice to the interests of the customer.

If the customers' complaint in writing is received, the Bank will endeavour to send an acknowledgement/a response within a week. If complaint is received over phone at the designated Help Desk or Customer Service No., Bank shall provide customer a complaint reference number and keep customer informed of the progress within a reasonable period of time. After examining the matter Bank will send customer Bank's final response / explain why Bank need more time to respond and shall endeavour to do so within 21 days of receipt of complaint.

In order to make bank's redressal mechanism more meaningful and effective, a structured system needs to be built up towards such end. Such system will ensure that the redressal sought is just and fair and is permissible within the given framework of rules and regulation. The policy document will be made available at all branches. The employees concerned should be made aware about the complaint handling process.

Definition of Grievance:

A Grievance is an expression of dissatisfaction made to an organization, related to its products, or services, or the complaints' handling process itself, where a response or resolution is explicitly or implicitly expected.

1.1 Major reasons for customer complaints

a. The Attitudinal / Behavioural aspects in dealing with customers:

- Such complaints shall be handled courteously, sympathetically and above all swiftly.
- Misbehavior/rude behavior with customers shall be treated at Zero Tolerance Level and immediate action be taken. Bank, under no circumstances shall tolerate misbehaviour of any degree by our staff members.
- To keep the complaints related to misbehaviour/rude behaviour at a Zero-Tolerance Level, stern action/disciplinary action against the erring officials would be initiated by the respective Disciplinary Authority.
- All such complaints shall be closed after analysis of CCTV Footage/ Investigation.

b. **Operational aspects:** Inadequacy of the functions/arrangements made available to the customers or gaps in standards of services expected and actual services rendered. The customer is having full rights to register his complaint if he is not satisfied with the services provided by the bank.

c. Technology Related.

2. Internal Machinery to handle Customer complaints / grievances

2.1 Customer Service Committee of the Board

Constitution of the committee will be as follows:

1. Chairman (AGVB) as the Chairman of the Committee
2. Nominee Director from Sponsor Bank (Zonal Office)
3. Nominee Director from Sponsor Bank (Circle Office)
4. One Nominee Director from GoA

Quorum: The Quorum of the Committee would be Chairman (AGVB) and any 2 (two) Nominee Directors.

Periodicity of Meetings: At least once in a Calendar Year.

Functions of the Committee:

This sub-committee of the Board chaired by the Chairman of the Bank shall periodically review major areas of customer grievances and measures taken to improve customer service. The Committee would also examine all issues that have a bearing on the quality of customer service provided to individual depositors and borrowers. This Committee would also review the functioning of Standing Committee on Customer Service.

2.2 Standing Committee on Customer Service at Head Office Level

The General Manager of the Bank will chair the Standing Committee on Customer Service.

Constitution of the committee will be as follows:

1. General Manager as the Chairman of the Committee
2. Head of the Department (CS) – Member Secretary
3. Head of the Department (Credit Monitoring)
4. Head of the Department (Vigilance)
5. Two non-official members (customers) to be decided by Chairman of the Bank

Quorum: The Quorum of the Committee would be General Manager, Head of the Department (CS) – Member Secretary, one non-official member (customer).

Periodicity of Meetings: The Committee would meet at least once every half year.

Functions of the Committee:

The committee will have the following functions.

- Evaluate feedback on quality of customer service received from various quarters. The committee will also review comments/feed-back on customer service.
- The Committee will be responsible to ensure that all regulatory instructions regarding customer service are followed by the bank. Towards this, the committee will obtain necessary feedback from regional managers / functional heads.
- The Committee will also consider unresolved complaints / grievances referred to it by functional heads responsible for redressal and offer their advice.
- Important findings / observations / suggestions resulting out of Customer Service Committee Meeting may be put forwarded before the Customer Service Committee of the Board for advice or approval.

2.3 Customer Service Committee at Branch Level

Constitution of the committee will be as follows:

Profile	Position
One reputed person of the locality	President
One reputed customer of the locality	Vice-President
The Branch Head	Member Secretary-cum-Convenor
One progressive Farmer or Businessman of the locality	Member
One representative from female SHGs or Female Entrepreneur	Member
One retired person of the locality	Member
One or Two Staff members of the branch	Members

Quorum: The Quorum of the Committee would be 4 (four). However, Member Secretary-cum-Convenor would have to be present mandatorily.

Periodicity of Meetings: The Committee would meet once every quarter.

Functions of the Committee:

- Formation of such a committee is expected to overcome the grievances faced by customers at the branch level which will certainly improve the banking activities of the branch and thus maintain a good customer relation with the Bank.
- The Customer Service Committee will also suggest ideas for business growth of the branch.
- The committee's functions will also include critical areas such as digital literacy, safe banking practices, cyber hygiene, fraud prevention to enhance the bank's service offerings and ensure a comprehensive approach to customer safety and education.
- A calendar may be prepared well in advance showing the tentative dates of meetings every quarter and the same should be communicated to all concerned, so as to ensure their presence in the meetings.

Reporting System: Regional Offices will ensure regular holding of Customer Service Committee Meetings by the branches and also scrutinize the proceedings thereof. Regional Offices will further submit a certificate to Head Office on quarterly basis confirming holding of Customer Service Committee Meetings by all branches under their control invariably within 7 days of succeeding month.

2.4 Customer Meetings at Branch Level

Periodicity of Meetings: Customers Meetings at Branch Level should be held on a monthly basis.

Purpose of Customer Meetings:

- Face-to face interactions build trust and rapport, which are essential features for long-term customer relationships. The bank recognizes that customer's expectation/requirement/grievances can be better appreciated through personal interaction with customers by bank's staff. Structured customer meets will give a message to the customers that the bank cares for them and values their feedback/suggestions for improvement in customer service. Many of the complaints arise on account of lack of awareness among customers about bank services and such interactions will help the customers appreciate banking services better. As for the bank, the feedback from customers would be valuable input for revising its products and services to meet customer requirements
- The customer meeting should focus on providing insights into the range of products and services of the Bank. This way customers can learn about various financial products and services suitable to their requirements.
- The meetings should also focus on addressing grievances. In any event, if a complaint is not resolved in the meeting or the complainant is not satisfied with the branch level decision or grievances which cannot be dealt in the branch level are to be forwarded to the higher authority for further processing.
- The Customer Service Committee members should be invited to the monthly Customer Meets organised by the

branches.

- The dates of Customer Meetings should be prominently displayed in the Banking hall for information of all concerned.

Reporting System: The proceedings of the meetings are to be recorded in a Register and a copy to be endorsed to the respective Regional Offices immediately after every monthly meeting. The same may be made available to RBI/NABARD inspectors during branch visit.

Regional Offices will further submit a certificate to Head Office on monthly basis confirming holding of Customer Meetings by all branches under their control invariably within 7 days of succeeding month.

2.5 Nodal Officer and other designated officials to handle complaints and grievances.

- Bank should appoint a Principal Nodal Officer of the rank of Head of Department / Chief Manager (or its equivalent) who will be responsible for the implementation of customer service and complaints handling for the entire bank. Aggrieved customers can write to the Principal Nodal Officer regarding their grievances at the following address:

Principal Nodal Officer
Customer Service and Complaints
Assam Gramin Vikash Bank
Head Office
Adam's Plaza, Christian Basti
M.S.S. Path, Guwahati – 781005, Assam

- All Regional Heads at the Regional Offices will act as Regional Nodal Officers: Aggrieved customers can write to the Regional Nodal Officer regarding their grievances at the following address:

The Regional Manager
Assam Gramin Vikash Bank
Regional Office: Diphu / Dibrugarh / Golaghat / Guwahati / Kokrajhar / Nalbari / Lakhimpur / Silchar / Tezpur

- Besides the above, Bank will designate one officer at each Regional Office to act as Customers Relationship Manager to handle customer grievances at Regional level.
- The Branch Head at Branch Level will act as the Nodal Officer at Branch Level.
- The names & contact details of Nodal Officers as well as of the Integrated Banking Ombudsman under whose jurisdiction the branch falls, will be displayed on the Branch's Notice Board.

3. Mandatory display requirements

It is mandatory for the bank to provide;

- Appropriate arrangement for receiving complaints and suggestions: Every branch / office of the Bank will have a **Customer Complaint / Grievance / Suggestion Box** inside their premises.
- **The name, address and contact number of Nodal Officer(s):** Principal Nodal Officer of the Bank / the Regional Nodal Officer / Nodal Officer at Branch Level
- Contact details and Features of **Integrated Ombudsman Scheme:**

Name & Address of RBI Ombudsman to be displayed in notice board.

For registering Integrated Banking Ombudsman complaint online: Portal: <https://cms.rbi.org.in>

For Integrated Banking Ombudsman Complaints through physical mode (letter/post): To be addressed to Centralized Receipt and Processing Centre (CRPC) of RBI, Sector 17, Central Vista, Chandigarh- 160017.

Email: crpc@rbi.org.in

4. Resolution of Grievances

4.1 Recourses available to aggrieved customer.

Aggrieved customers can raise complaints directly within the organization verbally, over phone, by using Bank's e-mail or in writing. Complaints can also be received through Government Authorities, RBI, NABARD and other sources. Appropriate arrangement for receiving/acknowledging complaints shall be provided.

A) Complaint / suggestion box: To receive complaints, Complaint / Suggestion box will be placed in a prominent place inside the branch / office of the bank. Further, a notice at each of the branch will be displayed requesting the customers to meet the branch manager in case he/she has any grievance.

B) Telephonic complaints: For receiving telephonic complaints, Designated Help Desk or Customer Service number shall be provided. Complaints will be acknowledged by providing Complaint Reference number.

C) Through Bank's e-mail: Customers in particular and public in general can also use Bank's e-mail, made available in the official website to register their complaints in a structured format.

D) Written complaints directly at the branches: Besides customers can make written complaints directly at the branches or at any of its offices which will be entered in complaint register and instant acknowledgement will be given to the customer.

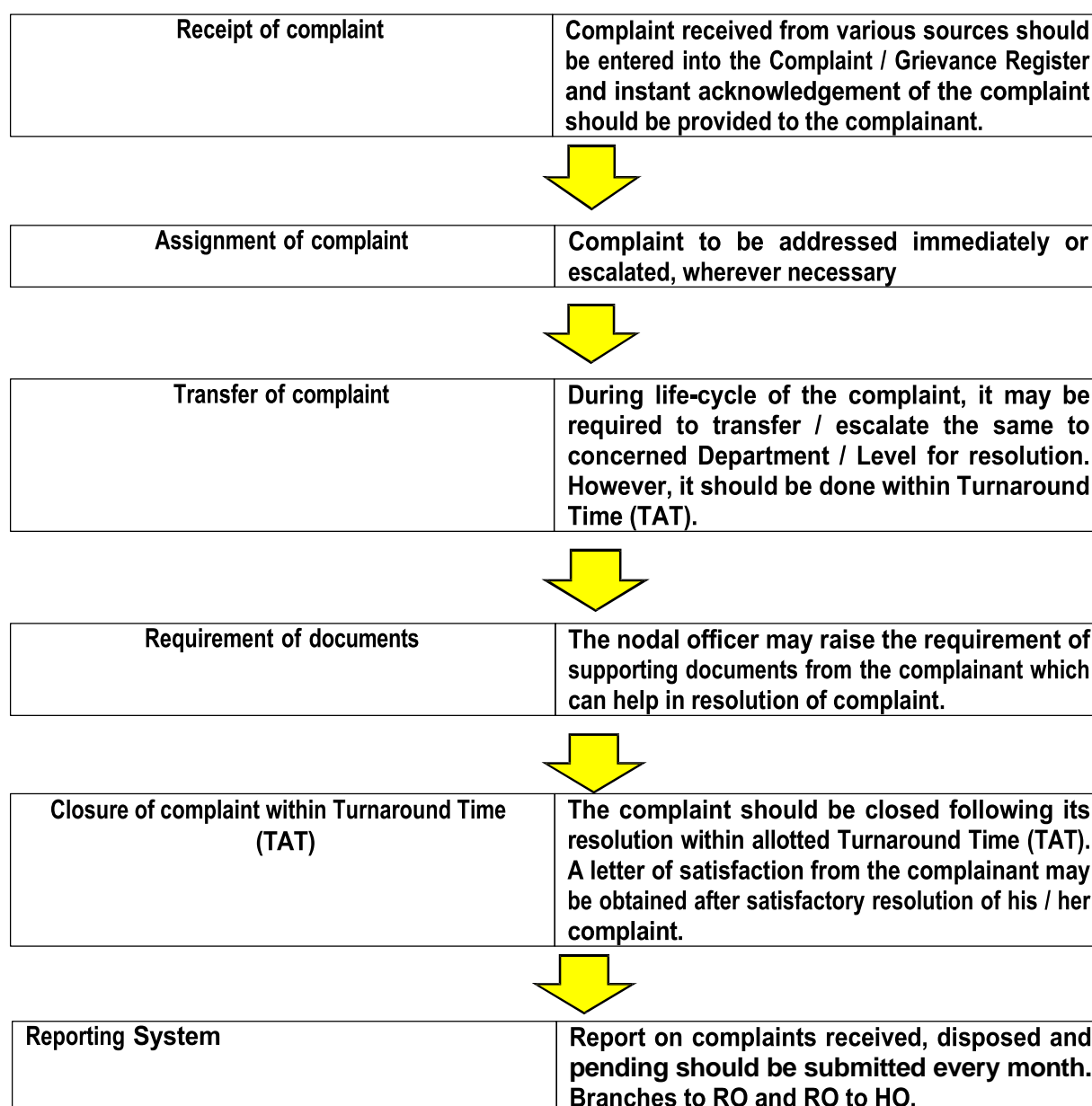
E) Complaints received through Government, RBI, NABARD, Other Regulatory Authorities, Head Office: Separate register will be maintained for complaints received through Government, RBI, NABARD, Head Office and other similar sources and such complaints will be intimated to the concerned controlling office of the Bank immediately.

4.2 Grievance Redressal Process

1. The first point of redressal will be the branch/office where the grievance arises. The customer if not satisfied with the service provided by the desk officer/employee or the officer in charge of operations at the branches can approach the head of the branch or office for redressal.
2. If the grievance remains unresolved after discussion with the branch manager or the head of the office, the customer will have the option to record his/her complaint in writing. The grievance thus obtained should immediately be noted down in the Grievance/Complaint Register of the Branch/Office. Instant acknowledgement of the complaint will be provided to the customer by the branch or office thereafter.
3. The customer may also make telephonic complaints to the designated Helpdesk or customer service number. Online/telephonic complaint will also be acknowledged by complaint reference number.
4. The customer can also use the complaint box to submit written complaints. The complaint box will be opened and be checked every day. Any complaint submitted in the box will be entered in the complaint register. Acknowledgement of such complaints will be sent by Post / email / SMS to the customer in his recorded address.
5. The customers can also approach the controlling authority regarding their grievance. The name, address of the controlling authority will be displayed in the notice board at each branch /office prominently. The name of the Principal Nodal Officer of the Bank, the Regional Nodal Officer at the Regional Office, Nodal Officer at Branch Level for complaint redressal with address will be displayed on the notice board.
6. Bank will also display on its web-site, the names, telephone numbers and other details of the officials at Head Office and Regional Offices who can be contacted for redressal of complaints including the names of the Nodal Officers and Principal Nodal Officers. The name and address of the Integrated Banking Ombudsman will also be displayed on the notice board of the Branch/office.

7. Branch Manager is responsible for the resolution of complaints/grievances in respect of customer service by the branch. He will be responsible for ensuring closure of all complaints received at the branches. It is his foremost duty to see that the complaint is resolved completely to the customer's satisfaction and if the customer is not satisfied, then he will be provided with alternate avenues to escalate the issue. If the branch manager feels that it is not possible at his level to solve the problem, he will refer the case to Regional Office for guidance. Similarly, if Regional office finds that they are not able to solve the problem; such cases will be referred to the Nodal Officer at Head Office.
8. Escalating without utilizing available resolution mechanism undermines the structured grievance redressal process.
9. **Escalation should be done in case of critical and unresolved matters. Escalating matters prematurely without following the hierarchy shows lack of accountability and the same is discouraged.**

4.2.1 Brief life-cycle of complaint / grievance resolution process



4.3 Grievances Redressal / Resolution Turnaround Time (TAT) and Escalation Matrix

Complaint has to be seen in the right perspective because they indirectly reveal a weak spot in the working of the bank. Complaint received will be analyzed from all possible angles and addressed at appropriate level with prudence without unnecessarily transferring/escalating to higher level. There should not be any laxity in handling Grievances / Complaints at any level.

4.3.1 Time frame for resolution of complaint/grievance

Turnaround Time (TAT)

Bank will endeavour to redress complaints within a maximum period of 21 (twenty one) working days. However, specific TAT as stipulated by NPCI, RBI, other regulatory authorities and CPGRAM /INGRAM shall be adhered to.

The specific time frame for handling and resolution of complaints / grievances has been decided by the Bank as follows:


- A) Branch:** Branch level functionary will endeavour to resolve the issue within 7(seven) days from the date of ***initial receipt** of the complaint. However, if the branch manager feels that it is not possible at his/her level to solve the problem, he will refer the case to Regional Nodal Officer within 3 (three) days of receipt of the complaint without waiting for 7 (seven) days to exhaust.
- B) Regional Office:** The Regional Nodal Officer shall endeavour to resolve the complaint received at their end within 15(fifteen) days from the date of ***initial receipt** of the complaint. Only if Regional Office finds that they are not able to solve the problem, such cases will be referred to the Principal Nodal Officer at Head Office within 7 (seven) days of ***initial receipt** of the complaint.
- C) Head Office:** At Head Office level, the complaint will be disposed of within 21 (twenty one) days from the date of ***initial receipt** of the complaint.
- D)** Unresolved complaints are to be referred from Branch to Regional Office / Regional Office to Head Office in such a way that all complaints are resolved within 21 days from the date of their ***initial receipt**.
- E)** Complaints received, which would require some time for examination of issues involved, will invariably be acknowledged promptly and endeavour should be to resolve it within 30 (thirty) days of ***initial receipt** of the complaint. In extra ordinary cases, the timeline for resolution may be allowed to be extended by Competent Authority at Head Office through the Principal Nodal Officer of the Bank with due intimation to customer.
- F)** Pending grievances referred by the functional heads responsible for redressal of grievance would be considered by the standing committee on customer service which will offer its advice.
- G)** The complainants may approach Integrated Banking Ombudsman or can take recourse to available legal avenues only if the complaint is not resolved at the Bank level within the time of 30 (thirty) days.
- H)** Where the complaints are not redressed within one month, the concerned Branch / Controlling Office will forward a copy of the same through the Principal Nodal Officer to the concerned Nodal Officer under the Integrated Banking Ombudsman Scheme and keep him updated regarding the status of the complaint. This will enable the Nodal Officer to deal with any reference received from the Integrated Banking Ombudsman regarding the complaint more effectively. Further, the customer will be made aware of his rights to approach the concerned Integrated Banking Ombudsman in case he is not satisfied with the Bank's response. As such, in the final letter / communication sent to the customer regarding redressal of the complaint, Bank will indicate that the complainant can also approach the concerned Integrated Banking Ombudsman. The name, address and other details of the concerned Integrated Banking Ombudsman will be included in the letter / communication.
- I)** The complaint form (Annexure II) can used by customers for submission of complaints.

J) After detailed examination of the complaints / grievances of customers of the Bank and after perusal of the comments of the Bank, the Integrated Banking Ombudsman issue their awards in respect of individual complaints to redress the grievances. The Bank will ensure that the Awards of the Integrated Banking Ombudsmen are implemented expeditiously.

K) Besides the bank also has put in place its Customer Compensation Policy, whereby the Bank compensates its customers for any financial loss that may be incurred due to any deficiency in service attributable to the Bank. By this policy the Bank has ensured that the customer is compensated for the losses incurred without even asking for it. The policy is based on principles of transparency and fairness in the treatment of customers.

*** Initial Receipt of complaint / grievance means the first point of submission of the complaint at any level by the complainant.**

4.3.2 Escalation Matrix

Type of Complaint / Grievance 	Grievance related to Staff Pension	Grievance related to ADC Channels / Digital Banking	Grievance related to CIC Disputes	Grievance related to Social Security Schemes	Others
Level at which Grievance / Complaint received	Received at: Branch / Regional Office / Head Office Action to be taken: Grievance / Complaint to be recorded in Grievance / Complaint Register immediately and acknowledgement given.	Received at: Branch / Regional Office / Head Office Action to be taken: Grievance / Complaint to be recorded in Grievance / Complaint Register immediately and acknowledgement given.	Received at: Branch / Regional Office / Head Office Action to be taken: Grievance / Complaint to be recorded in Grievance / Complaint Register immediately and acknowledgement given.	Received at: Branch / Regional Office / Head Office Action to be taken: Grievance / Complaint to be recorded in Grievance / Complaint Register immediately and acknowledgement given.	Received at: Branch / Regional Office / Head Office Action to be taken: Grievance / Complaint to be recorded in Grievance / Complaint Register immediately and acknowledgement given.
Timeline for resolution	Escalate immediately.	If resolution is not possible, immediately escalate.	If resolution is not possible, immediately escalate.	If resolution not possible, immediately escalate.	Branch: Branch level functionary will endeavour to resolve the issue within 7(seven) days from the date of *initial receipt of the complaint. However, if the branch manager feels that it is not possible at his/her level to solve the problem, he will refer the case to Regional Nodal Officer within 3 (three) days of receipt of the complaint without waiting for 7 (seven) days to exhaust. Regional Office: The Regional Nodal Officer shall endeavour to resolve the complaint received at their end within 15(fifteen) days from the date of *initial receipt of the complaint. Only if Regional Office finds that they are not able to solve the problem, such cases will be referred to the Principal Nodal Officer at Head Office

					within 7 (seven) days of *initial receipt of the complaint. Head Office: Unresolved complaints referred from Regional Office to Head Office should be resolved such that the complaint is resolved within 21 days from the date of its initial receipt.
Escalation	Immediate	Within 3 days of receipt of the Grievance / Complaint.	Within 3 days of receipt of the Grievance / Complaint.	Within 3 days of receipt of the Grievance / Complaint.	Branch to RO: Within 3 (three) days of receipt of the complaint. RO to HO: Within 7 (seven) days of initial receipt of the complaint.
Grievance Complaint Resolution Level	Pension Grievance Redressal Cell, Head Office	IT Department, Head Office	Credit Monitoring Department, Head Office.	FI Department, Head Office	Branch (Nodal Officer at Branch Level) / Regional Office (Regional Nodal officer) / *Head Office (Principal Nodal Officer)
	Email: pension.grievances@agvb.co.in	Email: cm.it-mis@agvb.co.in	Email: cm.rcm@agvb.co.in	Email: fi@agvb.co.in	*For Head Office : cm.pd-cs-rec@agvb.co.in
Timeline for resolution	Within 21 days of initial receipt of the Grievance / Complaint or as per TAT defined by Regulatory Authority.	Within 21 days of initial receipt of the Grievance / Complaint or as per TAT defined by Regulatory Authority.	Within 21 days of initial receipt of the Grievance / Complaint or as per TAT defined by Regulatory Authority.	Within 21 days of initial receipt of the Grievance / Complaint or as per TAT defined by Regulatory Authority.	Within 21 days of initial receipt of the Grievance / Complaint or as per TAT defined by Regulatory Authority.
Reporting Level	Level at which Grievance / Complaint initially received to prevent multiple reporting.	Level at which Grievance / Complaint initially received to prevent multiple reporting.	Level at which Grievance / Complaint initially received to prevent multiple reporting.	Level at which Grievance / Complaint initially received to prevent multiple reporting.	Level at which Grievance / Complaint initially received to prevent multiple reporting.

5. Monitoring and reporting:

- Branches/ Offices will maintain a complaint / grievance log with status updates and resolution details and Turnaround Time (TAT) for resolution of the complaints.
- Branches and Regional Offices must send the report on complaints received, disposed and pending to the concerned Regional Office and Head Office respectively at the end of every month as per Annexure I.

6. Sensitizing operating staff on handling complaints

- Staff shall be properly trained for handling complaints. We are dealing with people and hence difference of opinion and areas of friction can arise. With an open mind and a smile on the face we shall be able to win the customer's confidence. Imparting soft skills required for handling irate customers is to be made an integral part of training programmes. It will be the responsibility of the Nodal Officer to ensure that internal machinery for handling complaints/grievances operates smoothly and efficiently at all levels. The Nodal Officer will give feedback on training needs of staff at various levels to the Human Resource Department.
- Grievance remaining unsettled for long gives rise to dispute. Number of cases moving to redressal platforms like Integrated Banking Ombudsman or Court of Law or Police or any Government / Regulatory Authority due to non-resolution shall be monitored by the Regional Office and Head Office and will be considered as a yardstick to measure performance in customer sensitivity.

B. GRIEVANCE REDRESSAL UNDER PFRDA (REDRESSAL OF SUBSCRIBER GRIEVANCE) REGULATIONS, 2015 (UPDATED IN 2022)

1. Preamble

As per the provision of PFRDA (Redressal Of Subscriber Grievance) Regulations 2015 (updated in 2022), every intermediary is required to follow the Grievance Redressal Policy as laid down under the Regulations. Excerpts from the regulation - Clause 3 (1) Chapter II of the Regulations is given below:

Every intermediary under the National Pension System and any other pension scheme regulated by the Authority shall follow the grievance redressal policy as laid down by these regulations.

The grievance redressal policy shall be in consonance with the PFRDA (Redressal Of Subscriber Grievance) Regulations 2015 (updated in 2022), the provisions of which shall have an overriding effect in case of any ambiguity or conflict, at any point of time.

2. Definition

“Grievances or complaint” includes any communication that expresses dissatisfaction, in respect of the conduct or any act of omission or commission or deficiency of service and in the nature of seeking a remedial action but do not include the following—

- a) complaints that are incomplete or not specific in nature;
- b) communications in the nature of offering suggestions;
- c) communications seeking guidance or explanation;

3. Objective

The purpose of this Policy is to set forth the policies and procedures to be followed in receiving, handling and responding to any grievance against Assam Gramin Vikash Bank in respect of the services offered by it under NPS. The following are broad objectives for handling the customer grievances:

- a) To provide fair and equal treatment to all subscribers without bias at all times.
- b) To ensure that all issues raised by customers are dealt with courtesy and resolved in stipulated timelines.
- c) To develop an adequate and timely organizational framework to promptly address and resolve customer Grievances fairly and equitably.
- d) To provide enhanced level of subscribers' satisfaction.
- e) To provide easy accessibility to the subscriber for an immediate Grievance redressal.
- f) To put in place a monitoring mechanism to oversee the functioning of the Grievance Handling Policy.
- g) To be compliant to the provisions of the PFRDA Act, 2013, the PFRDA (Redressal Of Subscriber Grievance) Regulations 2015 (updated in 2022), and any guidelines or notification issued by the Authority, relating to subscribers grievances.

4. How to raise the grievance

The subscribers can raise grievances through the following modes:

- a) Email: The subscriber may write to hoagb@agvb.co.in/ fi@agvb.co.in
- b) Letter: Subscriber may also raise the grievance to Head Office by writing us to the following address

**Chief Grievance Redressal Officer
Assam Gramin Vikash Bank, Head Office
MSS Path, Christian
Basti Guwahati-
781005**

- c) **Central Grievance Management System (CGMS) under NPS/APY:** Any subscriber of NPS/APY can raise the complaint through the CGMS using the login and password provided by Central Recordkeeping Agency to him/her.
- d) **Branches of this organization:** Visit any branch to register complaints either in the Complaint Register available at all branches or directly with Grievance Redressal Official of the branch.

5. Registration of grievances

- (i) Grievances received through telephonically
 - a) The grievances received are recorded in the system
 - b) The grievances that can be answered by the phone calls will be answered immediately.
 - c) The grievances that need escalation/need additional details will be escalated within the system.
 - d) Details of the grievances are entered in Central Grievance management System (CGMS) of NPS/APY
- (ii) Grievances received through written communication:
 - a) The grievances can be received through registered email, Form G1 or letter.
 - b) The grievances received will be recorded in the Central Grievance management System (CGMS) of NPS/APY.

The subscriber shall be provided with a unique grievance number generated under CGMS for future reference for grievance registered.

6. Acknowledgements

An acknowledgement shall be sent to the complainant within three working days of the receipt of the grievance. Acknowledgement shall contain Date of receipt of complaint/grievance, Unique Grievance Number, Expected date for resolution of grievance, Name, Designation and Contact details of Officer, Grievance escalation matrix with contact details and address (includes organizational levels, NPST and Ombudsman) and manner and mode of tracking resolution of grievance/complaint with the Unique Grievance Number.

In case the complaint received does not pertain to the intermediary, the complaint shall be transferred to the concerned intermediary within three working days, under intimation to the complainant. In case the complaint pertains to activity of more than one intermediary, then the complaint shall be transferred to each of such intermediary involved, provided however that resolution time shall not exceed 30 days from the date of the receipt of the complaint from the complainant.

7. Redressal of Grievance and TAT

- a) The complaint letter / email should contain the PRAN/ Application number/ other relevant reference number, Complainant's name, address and contact details, copies of supporting documents, wherever applicable.
- b) All the complaints shall be registered in CGMS of NPS/APY and in the Grievance Register of the Organization and shall be assigned a unique reference number.
- c) If the grievance is resolved within three working days, the resolution shall be communicated along with the acknowledgement to the complainant.
- d) The complaint shall be addressed as early as possible and within a maximum of 30 days of the receipt of the complaint.
- e) All complaints shall be escalated to the next higher level of authority within the organization for cases which are pending for resolution for more than two (2) weeks from the date of sending acknowledgement. Cases which are escalated will be dealt with and monitored by the Chief Grievance Redressal Officer (CGRO) of the Organization.
- f) The GRO would monitor the resolution of complaints received by the Organization and periodically put up the same for review by the Senior Management.
- g) The Grievance Redressal Policy is accessible to all and it ensures that information is readily available on the modalities of making and resolving complaints. This policy is available on the website and also

- at the offices of this organization.
- h) Complaint details will be kept confidential and shall be shared with other organizations /regulatory authorities only if in accordance with the relevant laws and the subscriber will be kept apprised about the same. Sharing of information otherwise will only be done with a written consent of the subscriber and the same will be done only in circumstances where the input of an external agency / organization is necessary for resolving the complaint.
 - i) All complaints shall be monitored and marked as closed only after resolution of the subscriber grievance.
 - j) The complaint shall be treated as closed if the complainant has not responded within forty-five days of the receipt of the written response from the organization.

8. Resolution of Grievance

The subscriber/complainant shall be intimated on resolution of grievance/complaint. The intimation of resolution shall contain the Date of receipt of complaint/grievance, Unique Grievance Number, Name, Designation and Contact details of Officer signing the communication, procedure of representing the matter to NPST (contact details and address) and further right to approach Ombudsman and PFRDA in case of non-satisfactory resolution of grievance, within the time specified in the regulation.

9. Grievance Redressal Officer (GRO) and Chief Grievance Redressal Officer (CGRO)

The present Grievance Redressal Officer (GRO) details are:

Regional Manager, Assam Gramin Vikash Bank, Regional Office: Nalbari	Assam Gramin Vikash Bank, Regional Office: NALBARI PNC Road P.O & Dist: Nalbari Assam Pin: 781 335	ronlb@agvb.co.in
Regional Manager, Assam Gramin Vikash Bank, Regional Office: Golaghat	Assam Gramin Vikash Bank, Regional Office: GOLAGHAT Kushal Path, New Amolapatty P.O & Dist: Golaghat Assam, Pin: 785 621	roglg@agvb.co.in
Regional Manager, Assam Gramin Vikash Bank, Regional Office: Silchar	Assam Gramin Vikash Bank Regional Office: Silchar Chowrangee, Ambicapatty Silchar, Dist: Cachar Assam, Pin: 788 004	roslc@agvb.co.in
Regional Manager, Assam Gramin Vikash Bank, Regional Office: Lakhimpur	Assam Gramin Vikash Bank Regional Office: LAKHIMPUR Hospital Road, North Lakhimpur Dist: Lakhimpur Assam Pin: 787 001	rolmp@agvb.co.in
Regional Manager, Assam Gramin Vikash Bank, Regional Office: Guwahati	Assam Gramin Vikash Bank, Regional Office: Guwahati, Rajagr Road, Chandmari, Guwahati-781003	roguw@agvb.co.in
Regional Manager, Assam Gramin Vikash Bank, Regional Office: Kokrajhar	Assam Gramin Vikash Bank Regional Office: KOKRAJHAR Thana Road, P.O & Dist: Kokrajhar Assam Pin: 783 370	rokkj@agvb.co.in
Regional Manager, Assam Gramin Vikash Bank, Regional Office: Dibrugarh	Assam Gramin Vikash Bank Regional Office: DIBRUGARH C.R Building, Milan Nagar, Dist: Dibrugarh Assam Pin: 786 003	rodbg@agvb.co.in

Regional Manager, Assam Gramin Vikash Bank, Regional Office: Diphu	AGVB, Diphu Regional Office, 1st floor, Co-operative building, MG Road, Opp Diphu Head Post Office, Diphu, PIN 782460	rodph@agvb.co.in
Regional Manager, Assam Gramin Vikash Bank, Regional Office: Tezpur	RO Tezpur, Tribeni Complex, Kacharigaon, PO:Tezpur, Sonitpur - 784001	rotzp@agvb.co.in

If the complainant is not satisfied with the redressal of his grievances or if it has not been resolved by Grievance Redressal Officer, he/she may escalate the grievance to the Chief Grievance Redressal Officer (CGRO).

The present Chief Grievance Redressal Officer (CGRO) details are:-

Chief Grievance Redressal Officer	Address	E-mail
General Manager	Chief Grievance Redressal Officer Assam Gramin Vikash Bank, Head Office MSS Path, Christian Basti Guwahati- 781005	gmagvb@agvb.co.in

The record of grievances will be maintained by the concerned Redressal Officer.

10. Escalation of grievances to NPS Trust

Any subscriber whose grievance has not been resolved within thirty days from the date of receipt of the grievance by the intermediary, or who is not satisfied with the resolution provided can escalate the grievance with the National Pension System Trust.

The subscriber whose grievance has not been resolved by the intermediary within thirty days from the date of submission of the grievance to the National Pension System Trust, or who is not satisfied with the resolution provided by the National pension System Trust shall prefer an appeal to the Ombudsman against the concerned intermediary or entity.

11. Maintenance of records and reporting

- The GRO shall preserve records pertaining to grievance / complaint received resolution and closure of the grievance. CGMS platform of NPS/APY shall be updated within a maximum period of one (01) working day after sending intimation of resolution to the subscriber.
- The GRO shall submit required reports as per the guidelines of the Authority/NPS Trust.

12. Closure of grievance:

Every grievance shall be disposed of within a period of thirty days of its receipt and a final reply shall be sent to the complainant, containing details of resolution or rejection of the complaint, with reasons thereof recorded in writing.

A grievance shall be considered as disposed off and closed in any of the following instances, namely:

- when the intermediary or entity regulated by Authority has acceded to the request of the complainant fully
- where the complainant has indicated in writing, its acceptance of the response of the intermediary or

- entity regulated by the Authority;
- c) where the complainant has not responded within forty-five days of the receipt of the written response of the intermediary or entity regulated by the Authority;
- d) where the Grievance Redressal Officer has certified under intimation to the subscriber that the intermediary or entity regulated by the Authority has discharged its contractual, statutory and regulatory obligations and therefore closes the complaint;
- e) where the complainant has not preferred any appeal within forty-five days from the date of receipt of resolution or rejection of the grievance communicated by the intermediary or entity regulated by the Authority or the National Pension System Trust, as the case may be;
- f) where the decision of the Ombudsman in appeal has been communicated to such complainant:

Provided that the closure shall not be applicable where the Ombudsman or the Authority, as the case may be has allowed filing of the appeal/revision, beyond the specified period.

Validity and Review:

Part 1: Customer Rights Policy & Part 2: Grievance Redressal Policy of the Bank

The policies will be effective from date of circulation following approval from Board and it will remain in vogue for 3 years unless expedient to review due to regulatory pronouncements / guidelines made during the validity period of the policies.

Annexure I
Format for reporting complaints
 (Report is to be submitted on monthly basis)

Statement for the month of _____ Year _____

SOL ID	Branch / Regional Office	No. of complaints pending at the beginning of the year i.e, on 01 st April	No. of complaints received during the year / up to the date of reporting	No. of complaints redressed during the year / up to the date of reporting	No. of complaints pending at the end of the year / up to the date of reporting	No. of complaints pending for more than 21 days, if any

Details of complaints pending for more than 21 days

SL NO	NAME OF THE COMPLAINANT	NATURE OF THE COMPLAINT	SOL ID	BRANCH/ REGION	DATE OF RECEIPT OF COMPLAINT	REASON FOR PENDENCY

Signature of Branch Head/Regional Nodal Officer

Name:

Designation:

Branch/ Regional Office:

Date:

Annexure II

ASSAM GRAMIN VIKASH BANK

CUSTOMER FEEDBACK / COMPLAINT FORM

NAME (In Block Letter)							
ADDRESS							
Email ID							
Mobile No		Telephon e No.					
EXISTING CUSTOMER	(PLS SELECT)	YES		NO			

IF “YES”

ACCOUNT NO	
BRANCH/OFFICE	
Product Service about which you want to give complaint	
Please give details of the complaint	

Date:

(Signature)