

# Customer Grievance Redressal Mechanism

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## **1. Customer Complaint/Query Resolution Process & System**

A structured and robust internal mechanism for recording and resolving complaints/queries shall be established. In this direction, the Bank shall establish an exclusive Customer Care Unit to monitor on a regular basis the complaints/queries logged in the Helpdesk/CRM software. Complaints/queries shall be resolved in a proper and time bound manner with a detailed response to the customer. In case the resolution needs time, an interim response, acknowledging the complaint/query shall be issued/sent.

## **2. Customer Touch Points to register Complaints/Queries**

The following are the various touch points through which customers can lodge complaints/queries.

### **2.1 Banking Correspondent (BC)**

The complaints/queries made at the BC will be logged onto the Helpdesk/CRM system. If the solution can be provided by the BC they will resolve the issue for the customer and communicate the same to them. If the BC is unable to resolve the complaint/query it will flow to the Branch or Customer Care Unit to close the issue. Unless the intervention of the BC team is required to close the complaint, the Customer Care Unit will communicate appropriately to the customer.

### **2.2 Branch**

The complaints/queries made at the Branch will be logged onto the Helpdesk/CRM system. If the solution can be provided by the Branch team, they will resolve the issue for the customer and communicate the same to them. If the Branch is unable to resolve the complaint it will flow to the Customer Care Unit to close the issue. Unless the intervention of the Branch team is required to close the complaint, the Customer Care Unit will communicate appropriately to the customer.

### **2.3 Call Centre**

The Bank shall publish contact numbers on the Bank's website for customers to register their complaints/queries. Complaints/queries received telephonically shall be captured online at the time of customer contact with the bank and shall be referred to the appropriate backend unit for necessary resolution.

### **2.4 Social Media/Public Domain**

For all complaints made on Social Media or Public Domain referencing the Bank's official Social Media Pages the Customer Care Unit will reach out to resolve the same with the support of the Branding Team.

## **3. Escalation Process**

All complaints/queries will go through the CRM/Helpdesk to be resolved. After a reasonable time frame the complaint will be auto escalated as per the hierarchical structure.

Customers shall also be provided detailed information on how to escalate the matter further in case the redressal is not found to be adequate or appropriate. The escalation matrix as given below will be provided to the customers.

### 3.1 Customer Care Unit

In case a customer is not satisfied with the resolution provided or, there is a delay beyond the stipulated TAT, the customer shall be provided an option to register/escalate the complaint/query through electronic modes to the Customer Care Unit.

### 3.2 Designated Nodal/ Compliance Officer

The customers will be provided an option of escalating to the Principal Nodal Officer if they are not satisfied with the resolution of the Customer Care Unit.

For all complaints/queries received from the Banking Ombudsman, RBI, Government of India or the BCSBI at the Corporate Office will be handled by the designated Principal Nodal Officer/Compliance Officer. The Compliance Officer will ensure that they liaise and close the complaint/query with the customer and the concerned official body.

#### 3.2.1 Regional/Zonal Nodal Officer

The Bank shall appoint Nodal officers at various locations in terms of Clause 15 (3), chapter IV, of the Banking Ombudsman scheme 2006 and a list of state wise nodal officers of the bank shall be made available on the bank's website and through displays at the Branches. The same shall be updated periodically. They will perform a similar role to that of the designated Nodal/Compliance Officer, of liaising with the various regional/local regulatory and official bodies.

New complaints/queries made at the Regional/Zonal Office will be logged onto the Helpdesk/CRM System and will flow to the Complaints Management Cell to ensure that the matter is resolved, and the appropriate response is provided to the customer.

### 3.3 MD/CEO

All complaints/queries received at the Chairman & the Managing Director's desks shall be handled End-to-End by a dedicated team under the Complaints Management Cell of the Bank. A weekly update of all complaints received at the Chairman's & the MD's desk shall be sent to the Chairman and the MD for review.

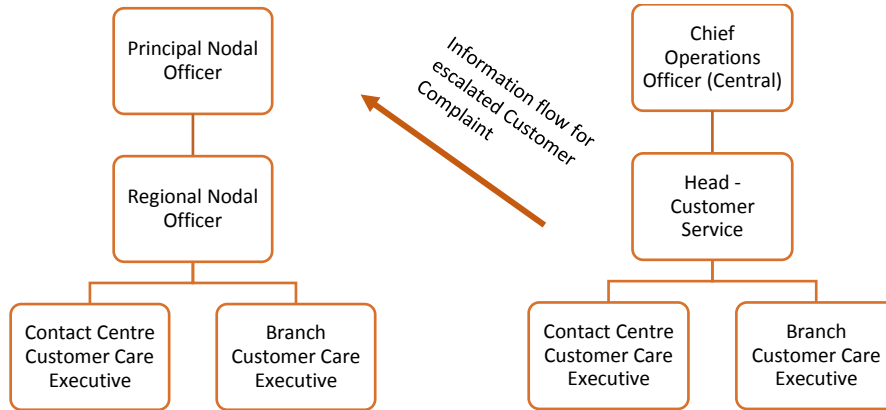
### 3.4 Standing Committee on Customer Service

The Standing Committee on Customer Service will meet periodically across geographies. They will examine inputs from the Branch Level Customer Service Committees that will be presented by the Complaints Management Cell. Based on the inputs received, the Standing Committee would make recommendations to ensure the overall Customer Service Experience is continually improved.

### 3.5 Customer Service Committee of the Board

The Customer Service Committee of the Board will meet to review/modify the recommendations of the Standing Committee and ensure that the decisions taken are in line with the policy approach of the Bank.

Diagram 1: Internal Escalation Matrix



#### 4. Locations of Principal and Regional Nodal Offices & Officers

Location	Territory Covered	Name of Official
Bangalore	Karnataka	Prasad Telakkadan – Nodal Officer
Chennai	Tamil Nadu	S. Deivasigamani – Nodal Officer
Hyderabad	Andhra Pradesh + Telangana	Prasad Telakkadan
Mumbai	Maharashtra	Hiren - Nodal Officer
Ahmedabad	Gujarat	Hiren - Nodal Officer
Jaipur	Rajasthan	Hiren - Nodal Officer
Bhopal	Madhya Pradesh	Hiren - Nodal Officer

Table 1: Locations & Nodal Officers

**Principal Nodal Officer:** Raghavendra Rao

**Address:**

Fincare Small Finance Bank  
 5th Floor, Bren Mercury  
 Kaikondanahalli, Sarjapur Main Road  
 Bengaluru-560035