

Janaseva Sahakari Bank Ltd., Hadapsar, Pune

Customer Grievance Redressal Policy (Unauthorised Electronic Banking Transaction)

(According to RBI notification RBI/2017-18/109 DCBR.BPD.(PCB/RCB).Cir.No.
06/12.05.001/2017-18 dated 14th December 2017)

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1. Background:

Customer service is a key focus area of our Bank. Bank always strives to provide customers the best products and services with consistent improvement in customer experience and quality of operations. We strongly believe that a satisfied customer is the most important factor in developing our business.

At present below Electronic Banking Services are provided by bank –

- ↓ ATM & Debit Cards (Ecom, Pos & ATM transactions)
- ↓ Mobile Banking
- ↓ SMS Banking
- ↓ UPI

The Customer Grievance Redressal Policy outlines the framework for addressing the customer grievances.

2. Objective:

The objective of the policy is to ensure that –

- ↓ All customers are treated fairly and without bias at all times.
- ↓ All issues raised by customers are dealt with courtesy and resolved on time.
- ↓ Customers are informed about the avenues to escalate their grievances within the organization.

3. Applicability / Coverage:

The policy is applicable to all customers of bank performing electronic banking transactions using Bank's delivery channels viz. ATMs, Debit Cards, Mobile Banking & UPI.

4. Definition of Customer Grievance:

A customer grievance is an expression of dissatisfaction from a customer, requiring a response about business activities performed by bank or any of its employees or performed on their behalf by any third party.

5. Principles of Grievance Redressal:

The guiding principles of the approach to grievance redressal are as follows –

Transparency: The customer shall be provided with information regarding the channels they can access to service their requirements and resolve their issues. In addition, the turn-around-time (TAT) for issues to be redressed, including investigation and resolution shall not more than 90 days.

Accessibility: The Bank shall enable the customers to avail of services through multiple published channels.



Escalation: Information on the process of escalation of complaints to the next level, in case the customer is not satisfied with the resolution provided by the current level in the Bank will be made available in the branches/Bank's website/Bank's call center.

Customer Education: The Bank shall endeavour to make continuous efforts to educate its customers to enable them to make informed choices regarding banking products and reduce errors in banking transactions.

Review: The Bank shall have forums at various levels to review customer grievances and enhance the quality of customer service.

6. Aspects of grievance redressal policy:

Registration of Complaints: The Bank enables customers' to avail of services through multiple channels. The various channels available to customers for registering the complaints are as follows:

Customer Care: Customers can call on ASP's toll free numbers 24x7 at 1800220199 or Bank's toll free number **18001209304** (working days within working hours) or email at customercare@janasevabankpune.com

Branch: Customers can visit any branch to register complaints either in the Complaint Register available at all branches or directly with any branch official.

Bank's website: Customers can use 'Helpdesk' option available on the homepage of Bank's website 'www.jansevabankpune.net' to lodge a complaint.

7. Recording and Tracking of complaints:

Complaints received at branches / Departments:

- i. Bank have Customer Care Cell (CCC) for attending complaints.
- ii. Complaints received will be sent on customercare@janasevabankpune.in
- iii. Branch / Department shall resolve the complaint if pertaining to them, within a maximum TAT of 5 working days. Once resolved, the status shall be updated to the CCC. As Department will maintain the record of all the complaints received across the Bank.
- iv. Complaints which cannot be resolved by the branch / Department shall be reported to the CCC within 1 working day.
- v. CCC shall resolve the complaint forwarded by branch/ Department, within 2 working days and reply directly to the aggrieved customer.
- vi. If feedback on any complaint is required from a Department or some other branch, same shall be referred to them by the CCC within next working day from the date of receipt of such complaint.
- vii. If no response is received. within the above TAT, the matter shall be escalated to the Nodal Officer, with copy marked to Chief Executive Officer & General Manager.
- viii. If additional time is required for resolution of the complaint, an intervening mail shall be sent to the customer by CCC.



A handwritten signature in blue ink, appearing to be 'B. S.', located to the right of the stamp.

- ix. On receipt of response from branch/Department reply to customer shall be given within 2 working days.
- x. All correspondence with customers must quote unique reference number.

Complaints received at Chief Executive Officer/ Head Office:

- i. Shall be forthwith sent to the CCC by email on customercare@janasevabankpune.in
- ii. Shall be addressed by CCC on priority considering the criticality of complaints.
- iii. CCC shall draft a reply in co-ordination with the respective Branch / Department and send the same to Head Office within 3 working days.
- iv. The letter to customer will be finalized by Chief Executive Officer and in his absence by the General Manager.

Complaints received at Customer Care Cell (CCC):

- i. General queries / issues shall be addressed by CCC as per regular practice.
- ii. Critical issues/Complaints shall be addressed to customercare@janasevabankpune.in on the date of receipt.
- iii. CCC shall reply within 1 working day.
- iv. If feedback needed from Department /branch, shall be obtained within 2 working days.
- v. Customer shall be replied within 1 working day by the CCC.

Other points:

- i. All complaints received by CCC, shall be immediately acknowledged giving a time limit for resolution of the same.
- ii. CCC shall quote the unique reference No. in all correspondence with the customer.
- iii. Complaints shall be monitored and marked as closed only after the same are resolved.
- iv. Critical complaints of high severity shall be escalated to Chief Executive Officer/ General Manager.

8. Liability of Customer / Bank in case of unauthorized transactions

Zero Liability of Customer

A customer's entitlement to zero liability shall arise where the unauthorized transaction occurs in the following events:

- Contributory fraud/negligence/deficiency on the part of the bank (irrespective of whether or not the transaction is reported by the customer).
- Third party breach where the deficiency lies neither with the bank nor with the customer but lies elsewhere in the system, and the customer notifies the bank within three working days of receiving the communication from the bank regarding unauthorised transaction.

Limited Liability of a customer

A customer shall be liable for the loss occurring due to unauthorised transactions in the following cases:

- In cases where the loss is due to negligence by a customer, such as, where he has shared the payment credentials, the customer will bear the entire loss until he reports the unauthorised transaction to the bank. Any loss occurring after the reporting of the unauthorized transaction shall be borne by the bank.
- In cases where the responsibility for the unauthorised electronic banking transaction lies neither with the bank nor with the customer, but lies elsewhere in the system and when there is a delay (of four to seven working days after receiving communication from the bank) on



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the part of the customer in notifying the bank of such a transaction, the transaction liability of the customer shall be limited to the transaction value or the amount as prescribed below, whichever is lower.

Maximum Liability

Maximum Liability of a Customer	
Type of Account	Maximum Liability
Basic Savings Account (No Frill)	5,000/-
All other SB accounts Current/ Cash Credit/ Overdraft Accounts of MSMEs Current Accounts/ Cash Credit/ Overdraft Accounts of Individuals with annual average balance (during 365 days preceding the incidence of fraud)/ limit up to Rs.25 lakh	10,000/-
All other Current/ Cash Credit/ Overdraft Accounts	25,000/-

Further, if the delay in reporting is beyond 7 working days, the customer liability shall be limited to Rs. 30,000/-.

Overall liability of the customer in third party breaches, where the deficiency lies neither with the bank nor with the customer but lies elsewhere in the system, is summarized below:

Summary of Customer's Liability	
Time taken to report the fraudulent transaction from the date of receiving the communication	Customer's liability
Within 3 working days	Zero liability
Within 4 to 7 working days	The transaction value or the amount mentioned in Table 1, whichever is lower
Within 4 to 7 working days	As per bank's Board approval

On being notified by the customer the bank shall credit the amount involved in the unauthorised electronic transaction to the customer's account within 10 working days from the date of such notification by the customer. The credit shall be value dated to be as of the date of the unauthorised transaction.

TAT :

If the investigation and resolution shall not more than 90 days.

The customer shall be provided with information regarding the channels they can access to service their requirement and resolve their issues. In addition, the turn-around-time(TAT) for issues to be redressed, including investigation and resolution, shall not exceed 90 days. In situations where bank is unable to resolved the complaint or determine the customer's liability, if any, within this 90 day period, the following stipulations will apply:

- Compensation shall be made immediately to the customer as mentioned in para 8.
- In the case of a debit card or bank account, the customer does not suffer loss of interest,



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9. Escalation


The Bank shall strive to resolve the complaints at various touch points itself within the stipulated timelines. In addition, a complaint escalation mechanism would be made available to customers to highlight any delay / deficiency in resolution.

Accordingly, in case a customer is not satisfied with the resolution provided or if a complaint is not resolved within 10 days of its lodgment or within the extended turnaround time communicated, the complaint may be escalated to the Nodal Officer of the Bank.

10. Review

The Bank shall put in place a suitable mechanism and structure for the reporting of the customer liability cases to the Board or one of its Committees. The standing committee shall periodically review the unauthorised electronic banking transactions reported by customers or otherwise, as also the action taken thereon, the functioning of the grievance redress mechanism and shall take appropriate measures to improve the systems and procedures.



Deputy General Manager
(Administration-Incharge IT)



Assistant General Manager
(Nodal Officer)




General Manager


Chief Executive Officer


Chairman
Executive Committee


Chairman
Board of Director

