

Janata Sahakari Bank Ltd., Pune
(Multi state scheduled Bank)
Customer Care Policy



Introduction -

Customer Care Department is established for protection of customer's rights and customer awareness. A system is developed through Banking Ombudsman, to provide customer service with accurate and transparent information of things along with provision of compensation in case a loss occurs if the customer does not receives required information. Before that, required action should be taken in the Bank by Head Office, Customer Care Department.

Purpose -

Customer Service provided in Branches by various means, is monitored and branches are instructed as required to improve it. Customer Care Department has policy for Continual improvement in Customer Service, to make available various facilities, implementing instructions received from Government/RBI/IBA/other Regulators, taking a cognizance of customer complaint taking appropriate action in stipulated time.

Scope :

This policy is applicable to all Branch offices as well as extension counters of Janata Sahakari Bank Ltd., Pune.

Abbreviations :

Abbreviation	Full Form
RBI	Reserve Bank of India
IBA	Indian Bank's Association
UPI	Unified Payment Interface
PIN	Personal Identification Number
QR	Quick Response
POS	Point of Sale
OTP	One Time Password
IMPS	Immediate Mobile Payment System
CVV	Card verification value
CBS	Core Banking Solution
ABB	Anywhere Branch Banking
TAT	Turn Around Time

Actual Details

(A) Facilities for Customers -

1. It is mandatory to keep a complaint register/notice box in every Branch. The box should be opened regularly, once in a month. Suggestions/complaints received should be resolved at Branch level and information should be maintained in the this register.
2. Clean water for drinking, seating area, fan, separate toilets for men and women these minimum facilities in good and usable condition should be provided for Branch customers.
3. It is mandatory to establish a 'Customer Service Committee' in every Branch. Branch Manager, each one staff representative in the hierarchy of the branch and account holder representative should be included in this committee. A meeting should be conducted in every month. In the meeting, information should be shared regarding services providing to customers, complaints received at Branch and redressed in the last month. A separate register should be maintained for this. Updated and timely changes should be shared with committee members and aware them for the same.
4. Information of Service Charges should be published in the front area of Branch.
5. It is important to display a prior notice of timely changes in rate of interest, service charges. A notice should be published on the Bank's notice board as per the prior information receives from Head Office.
6. Bank's ABB/CBS system is helpful for the customer for making transactions from any Branch. Care should be taken to ensure that maximum number of customers get the benefit.
7. It is required for the customers to get the information of Techno based services and is important to generate the awareness of the said services. This will help to avoid various types of frauds. Along with,

it is important that, customers should be aware of their rights and responsibilities. Efforts should be taken to create awareness using various means of communication with the co-operation of IBA.

8. Amicable relationship with customers consequences into business growth. A good communication is essential to resolve the customer issues arose timely. A Customer meet should be organized once in a year. Information should be given of various facilities provided by bank. Efforts should be taken to increase the uses of such facilities by as many customers as possible. Accordingly Branch should understand the customer's expectations from bank and strive to fulfill as much as possible. 2 senior officials from Head Office will be present for the Customer Meet and understand customer complaints/expectations. Hon. Board of Directors should be invited. If it is not possible for some branches to arrange such program due to local difficulties; it should be organized once in two years.

(B) Customer Complaints -

1. If the customer want to complain regarding customer service, information should be displayed on board in the front area of branch, for the customer; including firstly he should contact Branch Manager at branch level, Customer Care Department at Head Office level and Banking Ombudsman at RBI.
2. As per RBI Policy; Customer Care Department is working in our Bank. If the customer is unsatisfied for the service received; postal and email addresses and contact number of Head of Dept.- Customer Care should be displayed in the front area for further contact.
3. Cognizance should be taken of a complaint received to branch/head office by SMS/Email/Telephone or any other mode of communication. A separate register should be maintained for the complaints received and details of action taken in this regard.
4. Grievance Redressal should be done as soon as possible. If immediate redressal of complaint is not possible; acknowledgment should be provided to the customer and should be informed accordingly by mentioning approximate period for resolution of complaint.
5. If a complaint which is not resolved at Branch level; should be informed immediately and proceed as per the guidance of Customer Care Department.
6. It is necessary that complaints received at Branch; should be resolved till next working day.
7. Cognizance of complaints will be taken which are received via SMS/Email/Phone/ letter. But Anonymous complaints will not be considered.
8. It is necessary to acknowledge the received complaint within 24 hrs. and should be resolved in 7 working days. HOD-Customer Care Dept. have right to increase the duration of resolution period as per type of complaint and to collect the relevant information from Branches.
9. As per Master Directions of RBI, complaints related to Customer Care, as well as Customer Service, lodged at Office of Banking Ombudsman; complaints should be resolved and answered within 15 days from the date of lodgement. It is necessary to send the information in written to the complainant though his complaint/demand is invalid.
10. Complaints received from Banking Ombudsman should be replied within 15 days by collecting required information and explanation
11. For each complaint received at Branch, Customer Care Department or Banking Ombudsman; it is necessary to acknowledge and reply in written within the stipulated time as mentioned above. HOD-Customer Care have right to fix a period more or less as the complaint/query may be. If the complainant is dis-satisfied for the explanation/answer given by Branch/Customer Care Department; it should be included/informed in the reply that Banking Ombudsman forum is open for the said complaint.
12. The information about the complaint lodged at Head office; should be sent by branch within 24 working hours. If it takes the longer time to reply or send information, branch should take prior permission of HOD- Customer Care Department.
13. The complainant is dis-satisfied with the decision given by Branch/ Customer Care Department; he should submit the same in written manner. If no response receives in written manner from the complainant within 90 days the said complaint will be closed at Head Office by considering that he is agree/satisfied with Bank's decision.
14. Any unauthorized electronic banking transaction which has been processed post second factor authentication known only to the customer, would be considered assufficient proof of customer's involvement/consent in effecting the transaction. Such type of complaints will be closed as soon as we get the response regarding charge-back raised.
15. The information of complaints received at Head Office/review of Customer Service, will be submitted by monthly in the meeting of Hon. Board Of Directors. Also the said review will be submitted at RBI

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by twice in a year. Points which are mentioned in the Master Circular(DCBE.CO.BPD.(PCB).MC.No.15/12.05.001/ 2015-16)of RBI regarding Customer Service dated 01.07.2015, should be included in each six monthly review.

Techno Based Services

1. It is necessary to have complete knowledge to staff of branch regarding techno based services, information of banking products provided by the Bank. Information mentioned in the circulars issued by Head Office, should be read in staff-meetings held at branch. So that this information can be passed on to the customers while working.
2. It is necessary to have information and awareness of techno based services to the customers. Along with that customers should be aware of their rights and responsibilities. For that, customer literacy program should be organized once in a year. Efforts should be made to create awareness by using various means of communication, with collaboration of Indian Bank's Association.
3. Changes made by Bank should be informed to the customers by registering their mobile number along with e-mail id. For that, Branch should plan a scheduled program for registering/ updating mobile number/ email id of existing customers. The said information should be regularly updated along with regular KYC updation.
4. Bank's ABB/CBS system is helpful for the customer for making transactions from any Branch. Care should be taken to ensure that maximum number of customers get the benefit.
5. If cash is over in the ATM center or ATM center is closed due to technical reason; this information should be passed to the customer before he initiates the transaction. A notice should be displayed by branch in the ATM center. Branch may convey the same to the customer by using computer screen or any other option.
6. ATM ID should be prominently displayed at ATM Center. Which can be used by the customer while lodging complaint/suggestions.
7. Complaint form should be made available in the ATM Center for the customer if he/she wish to lodge the complaint about ATM. Along with that, the name and contact number of concerned officer should be displayed in the front area of ATM Center. This helps to resolve complaints early. Contact number of Data Center – Help Desk should be displayed in the ATM Center.
8. Bank has made available Toll-Free no. 1800-233-3258 for the complaints regarding ATM, to block ATM Cards. A quick intervention is taken by Toll-free Department. Customer can deactivate the ATM card by sending SMS to 9355492200 from his registered mobile number. He can deactivate his ATM card permanently by sending SMS as 'LOST', can deactivate his ATM card temporarily by sending SMS as 'LOCK' to stop fraudulent transaction. Also re-activate his ATM Card by sending SMS as 'UNLOCK'. It should be ensured that this information has been displayed at Bank's website along with ATM centers. Customer can give missed call from his registered mobile number to 9029000888, to know his account balance.

Training

- (I) Some time should be set aside for 'Customer care and Customer Service' in every training program held in the training center of the bank. The information in it should be used during branch work and motivate all staff to do the same.
- (II) All staff in the branch should understand the importance of Customer Service, HR Department organize training program for staff. Customer Care Department will organize training program for branch as per their request. This type of training program should be regularly organized at Branch, It should be compulsory to participate in training program. All staff in the branch should understand the importance of Code of Conduct, HR Department organize training program for staff.

Others

- (I) Out of 105 recommendation's of Damodaran Committee, 37 recommendations are directed for the implementation by Indian Bank's Association to their member Banks as per the letter no. CE.RB/CS/6412 dated 09.08.2012. These 37 recommendations are approved by RBI as well as IBA jointly. These recommendations are implemented by concerned departments at Head Office. Branch should implement the information regularly shared by Head Office.
- (II) Various Customer numbers are created for a single customer in various Branches. Method of all accounts of such a single customer under one code(i.e. Unique Customer Identification Code - UCIC) is implemented as per directions of RBI. Accordingly, firstly this process is implemented

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at Branch by contacting the concern customer. After that, it has been decided that the policy to be implemented at the bank level.

Recommendation's of Damodaran Committee which are approved by RBI as well as IBA jointly, will implemented by concerned departments at Head Office. If there is any amendment in it, it will be implemented accordingly.

Senior Citizen and Differently-able people :

1. We will help to make easy and convenient banking for our specific customers like senior citizen, physically challenged and ill-literate account holders. This will include convenient policy, plans and services for the applicant customers
2. We will try to create such systems and methods to get better banking services for you.
3. We will make easy and convenient path for direct entrance in our Branch and ATM centers
4. We will encourage our staff to interact and help you while banking.

Except for all other obligations laid down in the Bank Transactions Code;

In addition to all the other commitments made in this code :

1. We will give fair priority to you. We will endeavor to provide personalized services for banking transactions and redressal of grievances.
2. Will endeavor to provide sitting arrangement in the banking hall.
3. Will endeavor to provide you our services through a Single Window mechanism.
4. Will permit withdrawal of your funds, up to limits set by you, by persons authorized by you on production of the authorization letter and passbook.
5. Will endeavor to provide 'Doorstep' banking (pick-up of cash/ instruments for credit to the account or delivery of cash/ demand drafts against issue of cheque/ requisition in writing) in special circumstances like ill-health, inability to come to branch etc.
6. Will issue a pension slip to you (pensioners) containing the details of the pension credited to your account.
7. Will endeavor to arrange for disbursement of the pension at doorstep, in special circumstances.
8. Will accept the life certificate that is required to be submitted by you (pensioners) at any branch of our bank by maintaining centralized data for the same.
9. Will guide relatives/ parents of disabled persons on how to appoint a legal guardian, under the National Trust Act, 1999, for disabled person with autism, cerebral palsy, mental retardation and multiple disabilities who can then open and operate accounts for such persons.
10. Will ensure that all the banking facilities such as cheque book, ATM, Internet Banking, Safe deposit lockers, retail loan etc are invariably offered to the visually challenged without any discrimination.
11. Will render all possible assistance to the visually challenged for availing various banking facilities.
12. Will endeavor to arrange regular meetings so that you may voice your concerns and benefit from collective experience.

Grievance Redressal Mechanism :

1. Complaints received at branch, should be registered in 'Complaint Register' and acknowledge the complainant along with complaint number. If the complaint remains unresolved by Branch; complainant may escalate the issue, to Customer Care Department-Head Office
2. Information of complaint lodged at branch level, should be sent to Customer Care Department on monthly basis, up to 5th day of next month. So that the complaints lodged with the branches can be aggregated by Customer Care Department. While sending the information to Customer Care Department, complaint register no., date of complaint lodged, acknowledgment date, action taken by Branch, date of complaint resolved, remark etc. information must be included.
3. If the complaint remains unresolved by Customer Care Department; complainant may escalate the issue to Nodal Officer of Bank.
4. If the complaint remains unresolved by Bank's Nodal Officer; complainant may escalate the issue to Office of Banking Ombudsman.

Services and Provisions :

Bank has provided dual Factor authentication for Rupay Classic & Platinum Debit Card, JetPAY(UPI) for these services. Prior precaution has been taken at the time installation and usage of ATM machine. Bank

frequently organizes 'Customer Literacy/ awareness Program' by various means. Still there is threat of fraudulent activities as the customer fails to take proper care. Hence the customer is completely liable for that. SMS registration has been made compulsory for the customers who avails such techno based facilities. SMS alerts has been sent of every transaction to those customers who are registered their Mobile number. Debit card facility will be activated after completing SMS registration process. The customers who are not using mobile phones or using mobile phone but not willing to register/ share their mobile number with bank, those are completely liable for the risk arises by the usage of ATM card. Also if customer do not informed his new/changed mobile number; in these cases; Bank is not liable to pay any compensation to these customers. If a customer do not furnish his mobile number while opening a new account; no any techno base service will made available for him.

In case of Unauthorized, fraudulent transaction took place or if ATM Card is stolen; Toll-free number facility is available from 10:30am to 6:30pm (except weekly and bank holidays). Complaint Portal is available on Bank's website. Land line Mobile number of Customer Care Department, contact number of Datacenter and IB Cell are provided to inform the Bank. Complainant should register his complaint online.

Electronic Banking Transactions:

Transactions conducted by the Customer other than from the branch channel can be broadly categorized as below:

- (a) Remote/online payment transactions (transactions that do not require physical payment instruments to be presented at the point of transactions eg. Internet banking, mobile banking, UPI, Prepaid instruments, online transactions through card (Card not present) etc.
- (b) Face-to-face/proximity payment transactions (transactions which require the physical payment instrument such as a card or mobile phone to be present at the point of transactions i.e. ATM, POS, QR Scan & Pay etc).

Policy to determine Customer's liability in Unauthorized Electronic Banking Transactions

1. If received complaints, are related to unauthorized electronic banking transactions, while using facilities like Internet Banking, Mobile Banking, IMPS, UPI including Jet-Pay, E-com and Rupay Classic/Platinum Debit Card. The said complaint will be considered as per this policy.
2. Customer should submit an application at branch in prescribed format or e-mail within stipulated time.
3. Branch will register the complaint and escalate to Customer Care Department along with complaint number.
4. If the complaint will directly lodged in person or via email; at Customer Care Department, an Email/letter will send as an acknowledgment for the same. A separate record will be maintained at department.
5. Branch will permanently block the customer's ATM Card by receiving the application for the complaint and will collect application form for new ATM Card as per complainant's requisition. If the issue is related to Internet Banking; Internet Banking Cell will cancel the current password and will issue a new password. It is compulsory to submit FIR copy to bank/branch in both the circumstances.

Bank has provided dual Factor authentication to the customer while using Internet Banking, Mobile Banking-IMPS, UPI. Audit is conducted for these services in term of security purpose and has been made available for customers to use in safely manner. It means if the customer fail to take proper precaution while using these services, there is threat if abuse.

Complete Liability of the customer :

1. Customer shall bear the entire loss in cases where the loss is due to negligence by the customer, e.g. where the customer has shared payment credentials or Account/ Transaction details, viz. Internet Banking User ID & Password, mobile banking PIN, UPI PIN, Debit Card details including Card number, expiry month & year, CVV, Card PIN/OTP or any other key information through which fraudster may on board/ execute any transaction on any electronic channel or due to improper protection on customer devices like mobile/laptop/desktop leading to malware/Trojan or Phishing/Vishing/ smishing attack. This could also be due to SIM deactivation by the fraudster. Under such situations, the customer will bear the entire loss until the customer reports unauthorized transaction to the bank.
2. Any unauthorized electronic banking transaction which has been processed post second factor authentication known only to the customer, would be considered as sufficient proof of customer's involvement /consent in effecting the transaction.

Limited liability of the Customer:

A Customer shall be liable for the loss occurring due to unauthorized transactions in the following cases:

1. 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 unauthorized transaction to the bank. Any loss occurring after the reporting of the unauthorized transaction shall be borne by the bank.
2. In cases where the responsibility for the unauthorized electronic banking transaction lies neither with the Bank nor with the Customer, but lies elsewhere in the system and the customer informs such transaction to the Bank within **three working days**; Bank will be liable to pay the customer. If customer informs such transaction to bank within **four to seven working days**, per transaction liability of the customer shall be as under:

Summary of Customer's liability

(Table 1)

Time taken to report the fraudulent transaction from the date of receiving the communication	Customer's liability (in Rs.)
Within 3 working days	Zero liability
Within 4 to 7 working days	The transaction value or the amount mentioned in Table 2 whichever is low
Beyond 7 working days	No compensation as per Bank's Board approved policy

If there is a delay on the part of the customer in reporting to the Bank **beyond seven working days**; Bank should not consider the complaint. In this case; customer would be completely liable for all such transactions.

(Table 2)

Type of account	Maximum liability in Rs.
For Basic Savings deposit account (BSBD)	Rs. 5,000/- or transaction value whichever is lower
<ul style="list-style-type: none"> • All other SB accounts • Pre-paid Payment Instruments and Gift Cards • 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.25.00 Lakh 	Rs.10,000/- or transaction value whichever is lower
All other Current/Cash Credit/ Overdraft Accounts	Rs. 25,000/- or transaction value whichever is lower

From the above chart, bank will remain payable, for the Current/Cash Credit/Overdraft Accounts which have availed Rupay Classic Debit Card service liability per day limit is Rs. 20000/- and which have availed Rupay Platinum Debit Card service liability per day limit is Rs. 25000/-

Customer's ATM card will be block when such an incident occurs, also instructed to change PIN/Password of card. This type of action will be considered as 'Preventive Action.'

Reversal time line for Zero liability/ Limited liability of the Customer:

1. On being notified by the customer, the bank shall credit (shadow reversal – earmark) the amount involved (actual loss amount or the maximum amount fixed by the bank, whichever is lower) in the unauthorized electronic transaction to the customer's account within 10 working days from the date of lodgement of complaint (without waiting for settlement of insurance claim, if any).
2. Customer's complaint shall be resolved and post determining the liability of the customer, the customer is compensated (removing the earmark) within 90 days from the date of receipt of the complaint.
3. If the complaint is not resolved or customer liability is not determined, the bank shall compensate the Customer (removing the earmark) not exceeding 90 days from the date of receipt of the complaint as per the schedule mentioned earlier in the policy.

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4. In case of unauthorized electronic banking transaction; by debit card or in bank account, the interest will be paid on the relevant loss amount at prevailing savings interest rate from the date of filing the complaint to the date of deposit (shadow clear). The customer does not suffer loss of interest.

Administrative rights

Table of powers to be provided to officers

Sr. No.	Subject	Change in Authority
1.	Acknowledgment for the complaints lodged at department	HOD/ Jr. Officer
2.	A new complaint lodged at department, submitted for information and to give instruction for further action	HOD
3.	Approval to close the complaint as per policy; as complaint withdrawn by the complainant	JJM
4.	Reply sent to complainant but no response receives within 90 days from his side. In this case, approval to close the complaint as per policy.	JJM
5.	Approval for further correspondence (if necessary) for the period of complaint lodgement to closer	HOD
6.	Monthly presentation of Customer Service Committee meeting minutes, for information and further action	JJM
7.	Quarterly review of Toll-free Department	JJM
8.	Regarding errors observed in customer service after viewing the CCTV footage sent CCTV footage by some branches monthly	JJM
9.	Lodging of complaints as per policy related to techno based facilities	HOD
10.	Closure of unauthorized electronic banking transaction complaints where key information is shared by customer himself.	HOD
11.	Regarding errors observed in Grahakseva Shakha Dakhala receives quarterly from branches	HOD

Review

At a minimum, this policy will be reviewed annually.

Considering the Risks :

While redressing the grievances; various types of risks have to be faced by the Customer Care Department. Department have to face **Compliance Risk** while redressing the complaint, as there is a TAT with respect to address. Also, **Legal** and **Financial Risks** must be considered. **Reputation Risk** is most faced risk while considering the current competitive environment; grievances raised against the Bank.

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