

 <p><b>ఆంధ్ర ప్రదేశ్ గ్రామీణ బ్యాంక్</b> <b>ANDHRA PRADESH GRAMEENA BANK</b> (Scheduled Bank owned by Government) HEAD OFFICE: GUNTUR <i>Operations Department</i></p>	Cir. No.	474/2026
	Ref No.	Ops/38
	Date	31.03.2026

## Policy on Customer Service & Grievances Redressal

All Branches and Regional Offices are hereby informed that the Bank's Board has approved the Policy on Customer Service & Grievances Redressal in compliance with the latest RBI directions during its 10<sup>th</sup> meeting on 13.03.2026 vide Resolution No. 461

This policy is effective from 01.04.2026 to 31.03.2027, and may be extended for a further period not exceeding three months with the specific approval of the Chairman of the Bank.

Further, any future modifications or amendments to the policy shall automatically form part of the existing policy framework.

All Branches and Offices are advised to carefully go through the policy guidelines and strictly adhere to the instructions.

Clarifications, if any, may be sought from the Operations Department, Head Office-Guntur, through the respective Regional Offices, as per extant guidelines.



**B. Rama Krishna**  
General Manager



**Latest Amendments are as follows**

Existing Guidelines	Latest Guidelines
<p><b>Page No.9, Point 13 Customer Service Meetings</b></p>	
<p>Branches to conduct, monthly Customer Service Meeting generally on 15<sup>th</sup> day of every month, wherein, improvement areas in the branch services, any suggestion from customer in product improvement, service improvement, ambience of the branch etc. need to be discussed, notes and minutes of the meeting to be prepared. The members of the meeting at the Branch level are the branch staff, deposit Customers &amp; Loan Customer on rotation basis. Branch Head shall act as co-coordinator of the meeting at the Branch Level. Minutes of the meeting need to be submitted to RO for its further submission to HO</p>	<p><b>Branches:</b> The branches have to conduct, monthly Customer Service Meeting generally on 15<sup>th</sup> day of every month, wherein, improvement areas in the branch services, any suggestion from customer in product improvement, service improvement, ambience of the branch etc. need to be discussed and review the action taken on Minutes of the previous meeting and submit the report to concerned regional office by 20<sup>th</sup> of every month.</p> <p><b>Regional Offices:</b> The regional offices have to conduct quarterly Customer Service Meeting and review the minutes of submitted by the branches, quality of customer service at the branches coming under their jurisdiction and to examine complaints received from customers, cases of delay and other difficulties reported by the customers, suggest/evolve new ways and means to improve upon the quality of service, taking into consideration of local conditions and review the action taken on Minutes of the previous meeting and submit the report to Head office by the 5<sup>th</sup> of succeeding quarter for review.</p> <p>The constitution of the committee and reporting formats are provided in the Annexures I, II, III attached</p>

# **ANDHRA PRADESH GRAMEENA BANK**

**HEAD OFFICE:: GUNTUR**

## **CUSTOMER SERVICE & GRIEVANCES REDRESSAL POLICY 2025-26**

**(Operations Department)**



## Index

S.No.	Particulars	Page No.
1	Preamble	5
2	Scope	5
3	Objectives	5
4	Customer Right	6
5	Definition of Query, Service Request and Compliant	7
6	Reasons for customer complaints	7
7	Lodgement of Complaint	7
8	Redressal Mechanism	9
9	Organizational Machinery to Handle customer grievances	12
10	Roles and Responsibilities of Branches	12
11	Roles and responsibilities of GROs (Grievance Redressal Officer) at Regional Offices & Head Office	13
12	Roles and responsibilities of Officials at Call Centre	13
13	Internal Review Mechanism : Forum to review customer grievanaces and to enhance the customer experience	13
14	Recording and Categorisation	13
15	Closure of Grievance	14
16	Mandatory display requirements	14
17	RBI Integrated Ombudsman Scheme 2021	15
18	Reporting	16
19	Annexure I	17
20	Annexure II	18
21	Annexure III	19
22	Annexure IV	20
23	Annexure V	21
24	Annexure VI	22



## Customer service & Grievance Redressal Policy

### 1. Preamble:

Customer centricity is one of the core values of the Bank. As a service organization customer service and customer satisfaction is the prime concern of the Bank. Bank believes that excellence in customer service is the most important tool for sustainable business growth. Bank has taken various initiatives aimed at improving customer satisfaction. Grievance expressed by customer serves as feedback mechanism for bringing out improvement in quality of service delivered to customers. It is therefore desirable that the Customer grievances are acknowledged and dealt with effectively by developing an efficient system to ensure that complaints are resolved quickly and accurately.

The Grievance Redressal Policy of the Bank has been formalized to ensure uniformity in customer service and to establish a standard operating procedure across the amalgamated organization. This Policy aims to minimize instances of customer complaints and grievances and to ensure prompt and satisfactory resolution through proper service and review mechanism. Timely redressal not only satisfies the customer but is also an opportunity to cross sell our products to the customers/non-customers.

### 2. Scope :

This policy outlines the commitment to delivering exceptional customer service while ensuring effective grievance redressal. It provides a framework for all employees to consistently uphold customer-centric values, promptly resolve customer issues, and enhance overall customer satisfaction. The policy aims to foster long-term relationships and improve the quality of service through feedback

### 3. Objective:

- **Improve Quality of Service Delivery-** The primary goal is to enhance the quality of service provided at every customer touch point. This will be achieved through continuous improvement based on customer and market needs, encouraging employees to adopt best practices, take ownership of customer issues, and provide timely solutions.
- **Foster Customer Satisfaction & Loyalty-** Building lasting customer relationships is a key objective, achieved by improving service efficiency, responsiveness, and reliability. The policy focuses on exceeding customer expectations, enhancing trust, and strengthening loyalty through consistent and high-quality service across all channels.
- **Adopt a Customer-Centric Approach -** The policy prioritizes a customer-first mindset, ensuring positive experiences at every touchpoint. It emphasizes understanding the customer journey, leveraging insights to provide tailored solutions, and aligning with the features of all four amalgamated banks to deliver customized and convenient services.
- **Empower Employees for Service Excellence-** Employees are integral to delivering excellent service. The policy fosters employee involvement in feedback process equips them with tools and training and recognizes their contributions. Empowered employees are better positioned to address customer needs effectively and enhance service quality.
- **Encourages a Culture of Continuous Improvement-** The policy promotes a proactive approach to problem-solving, using feedback to identify and address issues before they escalate. Service standards are regularly evaluated, and



systemic gaps are resolved through root cause analysis and updated Standard Operating Procedures (SOPs).

- Strengthening Grievance Redressal Mechanisms- A robust grievance redressal system ensures timely, confidential, and accurate resolution of complaints. Customers are informed about escalation avenues and alternative remedies. Feedback is used to identify service gaps, improve processes, and ensure customer satisfaction across all channels.

#### 4. Customer Rights :

- As part of our commitment to delivering superior financial services, the bank upholds the following Customer Rights, aligned with the features and best practices of the amalgamated banks. These principles are designed to ensure fairness, transparency, and accountability in all customer interactions and transactions.
- Right to Fair Treatment: Customers are entitled to courteous and respectful treatment from the bank. Similarly, employees of the bank have the right to expect respectful behaviour from customers. Discrimination based on gender, age, religion, caste, or physical ability is strictly prohibited when offering and delivering financial products or services.
- Right to Transparency, Fairness and Integrity : The bank is responsible for ensuring that all agreements, contracts, and product information are communicated clearly and transparently. Customer should easily understand the product's pricing, associated risks, terms, conditions, and the mutual responsibilities of both parties. The bank must avoid coercive practices, unfair marketing, misleading representations, or contractual terms that could harm the customer. Harassment, undue influence, or threats to customers are unacceptable under any circumstances.
- Right to Suitability- The bank must ensure that the products and services offered align with the customer's financial needs, circumstances, and level of understanding. This involves conducting a thorough assessment of the customer's financial situation to recommend appropriate solutions.
- Right to Privacy : Protecting customer information is a fundamental responsibility. Personal data must remain confidential unless specific consent is provided, or disclosure is required by law or for legitimate business purposes (e.g., reporting to credit information agencies). Customers must be informed about the use of their data for such purposes. The bank also safeguards customer from intrusive communications that may violate their privacy.
- Right to Grievance Redressal & Compensation : Customers have the right to a clear, accessible, and effective grievance redressal mechanism. The bank is accountable for addressing and resolving complaints related to its own products and services, as well as those arising from third-party offering sold through the bank. Policy for compensating errors, lapses in service, or delays must be well-communicated to customers, outlining their rights and responsibilities in such situations.



5. Definition of Query, Service Request and Complaint:

**Query :** A query is any doubt or enquiry or requirement of information/cross-checking of information or customer checking for the progress/status/enquiry before expiry of Turn-Around-Time for service/product/complaint

**Service Request :** A service request is an ask made by the customer for Banking services/products like, statement of account or updation of account personal information like PAN, e-mail, etc.

**Complaint :** A complaint is defined as a communication received by the Bank through any means (written/email/Message) which expresses dissatisfaction about any aspect of the Bank's Products, Services, Employee behavior/attitude, Processes and Systems etc.

6. Reasons for customer complaints:

The Major reasons for the complaints are:

- Gaps in standard of service expectation and actual service delivery or inadequacy of functions/products/arrangements made available at the customers.
- Malfunction of technological products.
- Attitudinal aspects while dealing with customers.

7. Lodgment of Complaint:

Guided by our philosophy to be available to the Customer in an easy to approach manner, we have multiple modes of reaching us. Incoming communication modes for receiving complaints/feedback are

- Phone Toll-Free Contact Centre: 18004256708 (e-CGGB), 18004255115 (e-SGB), 08554360111 (e-APGB), 18001210354/18005327444/18008331004 (e-APGVB)
- Email - complaints@apgb.bank
- Snail Mails (Letters)
- Branch Offices/Regional Offices/Head Office (Walk-ins).
- APGB Website - <https://apgb.bank>

At Branches:

- A Complaint Box will be placed in the main banking hall at branches and Key of the box will be kept with Branch Manager.
- In addition to maintaining the Complaint Box, a Complaint Register also shall be maintained at all Branches.
- Branch Manager is the designated officer at branches for receiving the complaints
- All complaints received from the public/customers in person shall be entered in the Complaint Register
- At the end of every day, the complaint box shall be opened and all the complaints received during the day shall be taken note of and relevant particulars are to be entered in the Complaint Register and authenticated by the initials of the Designated Office.
- All the complaints entered in the Complaint Register shall be given a Complaint Serial Number(CSN) which is to be noted on the face of the complaint
- The CSN shall be referred to in the correspondence made subsequently till the closure of the complaint.
- All complaints are to be acknowledged immediately, i.e. on the same day incase of complaints received in person and on the next working day in case



of all complaints received through Complaint Box, by way of a written reply or e-mail to the e-mail id given in the complaint, if any

At Regional Offices:

- A Complaint Box will be placed at a conspicuous place at Regional Offices and Key of the box will be kept with a Designated Officer.
- In addition to maintaining the Complaint Box, a Complaint Register also shall be maintained at the Regional Offices.
- An officer shall be nominated by the Regional Manager as the designated officer at Regional Office for receiving the complaints.
- All complaints received from the public/customers in person shall be entered in the Complaint Register
- At the end of every day, the complaint box shall be opened and all the complaints received during the day shall be taken note of and relevant particulars are to be entered in the Complaint Register and authenticated by the initials of the Designated Officer.
- All the complaints entered in the Complaint Register shall be given a Complaint Serial Number (CSN) which is to be noted on the face of the complaint.
- The CSN shall be referred to in the correspondence made subsequently till the closure of the complaint.
- All complaints are to be acknowledged immediately, i.e. on the same day in case of complaints received in person and on the next working day in case of all complaints received through Complaint Box, by way of a written reply or e-mail to the e-mail id given in the complaint, if any

At Head Office:

- A Complaint Box will be placed at a conspicuous place at Head Office and Key of the box will be kept with a Designated Officer.
- In addition to maintaining the Complaint Box, a Complaint Register also shall be maintained at the Head Office.
- HOD of Operations Department at Head Office is the designated officer at Head Office for receiving the complaints.
- All complaints received from the public/customers in person shall be entered in the Complaint Register.
- At the end of every day, the complaint box shall be opened and all the complaints received during the day shall be taken note of and relevant particulars are to be entered in the Complaint Register and authenticated by the initials of the Designated Officer.
- All the complaints entered in the Complaint Register shall be given a Complaint Serial Number(CSN) which is to be noted on the face of the complaint.
- The CSN shall be referred to in the correspondence made subsequently till the closure of the complaint.
- All complaints are to be acknowledged immediately, i.e. on the same day in case of complaints received in person and on the next working day in case of all complaints received through Complaint Box, by way of a written reply or e-mail to the e-mail id given in the complaint, if any.

In addition to the above mentioned offline modes, the customers can complain directly to the Head Office by writing a mail to [complaints@apgb.bank](mailto:complaints@apgb.bank) or by calling to the 24x7 call center of our bank.



## 8. Redressal Mechanism:

Time Schedule for Redressal of Complaints adopted by the bank as stipulated:

General Complaints	30 days
Complaints forwarded by RBI/MOF MPs/VVIPs,CPGRAMS,OMBUDSMAN	21 days
Complaints from PM's Office	15 days

**Escalation Structure for Complaints-** If the complaint is not resolved within the given time, the complaint is then automatically escalated to next level as per the table given below:

Trigger Condition Level 0	Escalation Level 1	Escalation Level 2	Escalation Level 3
Internal Complaint TAT breach at Level 0	T-3 days	T-2 days	T-1 days
Where T stands for total TAT at Bank Level			

If a customer finds the initial resolution unsatisfactory, an established escalation process is available. The escalation matrix is accessible at branches, on the bank's website, and via call centres, ensures thorough review. The structure includes:

**LEVEL-0:** Concerned Branch/Office

**LEVEL -1 :** Regional Grievances Redressal Officer (RGRO)/ Regional Manager

**LEVEL-2 :** Nodal Officer at Head Office

**LEVEL -3 :** Chief Grievance Redressal Officer at Head Office

**Escalation to Banking Ombudsman-** The final communication to the complainant shall state that in case of dissatisfaction with the resolution provided, the complainant may escalate the matter to the Banking Ombudsman and it shall include the details of the banking ombudsman.

Action for Redressal at various levels:

At Branches:

- Branch Manager, being the designated officer, shall dispose the complaints suitably within stipulated days from the date of receipt of the complaint and the same shall be informed in writing or by mail to the complainant.
- Regional Manager of the concerned region shall be the Grievance Regional Redressal Officer and the details of the Grievance Redressal Officer shall be displayed prominently at all the branches duly providing the name, address, telephone number and e-mail ID.
- In case the resolution is not satisfactory to the complainant, an appeal could be preferred to the Grievance Redressal Officer within 21 days from the date of receipt of reply from the Branch Manager.
- Branches shall inform the details of disposal of complaints and pendency therein on monthly basis to the concerned Regional Office in a specified return



### At Regional Offices:

- Regional Manager shall dispose the complaints suitably within stipulated days from the date of receipt of the complaint and the same shall be informed in writing or by mail to the complainant.
- Regional Manager shall also resolve the appeals in respect of unresolved complaints at the branch level, within the stipulated time.  
General Manager, Operations Department at Head Office shall be the Chief Grievance Redressal Officer and the details of the Chief Grievance Redressal Officer shall be displayed prominently at Regional Offices duly providing the name, address, telephone number and e-mail ID.
- In case the resolution is not satisfactory to the complainant, an appeal could be preferred to the Chief Grievance Redressal Officer within 21 days from the date of receipt of reply from the Regional Manager.
- Regional Offices shall inform the details of disposal of complaints and pendency therein on monthly basis to Head Office in a specified return, including those of appeals handled

### At Head Office:

- HOD Operations Department is the Nodal Officer and General Manager, Operations Department is the Chief Grievance Redressal Officer of the Bank at Head Office.
- A Complaint Cell will be established at Head Office to take on record the complaints received directly at Head Office which are to be resolved within stipulated days from the date of receipt.
- The Complaint Cell shall also resolve the appeals in respect of unresolved complaints at the Regional Office level, within 30 days from the date of receipt of appeal.
- The Complaint Cell will be headed by HOD, Operations Department and two senior officers at Head Office will be nominated as Officers attached to the Complaint Cell.
- Chairman is the competent authority to nominate officers attached to the Complaint Cell.
- The Complaint Cell shall undertake correspondence with the branches/Regional Offices, gather relevant information, ascertain the correctness/ genuineness of the contents of the complaint and make such other enquiries as required incidental thereto.
- After making necessary enquiries based on the nature of the complaint, a report shall be put up, to the Chief Grievance Redressal Officer of the Bank at Head Office.
- Nodal Officer at Head Office shall put up a note on position of complaints received, resolved and pending etc to GM-Operations on monthly basis.
- The Chief Grievance Redressal Officer shall refer only those complaints to the Vigilance In-charge of the bank, in case vigilance angle is suspected therein.



- If a complaint requires further investigation, an interim reply shall be sent to complainant indicating the reasons for the time to be taken and expected timeline for disposing the complaint.
- In case the resolution is not satisfactory to the complainant, an appeal could be preferred to the Chairman within 30 days from the date of receipt of reply from the Grievance Redressal Officer.
- The Bank does not entertain anonymous / pseudonymous complaints.
- The Bank does not entertain complaints, which were already pending at Ombudsman, Court of Law, and other related organizations.

Other Redressals categories:

**Cyber Crimes:** Complaints in the nature of cyber fraud will be dealt immediately upon receiving the complaint. These complaints will be assigned to the IT department of the bank, where necessary action will be taken.

**Consumer Protection and Compensation:** Compensation to be paid to customers is discussed separately in Compensation Policy of the bank.

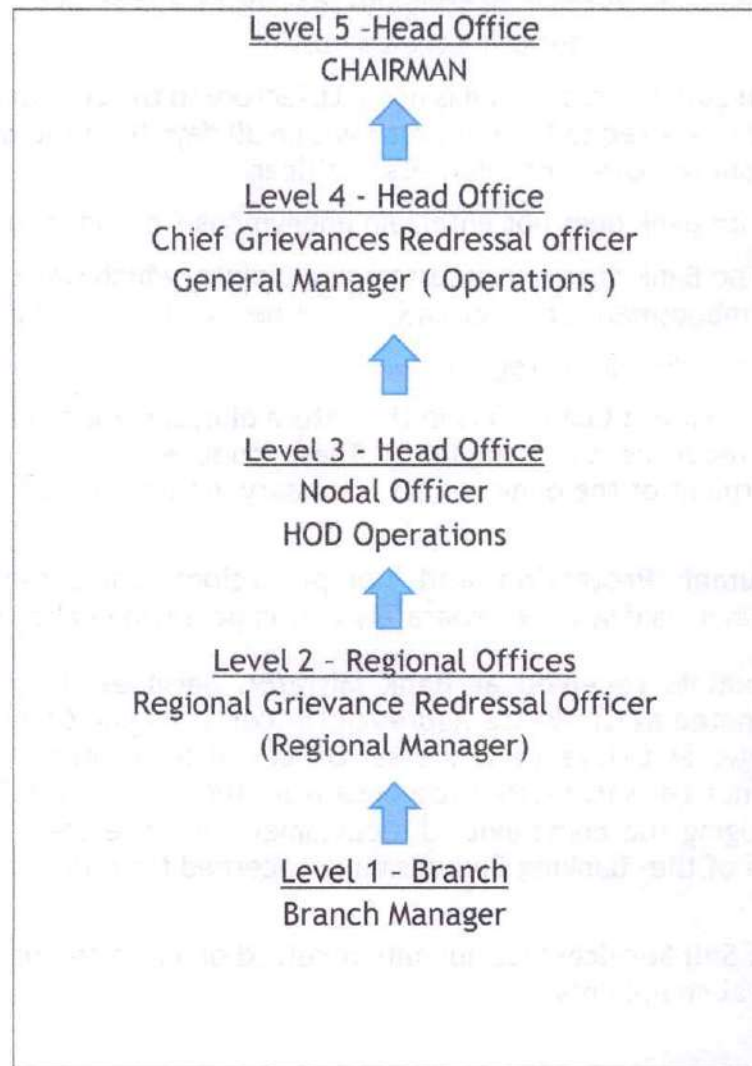
**Complaints received at Bank Mitra/BC Services:** Regional Manager will be designated as Grievance Redressal Officer at Region Office level, while General Manager as Grievance Redressal Officer at head office level. If a complainant does not get satisfactory response from the bank within 30 days from the date of lodging the complaint, the customer will have the option to approach the office of the- Banking Ombudsman concerned for redressal of grievances.

**Cross Sell Services:** Complaints received on cross selling will be dealt same as general complaints.

**HR Related Complaints:** Grievances related to employee service matters are not classified as public grievances. All employee service related grievances does not come under purview of this policy.



## 9. Organizational Machinery to handle Customer Grievances



## 10. Roles and Responsibilities of Branches:

### Roles and Responsibility of Branch Manager:

Branch Manager is responsible for the resolution of complaints/grievances in respect of customers serviced by the branch. He/she would be responsible for ensuring redressal of all complaints received at the branch. It is his/her foremost duty to see that the complaint should be resolved to the customer's satisfaction and if the customer is not satisfied then he should be provided with alternate avenues to escalate the issue. If the Branch Manager feels that it is not possible at his/her level to solve the problem, he/she should refer the case to Regional Office for guidance and for resolution.

### Grievances related to attitudinal aspects:

All such complaints shall be handled courteously, sympathetically and above all swiftly. Misbehaviour / rude behavior with customers shall be treated with Zero tolerance, and immediate corrective steps for non-recurrence should be kept in place. Under no circumstances bank shall tolerate misbehavior of any degree by its staff members.



To keep the complaints related to misbehavior / rude behaviour at zero tolerance level, stern action/ disciplinary action against the erring officials would be initiated by the respective Disciplinary Authority.

**11. Roles and Responsibilities of GROs (Grievance Redressal Officer) at Regional Office & Head Office.**

- To resolve queries at initial level properly to avoid its escalation as complaint.
- To ensure that complaints are resolved properly so that it does not further escalate to BO/Consumer forum etc.
- To ensure that the complaints are resolved in time and the complaints/claims pending at RO level/HO level are attended proactively. Genuine claims shall not remain unpaid/ unattended beyond TAT.

**12. Roles and Responsibilities of Officials at Call Centre:**

The Customer can lodge their complaint by calling Call Centres through Toll free Numbers, (The Call center is operational 24 hours a day, 7 days a week) Or through Compliants Management System (CMS) in website

On receipt of complaint at Call Centre, Call Centre Agent segregates the complaints into technical complaints and non-technical complaints and technical complaints are forwarded to IT Department, Head Office and non- technical complaints are forwarded to Operations Department, Head Office and the complaints will be resolved by IT Department, Head Office and Operations Department, Head Office in the prescribed TAT.

**13. Internal Review Mechanism: Forum to Review Customer Grievances and to Enhance the Customer Experience**

Bank has setup the following review mechanism to monitor and review quality of customer service and grievance Redressal mechanism of the Bank.

**Root Cause Analysis (RCA):** Root cause Analysis is an important tool in the hands of the Banks that aims to minimize instances of customer complaints. Bank shall make efforts to conduct root cause analysis in areas where Bank receives large numbers of complaints/ complaints of repetitive nature to identify weak areas if any. This review mechanism will help the Bank in identifying shortcomings (in product features services or technology) and taking necessary corrective measures to address.

**Customer Service Meetings:**

**Branches:** The branches have to conduct, monthly Customer Service Meeting generally on 15<sup>th</sup> day of every month, wherein, improvement areas in the branch services, any suggestion from customer in product improvement, service improvement, ambience of the branch etc. need to be discussed and review the action taken on Minutes of the previous meeting and submit the report to concerned regional office by 20<sup>th</sup> of every month.

**Regional Offices:** The regional offices have to conduct quarterly Customer Service Meeting and review the minutes of submitted by the branches, quality of customer service at the branches coming under their jurisdiction and to examine complaints received from customers, cases of delay and other difficulties reported by the customers, suggest/evolve new ways and means to improve upon the quality of



service, taking into consideration of local conditions and review the action taken on Minutes of the previous meeting and submit the report to Head office by the 5<sup>th</sup> of succeeding quarter for review.

The constitution of the committee and reporting formats are provided in the Annexures IV, V, VI attached.

#### **14. Recording and Categorization**

Complaints will be recorded in a centralized system ie Complaints Management System (CMS), categorizing them based on the nature of the complaint for efficient tracking and resolution.

Complaint will be identified by the unique complaint Number. There will be a provision to tag complaints to irrespective Customer's interactions with us as also to the specific transaction to which it relates. Our unified communication protocol will ensure that all responses, irrespective of mode of communication, rest as a single repository to this Complaint Number.

Record keeping in CMS will help us in -

- Tracking of the complaint end to end
- Follow up with the Customer.
- Trend analysis of the complaints raised, along with reasons.
- Know the Customer better.
- Get tips for improvements in terms of services offered by doing the root cause analysis and there by BPR.
- Regulatory requirement reporting

#### **15. Closure of Grievance:**

Every grievance shall be disposed-off within a period of 30 days of its receipt and a final reply shall be sent to 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 Bank has acceded to the request of the complainant fully
- Where the complainant has indicated in writing, its acceptance of the response of the Bank
- Where the Nodal Officer has certified under intimation to the subscriber that the Bank has discharged its contractual, statutory and regulatory obligations and therefore closes the complaint.
- Where the complainant has not preferred any appeal within 45 days from the date of receipt of resolution or rejection of the grievance communicated by the Bank.

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 specified period.

#### **16. Mandatory Display Requirements:**

The Bank has made it mandatory to display the following information at branches and also available on our website



- Appropriate arrangements for receiving complaints and suggestions. Name, address, e-mail and contact number of Nodal Officer.
- Details of RBI Integrated Ombudsman scheme including website (<https://cms.rbi.org.in>)
- Notice boards at all branches for display of necessary information including Grievance redressal mechanism.
- Details including name, address, e-mail and contact number of Chief Grievance Redressal Officer.

## 17. RBI Integrated Ombudsman Scheme 2021

**Introduction:** The Reserve Bank of India (RBI) has consolidated its three former Ombudsman Schemes into a unified framework known as 'The Reserve Bank - Integrated Ombudsman Scheme, 2021' (RB-IOS, 2021), effective from November 12, 2021. This policy outlines the key provisions and procedures under RB-IOS, 2021.

### **Objective:**

- The primary objective of RB-IOS, 2021 is to simplify the grievance redress process for customers of Regulated Entities (REs), including banks, Non-Banking Financial Companies (NBFCs), Payment System Participants (PSPs), and Credit Information Companies.
- The Scheme aims to resolve customer grievances related to 'deficiency in service' in a prompt, cost-effective, and satisfactory manner.

### **Framework:**

RB-IOS, 2021 incorporates the Alternate Grievance Redress (AGR) Framework, including RBI Ombudsmen (RBIOs), Consumer Education and Protection Cells (CEPCs), and Centralized Receipt and Processing Centre (CRPC).

### **Covered Entities:**

The Scheme encompasses commercial banks, NBFCs, Payment System Participants, and Credit Information Companies. The list of covered entities is periodically updated and available on the RBI website.

### **Ombudsman Roles:**

- **RBI Ombudsman (RBIO):** Appointed senior officials to address complaints against "deficiency in service."
- **Deputy Ombudsman:** Assists RBIO in complaint resolution through facilitation, conciliation, or mediation.

### **Advantages/Benefits:**

RB-IOS, 2021 simplifies processes, centralizes complaint reception, extends coverage to more entities, and introduces 'One Nation One Ombudsman' approach. Key benefits for complainants include streamlined filing processes, 24x7 online complaint submission, real-time tracking, and detailed communication on the resolution.

**Centralized Receipt and Processing Centre (CRPC):** CRPC in RBI, Chandigarh, receives physical complaints, undertakes initial scrutiny, and assigns them to RBIOs or CEPCs for redressal.

**Contact Center:** A 24x7 Contact Center provides assistance, information, and status updates on the AGR mechanism. Interactive Voice Response System (IVRS) is available, and personnel can be contacted on weekdays in English, Hindi, and regional languages.



**Filing Complaints:** Complaints can be filed online through the CMS portal, physically to CRPC, or via email to crpc@rbi.org.in. There is no charge for filing complaints.

**Complaint Eligibility:** Complaints involving 'deficiency in service' are eligible. Certain non-maintainable complaints are specified, as listed in the policy.

**Compensation:** Compensation up to Rs.20 lakh is admissible for loss, and an additional Rs.1 lakh can be awarded for mental anguish or harassment.

**Complaint Resolution:** The RBI Ombudsman aims for resolution through agreement between parties. If unresolved, an Award may be issued or the complaint may be rejected based on relevant factors.

**Timelines:** Complainants must first approach the RE and file a complaint under RB-10S, 2021 within one year of receiving the RE's response or 30 days after lodging the complaint if no response is received.

**Complaint Tracking:** Complaints are assigned a unique number, and complainants can track their status online or contact the Contact Center at CRPC, Chandigarh.

**Representation:** Complaints can be filed through authorized representatives, excluding advocates, with proper authorization documentation.

**PMOPG / CPGRAMS:** Complaints received from Centralized Public Grievance Redress and Monitoring System will be dealt immediately. HOD Operations is designated as Nodal Officer and GM Operations is designated as Chief Grievance Redressal Officer at Bank Level

#### **Appeal to the Appellate Authority at RBI:**

- To ensure that in case of Award (s) passed against the Bank, which can be questioned, such Awards can be challenged. Operations Department, Head Office has to recommend the same to General Manager, Operations Department along with the "Draft-Note" and all supportive documents for obtaining approval of Chairman.
- The Law Officer, Legal Department, Head Office should file the appeal to the appellate authority of RBI after obtaining approval from the Chairman. The Law officer has to attend it for any future requirement of RBI Appellate Office.

#### **18. Reporting:**

- The Branches/ Regional Offices/ Head Office shall maintain the complaints register as per Annexure-I.
- Branches shall submit the complaints position to Regional Office as per Annexure-II on monthly basis.

Regional Office in turn consolidate the complaints received by branches and at Regional Office level and submit the complaints position to Head Office on monthly basis.



ANNEXURE -I

Particulars to be noted in the compliant register.

<b>COMPLAINTS REGISTER</b>							
S.No.	Complaint Register Number	Complaint received on	Complaint received from	Gist of Complaints	Action taken by the branch/Regional Office	Complaints Redressal	Date of the closure of the complaint



ANNEXURE -II

To,

The Regional Manager,

Andhra Pradesh Grameena Bank,

\_\_\_\_\_ Regional Office.

Complaints position for end of the \_\_\_\_\_ month \_\_\_\_\_ year

No. of complaints pending at end of the last month	No. of complaints received during the month	No. of complaints disposed during the month	No. of complaints pending at end of the month

Remarks if any :

Signature of the Branch Manager

Office Seal



ANNEXURE -III

To,  
The Chairman,  
Andhra Pradesh Grameena Bank, Head Office,  
Guntur.

Complaints position for end of the \_\_\_\_\_ month \_\_\_\_\_ year

Particulars	No. of complains pending at end of the last month	No. of complaints received during the month	No. of complaints disposed during the month	No. of complaints pending at end of the month
At Regional Office level				
Consolidati on of total complaints received by Branches				
Grand Total				

Remarks if any:

Signature of the Regional Manager

Office Seal



## ANNEXURE IV

The constitution of the Committee will be as under:

### 1. Branches:

A minimum Five member Committee constituted as under :

- i. Branch Manager
- ii. One Officer
- iii. One Clerk
- iv. Minimum of 2 Customers out of which one must be a Senior Citizen customer on rotation basis

(Where no second officer is available, an additional clerk may be nominated. Where there is a Branch Manager and a clerk, a Committee with three members may be set up).

### 2. Regional Offices:

The Committee may be constituted at Regional Offices as under:

- i. Regional Manager as Head of the Committee
- ii. Senior Manager, Operations as Convener
- iii. Representative from Officers' Association at Regional Office level/ Local Branches
- iv. Representative from Workmen Union at Regional Office level/ Local Branches
- v. Retired employee
- vi. Other customer/s



**ANNEXURE V**

**PROFORMA TO BE SUBMITTED BY BRANCH TO RO**

Customer Service Committee meeting for the month of \_\_\_\_\_ was convened on \_\_\_\_\_ at \_\_\_\_\_ A.M/P.M at Branch \_\_\_\_\_ under the Committee head of \_\_\_\_\_

**Minutes of the customer service committee**

The following members were present during the Meeting:

S.No.	Name	Designation	Signature

**Details of the meeting**

S.No	Items in the Meeting	Details
1	Agenda of the Meeting	
2	Points discussed	
3	Suggestions / Issues	
4	Pending complaints during the Month	
5	Branch Remarks	

Signature of the Branch Manager

Office Seal



## ANNEXURE VI

### PROFORMA TO BE SUBMITTED BY RO TO HEAD OFFICE

Customer Service Committee meeting for the \_\_\_\_ Quarter during the financial year \_\_\_\_  
was convened on \_\_\_\_\_ at \_\_\_\_\_ A.M/P.M at the Regional Office  
\_\_\_\_\_ under the Committee head of \_\_\_\_\_

#### Minutes of the customer service committee

The following members were present during the Meeting

S.No.	Name	Designation	Signature

#### AGENDA OF THE MEETING

S. No.	Agenda item	Details of discussions held
1	Review of minutes of the previous meeting	
2	Review of complaints received during the Quarter	
3	Review of Customer Service Committee meetings at branches	
4	Suggestions /Issues	
6	Any other matter	
7	Ro remarks if any	

Signature of the Regional Manager



Office Seal