

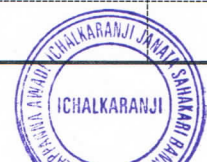


**Kallappanna Awade Ichalkaranji
Janata Sah. Bank Ltd., Ichalkaranji**
(Multi-state Scheduled Bank)

**Customer Grievances Redressal
Policy**
(2026-2027 To 2029-2030)

Details of Implementation of Policy		
Sr. No.	Particular	Remark
1	Ownership of policy	Kallappanna Awade Ichalkaranji Janta Sah Bank Ltd; Ichalkaranji
2	Policy Monitored By	Compliance Department – Head office
3	Scope Of Policy	K.A.I.J. Sah Bank HO and all branches and General Public/Customers of the bank .

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I. **PREAMBLE :-**

In the present scenario of competitive banking, excellence in Customer service is one of the key aspects for sustained business growth. The timely handling of grievances and Customer delight is fundamental to the Bank's mission and its commitment to treat Customer fairly at all times. This policy document aims at providing prompt and efficient redressal across Bank's Customer touch points and minimizing instances of customer complaints through proper service delivery and review mechanism.

The review mechanism is aimed to identify shortcomings in product / service delivery and towards enhancement in services across the Bank. Bank follows the following principles while redressing the grievances of the customers of the bank:

- o All Customers be treated efficiently and fairly at all times;
- o Complaints raised by customers are dealt with courtesy and on time, so that the Bank's reputation and business are not damaged/impacted;
- o Customers are fully informed of avenues to escalate their complaints/ grievances within the Bank and their rights to alternative remedy, if they are not satisfied with the response of the Bank to their complaints;
- o The Bank's employees must work in good faith and without prejudice to the interests of the customer;
- o Grievance of differently abled customers, pensioners, senior citizens and customers who are not literate, are dealt on priority.

In order to make the Bank's redressal mechanism more meaningful and effective, a structured system needs to be built up towards such end. Such system would ensure that the redressal is just and fair and is within the given framework and in compliance with the rules and regulations. The policy document would be made available at all branches/business units. All employees of the Bank would be made aware of the complaint handling process.

Customer complaints arise due to

- a. Inadequacy of the business and technological processes/functions/arrangements made available to the customers or gaps in standards of services expected and actual services rendered.
- b. Dealing with customers with attitude.



The customer has full right to register his/her complaint if he/she is not satisfied with the services provided by the Bank. He/she can lodge complaint over telephone or in writing through letters/e-mail/Bank's website/branch/digital channels. The customers can track the status of their complaint on the Bank's website. Also, a bank has been provided to facilitate escalation of complaints to the next higher level in case Customer is not satisfied with the resolution of the complaint.

I. Applicability and coverage of the Policy:

- This policy is applicable to all branches, offices, all personnel, including outsourced employees working at various locations of Kallappanna Awade Ichalkaranji Janata Sah Bank Ltd; Bank as well as covers third party product distributed/referred by Bank. Policy is intended to specify the framework of Grievance Redressal mechanism of the Bank and regulatory reporting thereof etc.
- The Policy will cover resolution of all complaints raised by customers on account of system intricacies, procedures, gaps in customer service, service charges etc. Redressal machinery is also applicable to complaints raised on account of credit information of customers.
- The grievance redressal mechanism given in the Policy will be available for issues concerning the Bank's employees and the Bank will ensure that the customer issues are resolved expeditiously and effectively.

II. Objective:

The objective of the policy is to specify the framework for Grievance Redressal in the Bank in conformity with RBI's guidelines.

- a) This policy aims at outlining the process flow to ensure redressal of customer complaints and grievances in timely manner and moreover effectively leading to 'win-win' situation.
- b) To provide review mechanism to identify shortcomings in product features and service delivery by way of root cause analysis
- c) To assign top priority to customer grievance resolution since customer dissatisfaction is associated mainly with Reputational Risk and Operational Risk.
- d) To make Bank's redressal mechanism more meaningful and effective so that the solution offered is just and fair and within the given frame-work of rules and regulations of the Bank and Regulators.



- e) The bank employees must work in good faith and without prejudice to the interests of the customer;

III. VALIDITY:

This Policy will be valid for 3 years i.e. for the period of 2026-2027 to 2029 - 2030. If any changes or amendments in the policy, it will be reviewed time to time with necessary amendments. Otherwise, the said policy will be continuing for 3 years.

IV. DEFINITIONS

Definition of Request, Query and Complaint:

The bank has clearly defined Requests, Queries and Complaints so that customer issues are logged accurately. It is to be noted that examples mentioned below are illustrative.

1 Request: -The act of asking for something admissible/ lawful that the customer asks for in regards to his relationship with the bank.

Examples of requests:

- i. Customer is requesting for waiver/reversal of fees/charges
- ii. Customer is requesting for duplicate statement of account
- iii. Customer is requesting for re-issuance of ATM Card, Duplicate FD Receipts etc.....

2) Query:

A Query is:

- a) Any doubt/ enquiry
- b) Customer seeking/ cross-checking clarification/more information
- c) Customer enquiring/ cross checking before the expiry of specified turnaround time (TAT) for service/deliverables
- d) Customer checking status/ progress

Examples of queries:



- i. Non-receipt of card/PIN (within stipulated TAT)/statement (1st time)
- ii. Query on application status (Within stipulated TAT)
- iii. Query on disbursement, TDS, Submission of any documents.

3) Complaint:

A Complaint is - a lapse or gap in service delivery vis-a-vis the standard expectations as per banking rules and regulations as well as RBI guidelines. Complaints could be on account of breach in committed turnaround time (TAT), non-fulfillment of admissible request placed with the bank.

Examples of complaints:

- i. Delay in providing any product / service of the bank beyond the stipulated / committed TAT e.g.
 - Address change request submitted, not done
 - Cheque deposited; credit not received
 - Delay / non-receipt of welcome kit
 - Account not activated
 - Delay in closure of account
 - Loan or any amount not disbursed with in time.
- ii. Cash not dispensed / less cash dispensed from ATM
- iii. Any dispute on online, POS, ATM transactions carried out through Debit Card, Net Banking, UPI etc. - claimed as not done by the customer
- iv. Delay in credit of card payment
- v. Customer claims to have received abusive / harsh call
- vi. Customer disputes on EMI / ROI / Tenor / Loan Amount
- vii. Customer alleging insurance mis-sell

V. CATEGORIES OF COMPLAINTS:

- **Transaction related:** Deposit/ cash related/ opening of account/ transfer of account/ closure of account/ claims on deceased depositors' A/cs/ TDS related/ Service charge related etc.
- **Advance related:** Complaints related to sanctioning of Loans and Advances/interest rate related, transaction related, recovery & legal action related.
- **Branch related:** Basic facilities to customers/ambience/ customer service area/long queue etc.



- **Staff related:** Alleged harassment, misbehavior/use of rude language, alleged bribery etc.
- **Technology related:** Disputed ATM transaction/POS transaction/ Mobile banking transaction/RTGS/NEFT/E-Commerce transaction.

VI. KEY ELEMENTS OF THE POLICY:

The Policy Document covers the following aspects:

- Internal machinery to handle customer complaints/grievances
- Mandatory display requirements
- Time frames for customer grievances.
- Interaction with customers
- Training to staff for operating & handling complaints
- Registration and resolution of complaints
- Common Guidelines for Complaint Resolution

VII. Mode of Channels for lodging complaints;-

Customer can lodge his complaint through following modes provided by bank. In view of customer awareness and better handling of complaints, bank has provided flow chart on bank's website. Mode of complaints are as below...

- Oral Complaints
- Written Complaints
- Complaints through -E-mail (complaints@ijsbank.com)
- Complaints through – Web-site
- RBI- Complaints Management System Portal (CMS)

VIII. Grievance related to Technology

Grievances related to technology are further bifurcated as under:

A) ATM related disputes are bifurcated as under:

- The customers using our bank's ATMs- The disputes arise out of following events:
 - Transaction is unsuccessful, but customer account is debited.



- ii. Transaction is successful and account debited but cash not actually dispensed.
 - iii. Account debited twice but cash not dispensed or dispensed only once.
 - iv. Cash partially dispensed but full amount debited to the account.
- b. The customers of the bank using other Bank's ATMs (i.e. Issuer transactions) Complaints arising from nature of transactions as mentioned 1 to 4 above
 - c. Other Bank's Customers using our Bank's ATMs.(i.e. Acquire transactions) Complaints arising from nature of transactions as mentioned 1 to 4 above

➤ **Steps for handling ATM related complaints:-**

- ATM failed transaction automatically gets reversed within a period of 24 hours, hence customers may be requested to wait for a day and then lodge complaint in case the amounts is not automatically reversed.
- Complaint should be lodged at base branch in specified form.
- In case if ATM failed/ disputed transaction is not reversed within a day, customer can lodge his grievance through any mode (writing, Phone-(Registered Mob. No), email or web site etc.) wherein complaint gets registered and a complaint no. is provided to the customer.
- Complaints on ATM failed/disputed transaction are dealt by the Data Centre Jaysingpur who verify the transaction and either credit the amount to customer account for unsuccessful transaction or provide a copy of JP Log/EJ log as evidential documents to customer for successful transaction.
- If the customer is not satisfied and the complaint is again raised then it is taken up with Data Centre, Jaysingpur through ATM owing branch on pre arbitration basis with other banks for providing no excess cash report, CCTV footage, Engineer's report for resolving the matter.
- For other help in ATM cum Debit card related operations and other issues relating to alternate Banking Channels, **the DATA CENTRE JAYSINGPUR, the mobile no 9850038343, 9850099843** has been made available. The customers may also contact their home branch or email at **compliant@ijsbank.com** for redressal of their complaints.

B) Internet Banking:



- The Bank is providing Internet Banking with transaction facility. The customer to ensure that login ID and password is kept secured and confidential. Customer can lodge complaints related to login, OTS, Password issue, transaction issue etc. on bank's website or mail id or any other mode provided by bank.
- Separate Internet banking facility has been formulated by bank for providing better service to the customers of the bank.

C) **Mobile Banking:**

Disputed transaction in Mobile banking such as account debited twice for the same transaction, account debited and amount not credited at the other end/ received by the merchant establishment, online disputed transactions like failed online transaction but account debited, erroneous debits, non-receipt of OTP, non-receipt of SMS for transactions completed etc. can be lodged through any mode of channels mentioned above.

For assistance in Internet Banking/ mobile Banking the customer may contact to Data Centre Jaysingpur on 9850038343. The customer may also post his grievance on following Email IDs for mobile banking respectively: complaints@ijsbank.com

D) **RTGS/NEFT**

For assistance in RTGS/NEFT the customers can directly lodge their complaints to Treasury Department on **mobile 9850004631** or **treasury@ijsbank.com** and **complaints@ijsbank.com**.

E) **E-Commerce:**

For assistance related to E-commerce, the customer may contact to **Data Centre Jaysingpur on 9850038343**. The customer may also post his grievance on **Email ID complaints@ijsbank.com**.

F). **Customers' Liability in unauthorized Electronic Banking Transactions:-**

Bank has prepared separate "Customer Protection Policy" where clauses regarding customer liability in unauthorized electronic banking transactions have been mentioned in detail. Bank has provided direct link for lodging complaints related with unauthorized electronic banking transactions.

IX. **Internal Machinery to handle Customer Query, Request & Complaints/ Grievances:**



The internal machinery developed by the Bank to handle customer query , request and complaints/ grievances will be as stated below:

The Query and Request made by customer/accountholder will be forwarded to relevant department for timely resolution and satisfaction of the customer and Query and request of customer will not be treated and counted as complaint.

i.Branch Level:

- As customers normally deal with the branches, it is likely that the complaints are lodged at the branch office. The Branch Manager will thus be responsible for attending to complaints/grievances in respect of customer service at the branch level. He will be responsible for ensuring the satisfactory closure of all complaints received at the branches. A register of all complaints received will be maintained.
- In case the Branch Manager is not in a position to resolve the complaint completely or the customer is not satisfied with the resolution provided by the Branch Manager, then the customer will be provided with alternate channels to report the matter. Thus, the Branch Manager will make provisions for:
 - Appropriate arrangements for receiving complaints and suggestions.
 - Making available the name, address and contact number of the Nodal Officer.
 - Making available the contact details of the Banking Ombudsman of the area.
- The Branch Manager will try to resolve the complaints within specified time frames of 7 days from date of receipts of complaint.
- Communication of the Bank's stand on any issue to the customer is a vital requirement, as therefore if complaints received require some time for examination of issues involved this will be invariably conveyed to the customer.

ii.Nodal Officer Level:



In case the customer is not satisfied with the outcome of handling of his complaint at branch level, he may contact, Head Office, Ichalkaranji at the following contact details:

Shri Deepak V. Patil,
General Manager
Janata Bank Bhavan, Main Road,
Post Box No. 64
Telephone: 0230-2429300: Mobile No 9665041768,
Email: dvpatil@ijsbank.com

- The Nodal Officer will consider unresolved complaints/grievances referred to it by branches. All complaints received at the Head Office will be forwarded to the Nodal Officer.
- The Nodal Officer, after discussing the issue with the functional heads, will try to resolve the complaint to the satisfaction of the customer. At times the Nodal Officer may interact with the customer and try to resolve the issue.
- The Nodal Officer is required to resolve the complaint within 30 days from receipt of the complaint from the branch.
- In case the customer is still not satisfied then the Nodal Officer will place the issue before the Top Management for their guidance.
- Issues pertaining to person with disabilities will also be under the coverage of Nodal Officer.

Role of the Nodal Officer (NO) to handle complaints and grievances

The Nodal Officer will evaluate the feedback on quality of customer service received from various Branches. The NO will also review comments/feed-back on customer service and implementation of commitments to Customers. The Nodal Officer will be responsible to ensure that all regulatory instructions regarding customer service are followed by the Bank. Towards this, the Nodal Officer will obtain necessary feedback from Branch Managers/Functional Heads.

The Nodal Officer will also consider unresolved complaints/grievances referred to it by the Functional Heads responsible for redressal and offer his advice.

The quarterly complaints review will be put before Board. If any complaints remaining unresolved for more than 30 days from the date of receipt of complaints from the customer will be reported to Top Management by the Nodal Officer.

iii. Mandatory Display requirements



1. "May I help you" internal signage will be displayed at the counter nearest to the entrance of the branch. This counter will be invariably manned by an experienced official who will be well versed with the Bank's various procedures, schemes, circulars, etc. and will be able to guide the customer properly
2. Accordingly, a Comprehensive Notice Board in the specified standardized format will be provided and will be displayed at all our branches.
3. Suggestions-Complaint register and suggestion box is provided at branches.
4. Complaints forms are made available at ATM center for complaint related with ATM transactions.

iv. Time frames:

- Complaints are seen in the right perspective by the Bank as they indirectly reveal a weak spot in the working of the Bank. Complaints received will be analyzed from all possible angles.
- A specific time schedule will be set up for handling complaints and disposing them at all levels including branches and Head office. Branch Managers will try to resolve the complaint within the specified time frames.
 - (a) The complaints received at the Branch level will be resolved within 7 days.
 - (b) The Nodal Officer will consider unresolved complaints/grievances referred to him by Branches. The Nodal Officer, after discussing the issue with the functional heads will try to resolve the complaint to the satisfaction of the customer within 30 days from the receipt of complaint.
 - (c) In case the customer is still not satisfied, then the Nodal Officer will place the issue before the Top Management for their guidance
 - (d) All complaints remaining unresolved for more than 30 days from the date of receipt of the complaint from the customer will be reported to Top Management by the Nodal Officer.
 - (e) As per the Banking Ombudsman Scheme, if the customer's complaint is not attended to properly by any Bank / branch or the complaint is not accepted by the Bank / branch or the complaint is not resolved within 30 days the customer can approach the Banking Ombudsman with his complaint or explore other legal avenues available for grievance redressal.



- (f) Time frame for resolution of query/request is as per TAT decided for resolution of complaints of bank.

v. Interaction with customers:

- The Bank recognizes that customers' expectations/requirements/grievances can be better appreciated through personal interaction with customers by the Bank's staff.
- Branch Level Customer Service Committee should be formed at every branch to discuss the customer service aspects. The Committee at every branch should consist of Customer including senior citizen, deposit & loan account holders, Branch Manager, and one non-management staff. The Committee should conduct the meeting and branch should display in branches the date of meeting, which may be attended by customer if desired. A separate register shall be maintained for noting the minutes of the meeting.
- Many of the complaints arise on account of lack of awareness among customers about the Bank's services and such interactions will help the customers appreciate banking services better. The feedback from customers will be valuable inputs for the Bank for revising its products and services to meet customer requirements.

vi. Training to operating staff on handling complaints:

The Bank will provide comprehensive training to its employees. In such training programmes specifically meant for handling customer complaints and grievances the guidelines given by BCSBI, RBI on grievance redressal will be enunciated. The guiding principles of our approach to grievance redressal will also be explained.

Major principles applicable for the entire grievance redressal mechanism:

- (a) **Transparency:** The customer will be provided with information regarding the channels they can access to service their requirements and resolve their issues. In addition, the turn-around time for issues to be redressed including investigation and resolution will be communicated transparently.
- (b) **Accessibility:** The Bank will enable the customers to avail of services through multiple published channels.



- (c) **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 is made available in the branches/Bank's Website, and bank has provided "Flow Chart" for escalation and awareness of customer.
- (d) **Customer Education:** The Bank shall endeavor to make continuous efforts to educate its customers to enable them to make informed choices regarding banking products and reduce errors in banking transactions.
- (e) **Review:** The Bank will have forums at various levels to review customer grievances and enhance the quality of customer service. The quality of Customer Service rendered by the Bank is examined periodically and a noted by the Board.
- (f) The Policy document will be made available at all branches. The concerned employees will be made aware about the complaint handling process.

vii. Registration and resolution of Complaints:

The Bank will have forum at various levels for the registration of customer grievances and for enhancing the quality of customer service. On the basis of this approach the following avenues will be open for the customers:

(a) Branch:

The customer can speak to the branch officials/Branch Manager for resolution of their issues or make a written complaint. Alternatively, the customers can drop their complaint/feedback in the boxes made available at the branch.

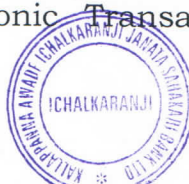
(b) Nodal Officer

In case the customer is not happy or feels that his/her grievance is not going to be suitably redressed at the Branch, he can write directly to the Nodal Officer. The Nodal Officer's name and address will be displayed at the branches.

(c) Bank's Website:

Customers can log-in a complaint directly through the bank web site Home page. The complaint form will be uploaded in this section. Customers can also write to the business heads of the respective products, as updated on the Bank's Website, in case they are not satisfied with the resolution provided through various channels.

Customers can lodge his complaint regarding the "Unauthorized Electronic Transaction" under "Complaint



Registration” direct link provided by bank in the Home Page of the Bank’s Website.

(d) Chairman’s Office /Chief Executive Office:

The customers may also write directly to the CHAIRMAIN/ CEO’s Officer. The reply to the customer in such cases will be sent after discussion/replies from the concerned branches /Departments.

(e) Email ID:

Customers can mail their complaints on the Bank’s mail id –**complaints@ijsbank.com**. This id will be checked on all working days. The reply to the customer in such cases will be sent after discussion from the concerned branches/ Departments.

(f) Complaint Management System (CMS):-

Bank has also provided facility to the customer to lodge complaint with RBI directly from banks web site. Customer can lodge his complaint to RBI through CMS direct link provided by bank RBI under “Complaints” options.

viii. Some Common Guidelines for Resolution Complaint, Query & Request Made by Customer:

- i) The customer will be given an acknowledgment of the complaint made, by the designated officials of the level at which the complaint is made.
- ii) The complaint will be resolved by coordinating with the officials concerned of the relevant branches /departments.
- iii) Each level will scrupulously adhere to the time frame specified for complaint resolution. In case it is not possible the complaint will be immediately escalated to the next level.
- iv) Bank has separate “Customer Protection Policy” regarding the limited liability clause.
- v) The Complaints will be only reported to Board of Directors for noting and further decision purpose.
- vi) Responsibility of satisfaction of customers query and request is rest with related Department Head/Branch head.



XI. **Amendment / modification of Policy:**

Customer Grievances and Redressal Policy will be valid for 4 years. Bank reserves the right to amend/modify this policy as and when deemed fit and proper, at its sole discretion.



Chief Compliance Officer

Chief Executive Officer

- Recommended by Board of Management (BOM) vide Resolution No. ~~7/2~~ Meeting dated-15/04/2026
- Policy Document is approved by Board Of Directors (BoD) vide Resolution No. 21/2 Meeting dated- 15/04/2026 .

Kallappanna Awade Ichalkaranji Janata Sah. Bank Ltd.,

CUSTOMER RAISES COMPLAINT

COMPLAINT SUBMISSION CHANNEL

Branch
Oral/Written/
Email;complaints@ijsbank.com

Web Site
LODGE COMPLAINTS ON
WEBSITE

RBI- OMBUDMAN
(CMS Portal)

LEVEL-1 BRANCH

- 1. Acknowledgement will be given within 1 working day
- 2. Review and resolves complaints within 7 working days
- 3. Communication of resolve made to customer

If Unresolved

Customer may escalate, if
complaint unresolved

**LEVEL - 2
NODAL OFFICER**

- 1. Review and resolves complaints within 30 working days.
- 2. Communication of resolve made to customer

If Unresolved

Customer may escalate, if
complaint unresolved

**LEVEL- 3
RBI INTEGRATED OMBUDSMAN SCHEME**

- 1. Portal - <https://cms.rbi.org.in>
- 2. Email - crpc@rbi.org.in

If Resolved

- 1. Complaint will be closed
- 2. Intimated to customer

If Resolved

- 1. Complaint will be closed
- 2. Intimated to customer

