

ARUNACHAL PRADESH RURAL BANK

HEAD OFFICE : 'E' SECTOR, SHIV MANDIR ROAD

NAHARLAGUN

ARUNACHAL PRADESH



CUSTOMER GRIEVANCE REDRESSAL POLICY-2022

(Reviewed by Board of Directors at Board of Directors meeting held on 10-08-2022)



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CUSTOMER GRIEVANCE REDRESSAL POLICY - 2022

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CUSTOMER GRIEVANCES REDRESSAL POLICY - 2022

1. APRB's policy on customer grievances redressal is based on the following principle:

'The customer is the focus of the Bank's products, services and people. The Bank's business growth depends entirely on the satisfaction of customers with what the Bank offers them. A suitable mechanism must therefore exist for receiving and redressing customer grievances courteously, promptly and satisfactorily. Any mistake made by the Bank should be rectified immediately. The details of grievances redressal mechanism must be in the domain of public knowledge'.

The above principle is incorporated in the Bank's policy of grievances redressal.

2. Grievances relating to Branch transactions:

i) In case of any difficulty in transactions, the customers may approach the Branch Manager, who will ensure that the customers' Banking needs are attended to. However, if this does not happen, customers may demand the complaint book, which will be available in all Branches, and lodge a written complaint. A copy of the complaint shall be returned to customer with an acknowledgement of receipt. The Branch shall make efforts to ensure that the redressal of the complaint takes place expeditiously and in any case within a maximum period of 21 working days. If for any reason the Branch is unable to redress the grievance within 21 working days, the customer will be informed of the reasons and the action taken for early redressal. The complaint entered in the complaint book will be forwarded by the Branch to the Head Office and a complaint number will be conveyed to the Branch which will be provided to the customer for future reference."

ii) In case the customer is unable to visit the Branch, he may lodge his



complaint on other channels viz. Helpline number 0360-2246091. The customers shall be given a unique complaint number, which can be used for tracking the status of their complaint. Customers can also send their complaints through email at customercare@apruralbank.co.in or lodge their grievance online on the Bank's web site www.apruralbank.co.in under the link 'Contact Us'. Complaints lodged on these channels are forwarded to the Branches through web-based system for redressal as above. The complainant can also get the status of redressal of his complaint directly from the Helpline by calling on the numbers as given above.

iii) In case of difficulty with the Branch, or unsatisfactory reply in respect of complaint lodged with the Branch/other channels, the customer can approach the General Manager, Head Office under whose administrative control the Branch functions. The contact particulars of the officials can be obtained from the Branch or from the Bank's official website. The customers can also write to the Customer Service Department at the Head Office. The helpline numbers and addresses are given in the Annexure and are also placed on the website along with this policy.

iv) A web-based Complaint Form will also be made available on the Bank's website for customers to register their grievances online. On completing the particulars and submitting the form, the customer will be given a unique ticket number which will enable him to follow up on his grievance with the Branch/ Head Office.

v) Instead of lodging a complaint in web based complaint form if a customer sends an email to customercare@apruralbank.co.in, a complaint will be lodged in the appropriate category and a ticket number will be sent for subsequent tracking of the status of complaint by the complainant.

3. Escalation matrix for customer complaints

Within the overall maximum period of 21 working days within which a complaint



needsto be redressed, there will be a prescribed escalation matrix for redressal of the complaints at different levels in the organisation. The matrix prescribes the time period for unresolved complaints/ grievances not redressed to customers satisfaction to be escalated to higher authorities. The escalation matrix for customer complaints is given below:

Sl. No.	Lodging / Escalation /Auto Escalation of complaints	Day of lodging / Escalation	Days available for redressal (Within the maximum 21 working days)
1	Branch	1 st Day	15 days
2	Head Office	16 th Day	6 days

The complaint lodged by a customer is first assigned to the Branch for redressal. If the complaint is not redressed within 15 working days, Branch will ensure that it is escalated to Head Office concerned department on the 16th day of first lodging of the complaint. If the complaint is not redressed within the next 6 working days (21 working days from day 1), it is escalated to General Manager. The complaint will invariably have to be redressed within a maximum period of 21 working days. The Customer can approach the Banking Ombudsman in case his grievance is not redressed within 30 days of lodging the complaint as per extant guidelines.

In case of complaints relating to digital transactions customers can approach Ombudsman for Digital Transactions. The details of the Ombudsman Scheme for digital transaction, 2019 is available on our website Error! Hyperlink reference not valid.apruralbank.co.in

and on website of RBI www.rbi.org.in

4. Grievances relating to Technology related transactions

i) Keeping in view the growing trend and increased significance of Digital



Banking products (like ATMs, Internet Banking, Mobile Banking, etc), and newer interfaces of customer engagements, the Bank has introduced exclusive mechanisms for redressal of grievances arising from use of these channels. Assistance for such alternate channels and digital banking products are available on helpline number 0360-2246091. Customer may also lodge / post his grievance online on the Bank's website www.apruralbank.co.in under the link 'Contact Us'.

ii) In respect of digital banking / electronic banking transactions done by the customers, they may lodge their service requests / query / complaints etc on Bank's website www.apruralbank.co.in or contact their home Branch or e-mail at customercare@apruralbank.co.in for redressal of their issues / complaints. In case the customer is not satisfied with the handling of his complaint within 21 working days of the complain, he may contact the General Manager at the Head Office. The contact details are available on the Bank's website.

iii) **Unauthorised Transactions in Electronic Banking Channels:** In case of unauthorized transactions in electronic banking channels, the following will be the rights and obligations of the customer:

- a. For availing electronic banking facilities, customer must mandatorily register their mobile number for SMS alerts. Bank may not offer the facility of electronic banking, other than ATM cash withdrawals, to customers who do not register mobile numbers with the bank.
- b. Bank shall send, wherever mobile number is registered, advices / alerts of electronic banking transactions by means of SMS containing a mechanism to enable the customer to instantly notify objections, if any, in cases of unauthorised transactions.
- c. On receipt of complaint of unauthorised transaction from the customer, Bank will take immediate steps to prevent further unauthorized transactions using the concerned channel by blocking the respective



channel immediately.

- d. As soon as the complaint is lodged, an acknowledgement will be sent immediately to the concerned Branch along with the registered complaint number.

5. Nodal Officer for handling customer grievances:

i) The *Principal* Nodal Officer at APRB, Head Office, Naharlagun, for customer grievances redressal is the General Manager. The *Principal* Nodal Officer is responsible for implementation and monitoring of customer grievances redressal in the entire Bank. Aggrieved customers can write quoting their complaint number to the *Principal* Nodal Officer regarding their grievances at the following address:

The
General Manager
Arunachal Pradesh Rural Bank
Head Office
'E' Sector, Shiv Mandir Road,
Naharlagun-791110
Email: gm@apruralbank.co.in

The contact particulars are also available on the Bank's web site.

ii) The Nodal officer for grievance redressal at Head Office shall be the General Manager and grievances will be handled by the Manager IT under his control. The Nodal Officer shall monitor the implementation of the Bank's grievances redressal mechanism in all the Branches. The Concerned Nodal Officer shall also ensure implementation of policies and instruction of BCSBI relating to the Bank's Codes of Commitments to customers and instructions on customer service issued by the RBI, DPG and other Regulatory Agencies.

The Nodal Officer shall be responsible for representing the Bank and furnish information to the Ombudsman for Digital Transactions in respect of complaints filed against the Bank.



6. Acknowledgement of Grievances and Redressal:

i) The *Branch*, or the Head office as the case may be, will acknowledge the grievance within 21 working days of receipt and initiate action to have the grievance resolved within a maximum period of 21 working days from the date of receipt. The customer will also be kept informed of the action taken, the reasons for delay if any, in redressal and the progress in redressal of grievance.

ii) Complaints received by e-mail shall be acknowledged by email to the extent possible. The follow up action taken in respect of such complaints shall be advised to customers by email. However, in cases of complaints of serious nature and delays in redressal etc., a paper trail will necessarily be created.

iii) In case the customer is unhappy with the redressal provided by the Bank or his grievance has not been redressed within one month of the date of the complaint, he can also approach the Banking Ombudsman concerned for redressal. The customer will be given the necessary guidance in this regard by the Branches / Offices. The contact details of the Banking Ombudsman of the respective Region/Office shall be displayed at each Branch.

7. Review Mechanism

i. Chairman

The redressal of customer grievances takes place mainly at three levels – Branch, Head Office IT Team and Nodal Officer. A large number of grievances are addressed by customers directly to the Chairman. Where the issues raised in the grievance are considered serious, the Chairman shall call for a report on the causes that led to the grievance, the redressal and further action taken. Such grievances will be considered disposed of only on approval from the Chairman.



8.Pre-empting occurrence of customer grievances & sensitizing operating staff on handling complaints

Customer grievances provide valuable feedback on quality of service at Branches and whether the initiatives taken by the Bank in technology and re-engineering of business processes are having the desired impact on business growth and improved customer satisfaction. The Bank also understands the importance of sensitizing staff to handle customer transactions / requests with courtesy, empathy and promptness. All Branches shall form a Customer Service Committee with representation of officers, award staff and subordinate staff as well as customers as laid down in this regard. The Committee shall hold a meeting on preferably 15th of every month (on previous working day in case 15th is a holiday) and deliberate on all issues relating to customer service at the Branch and take suitable action as decided by the Committee for improvement of customer service at the Branch. Customer Relations Programmes shall be organized at all Branches at least once every quarter preferably on 25th of Feb, May, Aug and Nov (on previous working day in case of a holiday) where staff and customers meet and interact freely on service related issues. While these shall be structured meets, the customers will also be free to meet the Branch Managers/ other Officials at Administrative Offices to discuss their grievances. ‘Customers’ Day’ shall be observed on 15th and 25th of every month. Top functionaries at Administrative Offices and Branch Managers shall make themselves available for a minimum of two hours (2.30 pm to 4.30 pm) on the 15th and 25th (the previous working day in case 15th/ 25th falls on a holiday) of every month for customers to attend to their grievances and listen to their suggestions. The Bank shall also conduct training programmes regularly for staff on customer service and minimizing customer grievances. Further, all staff training programmes of duration exceeding 3 days, will have a session dedicated for sensitizing the staff and imparting soft skills required for handling irate customers. The Bank shall also conduct customer satisfaction surveys periodically to understand customers’ perceptions of APRB’s service and to identify priority areas for improvement of customer satisfaction.



Note: A copy of this policy is available in our official website www.apruralbank.co.in

ANNEXURE – I

E-MAIL IDs / ADDRESSES OF BRANCHES

E-MAIL ID	BRANCH/BRANCH CODE	ADDRESS
chairman@apruralbank.co.in	H.O(00001)	ADDRESS : ARUNACHAL PRADESH RURAL BANK HEAD OFFICE, 2nd FLOOR, E-SECTOR, NAHARLAGUN, DISTT-PAPUMPARE, PIN-791110
gm@apruralbank.co.in	H.O(00001)	ADDRESS : ARUNACHAL PRADESH RURAL BANK HEAD OFFICE, 2nd FLOOR, E-SECTOR, NAHARLAGUN, DISTT-PAPUMPARE, PIN-791110
gmvigilance@apruralbank.co.in	H.O(00001)	ADDRESS : ARUNACHAL PRADESH RURAL BANK HEAD OFFICE, 2nd FLOOR, E-SECTOR, NAHARLAGUN, DISTT-PAPUMPARE, PIN-791110
aprb.admin@apruralbank.co.in	H.O(00001)	ADDRESS : ARUNACHAL PRADESH RURAL BANK HEAD OFFICE, 2nd FLOOR, E-SECTOR, NAHARLAGUN, DISTT-PAPUMPARE, PIN-791110
ho@apruralbank.co.in	H.O(00001)	ADDRESS : ARUNACHAL PRADESH RURAL BANK HEAD OFFICE, 2nd FLOOR, E-SECTOR, NAHARLAGUN, DISTT-PAPUMPARE, PIN-791110
accounts@apruralbank.co.in	H.O(00001)	ADDRESS : ARUNACHAL PRADESH RURAL BANK HEAD OFFICE, 2nd FLOOR, E-SECTOR, NAHARLAGUN, DISTT-PAPUMPARE, PIN-791110
clpc.ho@apruralbank.co.in	H.O(00001)	ADDRESS : ARUNACHAL PRADESH RURAL BANK HEAD OFFICE, 2nd FLOOR, E-SECTOR, NAHARLAGUN, DISTT-PAPUMPARE, PIN-791110
board@apruralbank.co.in	H.O(00001)	ADDRESS : ARUNACHAL PRADESH RURAL BANK HEAD OFFICE, 2nd FLOOR, E-SECTOR, NAHARLAGUN, DISTT-PAPUMPARE, PIN-791110



hr@apruralbank.co.in	H.O(00001)	ADDRESS : ARUNACHAL PRADESH RURAL BANK HEAD OFFICE, 2nd FLOOR, E-SECTOR,NAHARLAGUN, DISTT-PAPUMPARE, PIN-791110
npacell.ho@apruralbank.co.in	H.O(00001)	ADDRESS : ARUNACHAL PRADESH RURAL BANK HEAD OFFICE, 2nd FLOOR, E-SECTOR,NAHARLAGUN, DISTT-PAPUMPARE, PIN-791110
customercare@apruralbank.co.in	H.O(00001)	ADDRESS : ARUNACHAL PRADESH RURAL BANK HEAD OFFICE, 2nd FLOOR, E-SECTOR,NAHARLAGUN, DISTT-PAPUMPARE, PIN-791110
aprb0002@apruralbank.co.in	PASIGHAT (00002)	ADDRESS : ARUNACHAL PRADESH RURAL BANK PASIGHAT BRANCH, DISTRICT- EAST SIANG, ARUNACHAL PRADESH, PIN-791102
aprb0003@apruralbank.co.in	LUMPO (00003)	ADDRESS : ARUNACHAL PRADESH RURAL BANK LUMPO BRANCH, DISTRICT-EAST SIANG, ARUNACHAL PRADESH, PIN- 791102
aprb0004@apruralbank.co.in	SILLE (00004)	ADDRESS : ARUNACHAL PRADESH RURAL BANK SILLE BRANCH, DISTRICT EAST SIANG, ARUNACHAL PRADESH, PIN -791102
aprb0005@apruralbank.co.in	ITANAGAR (00005)	ADDRESS : ARUNACHAL PRADESH RURAL BANK ITANAGAR BRANCH, DISTRICT PAPUM PARE ARUNACHAL PRADESH, PIN 791111
aprb0007@apruralbank.co.in	RUKSIN (00007)	ADDRESS : ARUNACHAL PRADESH RURAL BANK RUKSIN BRANCH, DISTRICT-EAST SIANG, ARUNACHAL PRADESH- PIN 791102
aprb0008@apruralbank.co.in	MEBO (00008)	ADDRESS : ARUNACHAL PRADESH RURAL BANK MEBO BRANCH,DISTRICT-EAST SIANG, ARUNACHAL PRADESH- PIN 791104
aprb0009@apruralbank.co.in	DAPORIJO (00009)	ADDRESS : ARUNACHAL PRADESH RURAL BANK DAPORIJO BRANCH, DISTRICT- UPPER SUBANSIRI ARUNACHAL PRADESH, PIN- 791122
aprb0010@apruralbank.co.in	DUMPORIJO (00010)	ADDRESS : ARUNACHAL PRADESH RURAL BANK DUMPORIJO BRANCH,DISTRICT -UPPER SUBANSIRI ARUNACHAL PRADESH, PIN- 791122
aprb0011@apruralbank.co.in	SAGALEE (00011)	ADDRESS : ARUNACHAL PRADESH RURAL BANK SAGALEE BRANCH, DISTRICT-PAPUM PARE, ARUNACHAL PRADESH, PIN-791112



aprb0012@apruralbank.co.in	KIMIN (00012)	ADDRESS : ARUNACHAL PRADESH RURAL BANK KIMIN BRANCH,DISTRICT PAPUM PARE ARUNACHAL PRADESH, PIN -791121
aprb0014@apruralbank.co.in	BOLENG (00014)	ADDRESS : ARUNACHAL PRADESH RURAL BANK BOLENG BRANCH,DISTRICT- EAST SIANG ,ARUNACHAL PRADESH, PIN -791102
aprb0015@apruralbank.co.in	YAZALI (00015)	ADDRESS : ARUNACHAL PRADESH RURAL BANK, YAZALI BRANCH, DISTRICT- LOWER SUBANSIRI ,ARUNACHAL PRADESH, PIN - 791119
aprb0016@apruralbank.co.in	GEKU (00016)	ADDRESS : ARUNACHAL PRADESH RURAL BANK, GEKU BRANCH, DISTRICT -UPPER SIANG, ARUNACHAL PRADESH-PIN 791002
aprb0017@apruralbank.co.in	KAMBA (00017)	ADDRESS : ARUNACHAL PRADESH RURAL BANK, KAMBA BRANCH, DISTRICT- WEST SIANG, ARUNACHAL PRADESH, PIN -791001
aprb0018@apruralbank.co.in	LIKABALI (00018)	ADDRESS : ARUNACHAL PRADESH RURAL BANK, LIKABALI BRANCH,DISTRICT- WEST SIANG, ARUNACHAL PRADESH- PIN 791105
aprb0019@apruralbank.co.in	AALO (00019)	ADDRESS : ARUNACHAL PRADESH RURAL BANK, AALO BRANCH, DISTRICT WEST SIANG, ARUNACHAL PRADESH, PIN -791001
aprb0020@apruralbank.co.in	BASAR (00020)	ADDRESS : ARUNACHAL PRADESH RURAL BANK, BOLENG BRANCH,DISTRICT- EAST SIANG ,ARUNACHAL PRADESH PIN -791102
aprb0023@apruralbank.co.in	TEZU (00023)	ADDRESS : ARUNACHAL PRADESH RURAL BANK, TEZU BRANCH,DISTRICT- LOHIT, ARUNACHAL PRADESH, PIN- 792001
aprb0026@apruralbank.co.in	TALIHA (00026)	ADDRESS : ARUNACHAL PRADESH RURAL BANK, TALIHA BRANCH, DISTRICT UPPER SUBANSIRI, ARUNACHAL PRADESH, PIN- 791122
aprb0022@apruralbank.co.in	ROING (00022)	ADDRESS : ARUNACHAL PRADESH RURAL BANK, ROING BRANCH,DISTRICT- LOWER DIBANG VALLEY, ARUNACHAL PRADESH, PIN- 792110
aprb0021@apruralbank.co.in	ZIRO (00021)	ADDRESS : ARUNACHAL PRADESH RURAL BANK, ZIRO BRANCH, DISTRICT- LOWER SUBANSIRI, ARUNACHAL PRADESH, PIN - 791120
aprb9999@apruralbank.co.in	YACHULI (9999)	ADDRESS : ARUNACHAL PRADESH RURAL BANK, YACHULI BRANCH,DISTRICT- LOWER SUBANSIRI, ARUNACHAL PRADESH, PIN - 791120



aprb0024@apruralbank.co.in	RUMGONG (00024)	ADDRESS : ARUNACHAL PRADESH RURAL BANK, RUMGONG BRANCH,DISTRICT- WEST SIANG, ARUNACHAL PRADESH, PIN -791001
aprb0028@apruralbank.co.in	MARIYANG (00028)	ADDRESS : ARUNACHAL PRADESH RURAL BANK, MARYANG BRANCH,DISTRICT- UPPER SIANG, ARUNACHAL PRADESH, PIN- 791002
aprb9998@apruralbank.co.in	NAHARLAGUN (09998)	ADDRESS : ARUNACHAL PRADESH RURAL BANK, NAHARLAGUN BRANCH, DISTRICT- PAPUMPARE, ARUNACHAL PRADESH, PIN- 791110
aprb0025@apruralbank.co.in	GENSI (00025)	ADDRESS : ARUNACHAL PRADESH RURAL BANK, GENSI BRANCH,DISTRICT- WEST SIANG ,ARUNACHAL PRADESH, PIN-791125
aprb0027@apruralbank.co.in	RIGA (00027)	ADDRESS : ARUNACHAL PRADESH RURAL BANK,RIGA BRANCH,DISTRICT -EAST SIANG, ARUNACHAL PRADESH, PIN -791102
aprb00029@apruralbank.co.in	J.N.C (00029)	ADDRESS : ARUNACHAL PRADESH RURAL BANK,J.N.C BRANCH, DISTRICT- EAST SIANG, ARUNACHAL PRADESH, PIN -791102
aprb00030@apruralbank.co.in	NAMSAI (00030)	ADDRESS : ARUNACHAL PRADESH RURAL BANK,NAMSAI BRANCH,DISTRICT- LOHIT, ARUNACHAL PRADESH, PIN -792103
aprb00031@apruralbank.co.in	BHALUKPONG (00031)	ADDRESS : ARUNACHAL PRADESH RURAL BANK, BHALUKPONG BRANCH,DISTRICT- WEST KAMENG, ARUNACHAL PRADESH, PIN - 790114
aprb0032@apruralbank.co.in	NACHO (00032)	ADDRESS : ARUNACHAL PRADESH RURAL BANK, NACHO BRANCH, DISTRICT- UPPER SUBANSIRI, ARUNACHAL PRADESH, PIN- 791122

