

Grievance Redressal Policy

Bank of Baroda

Customer Service Department,
Head Office, Vadodara.

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(Valid for 2 years i.e., 31.12.2026)

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GRIEVANCE REDRESSAL POLICY

1. Introduction

In the present scenario, excellence in customer service is the key competitive differentiator in the banking Industry.

However, Customer grievances are part of the business life of any corporate entity and inevitable, no matter how streamlined the businesses are. It is therefore desirable that the Customer grievances are acknowledged and dealt with effectively by developing an efficient system to ensure that they are resolved quickly and accurately.

Our Bank has adopted 7 core values, namely Integrity, Customer Centricity, Courage, passionate Ownership, innovation, excellence, and Respect. Customer Centricity basically means that our customers' interest lies at the core of all our actions. Keeping in view the same, we have come out with a renewed Grievance Redressal Policy and have attempted to improve our customers' experience across all banking channels.

2. Aim/ Objective

The bank has built an effective grievance redressal machinery to address customer issues. All the employees of the Bank will be made aware of the Grievance Redressal process. The bank's policy on grievance redressal is based on the following principles.

- Customers will be treated fairly at all times
- Complaints raised by customers will be dealt with courtesy and on time.
- Customers are fully informed of avenues to escalate their grievances/ complaints within the organization and their rights to alternate remedy if they are not fully satisfied with the response of the bank.
- The bank employees will work in good faith and without prejudice, in the interest of the customer.
- Customer complaints and feedback are important to the bank, the root causes are analysed with the aim of eradicating /minimising grievances.

The policy document would be made available at all branches. This redressal Machinery is within the given framework of regulatory guidelines.

3. Framework

3.1 Definitions:

- **“Complaint”** means a representation in writing or through electronic means containing a grievance alleging deficiency in services on the part of the Bank, an employee, or the Bank's vendor (third party or partner that the Bank may have tied up with for delivery services)”.
- **“Bank”** means a 'banking company' as defined in Section 5 of the Banking Regulation Act,

1949 (Act 10 of 1949) that are included in the Second Schedule of the Reserve Bank of India Act, 1934 (Act 2 of 1934), but does not include a bank in resolution or winding up or under directions or any other bank as specified by the Reserve Bank.

- **“Banking Outlet”** is a fixed-point service delivery unit, manned by either the bank’s staff or its business correspondent where services of acceptance of deposits, encashment of cheques/cash withdrawal or lending of money are provided for a minimum of four hours per day for at least five days a week.
- **“Competent Authority”** means Executive Director In-charge of customer service for banks, Executive Director/Managing Director/Chief Executive Officer for Nonbanking Financial Companies, Managing Director/Chief Executive Officer for Non-bank System Participants, and Managing Director/Chief Executive Officer for Credit Information Companies.
- **“Deficiency in Services”** means a shortcoming or an inadequacy in any service, which the regulated entity is required to provide statutorily or otherwise, which may or may not result in financial loss or damage to the customer.

All other expressions, unless defined herein, shall have the same meaning as assigned to them under the Banking Regulation Act, 1949, the Reserve Bank of India Act, 1934, the Payment and Settlement Systems Act, 2007, the Credit Information Companies (Regulation) Act, 2005, the Credit Information Companies Rules, 2006, the Credit Information Companies Regulations, 2006, or the Reserve Bank – Integrated Ombudsman Scheme (RB-IOS), 2021 or regulations, directions and guidelines issued by the Reserve Bank of India.

3.2 The customer complaint arises due to:

- A. The attitudinal aspects in dealing with customers
- B. Inadequacy of the functions/arrangements made available to the customers or gaps in standards of services expected and actual services rendered.
- C. Technology-related issues.
- D. Unauthorized transaction in a customer account.

3.3 Registration of Complaints:

Customers can lodge their grievances through various channels as mentioned below:

- **Branch:** Customers can submit their complaints to the branch officials for resolution of their issues. Alternatively, customers can drop their complaints/feedback in the boxes made available at the branch. Suggestions/complaint boxes are provided in all the Branches. Any written complaint received at branch is promptly acknowledged and registered into the IGR portal.
- **Contact Centre:** Customers can contact our Contact Centre personnel at the below-given numbers to lodge a complaint.

Contact Centre	Personal Banking (24x7)	
	Toll-Free Number (Domestic)	1800 5700/1800 5000
	For Domestic Customers calling from Aboard (24x7)	+91 79-66296009
	Missed call Services	
	Balance Inquiry	8468001111
	Mini Statement	8468001122
	For PMJDY and other FI schemes	
	Dedicated Toll-Free Number (06:00 am to 10:00 pm)	1800 102 77 88
	NRI (From overseas locations) 24x7 availability	+91 79-66296629
	NRI (From India Only) Toll-Free No.	1800 5700 1800 5000
Operational Guideline Queries (Only for NRI customers)	nribo@bankofbaroda.com	
Toll-Free Numbers for NRIs (From overseas locations)	Oman	80077196
	Kenya	0800721742
	UAE	80001830996
	United States	18445379719
	UK	08000478340
Video Call Facility	By clicking the icon Bob Video Call on the contact-us web page.	
Online complaints/Track Status/Feedback	https://bobcrm.bankofbaroda.co.in/onlinecomplaint	
Report suspicious/fraud transaction	IVR Service Select option 1, to Report loss of card, to report a fraud or to report an unauthorized transaction.	1800 5700/ 1800 5000
Online Portal	For self-blocking/ debit freezing account in case of unauthorized transaction	Online account blocking portal. URL https://appstack.bankofbaroda.co.in/debitfreeze/
Mobile Banking Application	Blocking Debit card through bob World	Path: Login with the bob World app. with login password> More>Debit card block/hotlist (Under Quick Actions).

Bob World Internet (Internet Banking)	Blocking Debit card through bob World Internet.	Path: Login to bob World Internet with sign-on password > Services > My Accounts > Debit Card Blocking.
Gift/Pre-paid/Reloadable card	For reporting the unauthorized transaction related to Gift Card / Pre-paid Cards / Re-loadable card	1800 102 5627 bobsupport@cardbranch.com
Reporting to home branch	To know the details of the branch, please visit.	https://www.bankofbaroda.in/locate-us/branches
Pensioner's Grievances	For resolution of pensioner's grievances.	1800 111 348 cm.cppc@bankofbaroda.com helpdesk.cppc@bankofbaroda.com Other Helpline Nos.: 079-66734653 / 079-66734655.
Complaints against Business Correspondents	Customer's complaints against business correspondents	1800-5000
Customer grievances related to government business	Customer's complaints related to government business	1800 5700

- **Bank's website:** Complainant can register his/her grievance through the Online Complaint Management Portal i.e., Customer Relationship Management (**CRM**) on our Bank's website. The online complaint Portal can be accessed via the link <https://bobcrm.bankofbaroda.co.in/onlinecomplaint/>.

An option to "Re-open" the same complaint within 15 working days from the date of the last resolution is also provided in the System if the complainant is not satisfied with the redressal of the complaint. The bank will endeavor to close the complaint within 7 working days of re-opening the complaint. A complaint can be reopened twice in its life cycle. Thereafter, the complaint will be treated as closed.

- **Bank's applications (bob World Mobile & bob World Internet):** The customer can register his/her grievance through the Bank's applications also (bob World Mobile & bob World Internet) to the Online complaint Management Portal i.e., Customer Relationship Management (CRM).
- **CPGRAMS:** The customers can lodge their complaints on the Centralized Public Grievance Redress and Monitoring System (CPGRAMS), the complaint management portal of the Government of India, Ministry of Personnel, Public Grievances and Pensions, Department of Administrative Reforms and Public Grievances. The CPGRAMS website can be accessed via the link <https://pgportal.gov.in/>.
- **INGRAM:** The customers can lodge their complaint(s) via the INGRAM portal. The said portal is monitored by the Government of India, Ministry of Consumer Affairs, Food & Public Distribution, and Department of Consumer Affairs. The portal can be accessed via the link <https://consumerhelpline.gov.in/>.

- **Social Media:** Customers may give their feedback on social media. Our Bank has its presence on the following Social Media platforms.
 - Facebook
 - X
 - YouTube
 - Instagram
 - LinkedIn
 - Quora.

3.4 Recording & tracking of complaints:

The bank has an IGR portal – CRM, i.e., Customer Relationship Management, where the customers can lodge their complaints. Various channels for lodging the complaint have been mentioned in point 3.3 of the policy.

All complaints received in any mode, including physical form, by the Bank will be recorded and tracked for resolution in the CRM portal. All complaints received in India are lodged in CRM and assigned to the respective Regional Office/ functional Departments for resolution.

A separate complaints book/register is also maintained at all the branches of the Bank. Complainants may also use this facility to register their complaints / provide their suggestions at the Branch. The complaints recorded in the complaint register, with complete details, will be registered in the CRM Portal by the branch. Suggestions received by the branches are being sent to Head Office through their respective region/ zone for its implementation, based on its feasibility.

It is the responsibility of the customer to lodge complaint in appropriate category with complete details to avoid unnecessary forwarding of complaint and to prevent delay in resolution of complaint.

Bank to collect only the needed data from customers for grievance redressal for complaints raised through any channel.

Grievance Acknowledgement, resolution should have minimum information (Personal Data) enough to convey the message to the customer.

Policy emphasis on safeguarding customer's data, customer's Data Integrity and confidentiality. For, e.g. Role Based Access, Resolvers should have access to least information enough for grievance redressal.

Anonymous/Pseudonymous complaints will not be covered under the Policy.

3.5 Acknowledgement:

- Acknowledgement will be sent to all the customers by way of a Reference Number, via email and SMS to the registered email ID and mobile number respectively.
- In case of receipt of complaint by Branch/other office through any mode other than CRM, the same will be lodged into CRM by the respective Branch/ other office and the Reference Number will be sent to the complainant.
- Using the reference Number, the customer can track the status of the complaint at any given point in time.
- Customers will be provided acknowledgement of receipt of the complaint in physical format if requested by the customer and also in cases where mobile number/e-mail addresses are not available.

3.6 Resolution of complaints:

- After Lodgment of the complaints by the customer, it is directed to the concerned resolver group, i.e., Regional Office(s) in case of Complaints related to Branch(es) and to concerned verticals in other cases (viz complaints related to ADC Channels, ASBA etc.)
- An intimation will be sent to the customer on redressal.
- In case the customer is not satisfied with the resolution provided
 - He/she may escalate the grievance to the next authority as per the escalation matrix mentioned in detail in point no. 3.8 of this policy.
 - He/she may escalate the complaint to the concerned vertical head in case the resolution is given by any vertical other than Region(s).
- A dedicated Customer Service department has been set up at Head Office, Baroda, to assess the quality and timeliness of the resolutions provided. This department also analyses the root causes of the complaints and takes necessary steps to eradicate them.
- In case the Bank is liable to pay any compensation, the same would be paid to the complainant as per the provisions of the Customer Compensation Policy of the Bank. The compensation policy of the bank is available on the bank's official website as well.
- Redressal of complaints related to unauthorized Electronic Banking Transactions will be ensured as per Customer Protection Policy – Limiting Liability of Customers in Unauthorized Electronic Banking. The Policy is placed on website of our Bank.
- Customers have the option to provide their feedback upon resolution of their Complaint through CRM.
- The Bank may delegate/outsource the Grievance Handling to its Wholly Owned Subsidiary (WOS) "Baroda Global Shared Services (BGSS)" after obtaining NOC from RBI in accordance with its outsourcing policy.
- The Bank has formulated a Compensation Policy and established a system whereby the bank compensates the customer for any financial loss he/she might incur due to deficiency in service on the part of the bank or any act of omission or commission directly attributable to the bank.
- In terms of the RBI guidelines on disclosure by bank on complaints and grievance redress, the data on complaints are published in the bank's Notes to Accounts for the financial year.

3.7 Turnaround Time

Bank will endeavor to redress complaints within a maximum period of 15 business days. However, specific turn around times (TAT) depending on the nature of complaints has been stipulated by NPCI, RBI and various other regulatory authorities.

In case, the bank requires more time to redress the complaint, Bank will intimate the customer and an interim response will be sent.

3.8 Escalation Matrix:

If the complaint in CRM portal is not resolved within the given time (TAT), the complaint is then automatically escalated to the next level, as per the table given below:

Escalation Matrix (Non – ADC)	
Escalation Authority	When to Escalate
Region (Initial Resolver)	One day prior to complaint crossing TAT*
Zone	On the day of complaint crossing TAT
Principal Nodal Officer	TAT + 1 Working Day
Departments / Verticals (ADC)	
Escalation Authority	When to Escalate
Level 1 (Initial Resolver)	One day prior to complaint crossing TAT
Level 2 (Dy. Dept. Head)	On the day of complaint crossing TAT
Level 3 (Dept. Head)	TAT + 1 Working Day
Level 4 (PNO)	TAT + 2 Working Day

*Turn Around Time is defined as per category of complaint(s) and is communicated to the customer at the time of lodging of complaint.

3.9 Principal Nodal Officer:

The General Manager – (Operations & Services) shall act as the Principal Nodal Officer of our Bank.

The contact details of the Principal Nodal Officer have been provided on the bank's website, which can be accessed by clicking the link <https://www.bankofbaroda.in/grievance-redressal.htm> . However, the details have been provided below as well:

General Manager (Operations & Services)
Bank of Baroda
7TH Floor, Head office
R.C Dutt Road, Alkapuri
Vadodara, Gujarat
PIN-390007
Phone No - 0265-2316377
Email – cs.ho@bankofbaroda.com

3.10 Internal Ombudsman of the Bank:

As recommended by the Damodaran Committee, the bank has appointed internal Ombudsmen. The Internal Ombudsman is an independent authority and is not a Bank of Baroda employee.

In case, the Bank decides to reject a complaint or provide only partial relief to the complainant, Bank will forward such complaints to the Internal Ombudsman for further examination.

As per the provisions of the Internal Ombudsman scheme, the complaints that are rejected or partially accepted by the bank will be escalated to the Internal Ombudsman for vetting within 20 days of receipt for final decision.

The Internal Ombudsman and regulated entity shall ensure that the final decision is communicated to the complainant within a period of 30 days from the date of receipt of complaint by the regulated entity.

Complaints will be independently reviewed by the IO (Internal Ombudsman) and the decision of the Internal Ombudsman of the Bank will be binding on the Bank. However, the bank may in certain cases disagree with the decision of the Internal Ombudsman, and only with the prior approval of the Executive Director in-charge of Customer Service.

Bank has defined the terms “resolved”, “rejected” and “partially accepted” as under:

Resolved:

The resolver shall “resolve” the complaint when the Bank agrees with the claim made by the customer.

The complaint may also be treated as “resolved” when:

- It has been settled by the Bank with the complainant upon the intervention of the Ombudsman.
- The complainant has agreed in writing or otherwise (which may be recorded) that the matter and the extent of resolution of the grievance are satisfactory.
- The complainant has withdrawn the complaint voluntarily.

Reject:

The resolver shall “reject” the complaint when the Bank disagrees with the claim made by the customer.

Partially accept:

The resolver shall “partially accept” the complaint when the Bank partially agrees with the claim made by the customer.

Further, the Bank complies with the RBI’s Master Direction on Internal Ombudsman for regulated entities issued vide RBI/CEPD/2023-24/108-CEPD PRD No. S1228/13.01.019/2023-24 dated 29.11.2023.

3.11 Escalation to regulator:

If the customer's complaint is not resolved within 30 working days from the date of receipt of the complaint or in case the customer is not satisfied with the response from the Bank (duly examined by the Internal Ombudsman), the customer may approach the Banking Ombudsman (RBI) within one year after the complainant has received the reply from the Bank to the complaint or, where no reply is received, within one year and 30 working days from the date of the complaint. (The details of BO are made available on the Bank's website and branches).

The Bank reserves the right to modify its Grievance Redressal Process in the light of any change as per notification by the Regulators or as per requirement of the Bank as such.

3.12 Root Cause Analysis of Complaints

The bank aims to minimize instances of customer complaints. The bank will make efforts to conduct root cause analysis in areas where the bank receives large numbers of complaints/ complaints of a 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 measures to address the same.

The bank identifies the categories of complaints, which require a root cause analysis, based on the frequency/ gravity of such complaints. The concerned verticals, to which such complaints pertain, then conduct a Root Cause Analysis and put in place necessary checks / implement changes, if required, as per the analysis conducted. The Details of the Root Cause Analysis are then appraised to the Customer Service Committee of the Board, in its meeting held at quarterly intervals.

4. Forum to Review Customer Grievances and Enhance the Customer Experience.

4.1 Customer Service Committee of the Board

This Customer Service Committee of the Board shall address the following:

- Issues such as treatment of death of a depositor for operation of his account
- Formulation of Comprehensive Deposit Policy
- Product approval process with a view to suitability and appropriateness
- Annual survey of customer satisfaction
- Tri-ennial audit of such services

A statement of complaints is placed before the Customer Service Committee of the Board every quarter. The committee then:

- (i) Identifies service areas in which complaints are frequently received
- (ii) Identifies frequent sources of complaints
- (iii) Identifies systemic deficiencies if any
- (iv) Initiates appropriate action to make the grievance redressal mechanism more effective.

All the awards given by the Banking Ombudsman are placed before the Customer Service Committee of the Board to enable them to address the issues of systemic deficiencies existing in the Bank, if any, brought out by the awards. All the awards remaining unimplemented for more than 3 months, with reasons, are placed before the CSCB to enable the committee to report to the Board such delays in implementation and for initiating necessary remedial action.

Composition of the Committee:

The Members of the Committee consists of

1. MD & CEO
2. All Executive Directors
3. One of the Non-Executive Director (Mandatory)

Permanent Invitees

1. Internal Ombudsman of the Bank
2. Vertical Heads
3. Two of its esteemed customers as its guest invitees, the committee will have representatives/customers as its guest invitees. The bank may change the representatives after two years

Convener – Chief General Manager.

In his absence, General Manager (Operations & Services) shall act as Convener.

Quorum of the Committee:

- Any Two Directors
- Any two of the permanent Invitees including one of our valued customers

4.2 Standing Committee on Customer Service

The committee would have the following functions.

- (i) Evaluate feed-back on the quality of customer service received from customers and other stake holders. The committee would also review comments/feed-back on customer service.
- (ii) Ensure that all regulatory instructions regarding customer service are followed by the bank.
- (iii) Consider unresolved complaints/grievances referred to it by functional heads responsible for redressal and offer their advice.
- (iv) The committee would submit report on its performance to the Customer Service Committee of the Board at quarterly intervals.

The committee will have representatives / customers as its guest invitees. The bank may change the representatives after two years.

Composition of the Committee:

Member of the Committee:

- 1) Executive Director (In-charge of Customer Service)
- 2) Two esteemed customers as guest invitees
- 3) Vertical Heads

Convener – Chief General Manager.

In his absence, General Manager (Operations & Services) shall act as Convener.

Quorum of the committee:

- Executive Director (In charge of Customer Service)
- One of the Guest Invitees
- Either of Chief General Manager / GM (Operations & Services) / DGM (Customer Service / Customer Experience)

4.3 Customer Care Aspects

Bank shall review Customer Care Aspects in the Bank and submits a detailed memorandum in this regard to the Board of Directors, once in every six months of Calendar year and initiate prompt corrective action wherever service quality / skill gaps have been observed

5. Mandatory display requirements

All our Branches will make appropriate arrangement for:

- Display regarding mechanism for receiving complaints and suggestions.
- Prominently displaying of the name, address and contact number of Nodal Officer(s) including Nodal Officers appointed under Banking Ombudsman scheme.
- Displaying of Contact details of Banking Ombudsman of the area.

6. Interaction with customers

- The bank recognizes that customers' expectations /requirements /grievances can be better appreciated through personal interactions with customers by bank's staff.
- Our Bank has established Customer Service Committees at branch level in order to encourage a formal channel of communication between the customers and the Bank at the branch level. The said branch level committees include their customers as members. Further, one of the member of the committee at the branch level is a Senior Citizen, Divyang wherever possible. The Branch Level Customer Service Committee meets at least once in a month to study complaints / suggestions, cases of delay, difficulties faced/ reported by customers/ members of the committee and evolves ways and means of improving customer service. The branch level committees submit its monthly Report to respective Controlling Office(s). A quarterly report(s) on inputs / suggestions made in the Branch level Customer Service Committees is placed before the Standing Committee on Customer Services, thus enabling the Standing Committee to examine them and provide relevant feedback to the Customer Service Committee of the Board for necessary policy / procedural action, if any.

- Copy of RBI's latest month circular on Customer Service in Banks are available at all times to enable customer to peruse the same at the branches.

7. Periodicity of Review of the Policy

The policy will be effective and valid up to 31.12.2026. The policy shall be reviewed before the validity date, if there is any change in the guidelines issued by Reserve Bank of India or the Bank during the operative period. **The Managing Director & CEO may allow continuation of the policy for maximum period of three months from due date of review in case the policy cannot be reviewed on or before due date. Further, guidelines from RBI will supersede this policy and prevail.** Guidelines received from RBI during the validity period of the policy will become part of the Bank's existing guidelines and will be incorporated in the policy document at the time of its renewal.
