

# Customer Grievance Redressal Mechanism

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## 1. Customer Complaint/Query Resolution Process & System

A structured and robust internal mechanism for recording and resolving complaints/queries shall be established. In this direction, the Bank shall establish an exclusive Customer Care Unit to monitor on a regular basis the complaints/queries logged in the Helpdesk/CRM software. Complaints/queries shall be resolved in a proper and time bound manner with a detailed response to the customer. In case the resolution needs time, an interim response, acknowledging the complaint/query shall be issued/sent.

## 2. Customer Touch Points to register Complaints/Queries

The following are the various touch points through which customers can lodge complaints/queries.

### 2.1 Branch

The complaints/queries made at the Branch are logged. If the solution can be provided by the Branch team they resolve the issue and communicate the same to Customers. If the Branch is unable to resolve the complaint it flows to the respective department who resolve and update the branch. Also Customer Complaints / Suggestions Box is made available at all the Branches.

### 2.2 Call Centre

The Bank has published a toll free (1800 3010 0111) on the Bank's website for customers to register their complaints/queries. Complaints/queries received telephonically are captured online and unique number is allotted. Further, it is referred to the appropriate unit for necessary timely resolution.

### 2.3 On line

Web grievance form as Link is made available on Bank's Website for the Customer to lodge complaint. Such complaints are taken up for resolution centrally.

[www.fincarebank.com](http://www.fincarebank.com) >> Support >> Grievances Form

(Direct link: <http://fincarebank.com/grievance.php>)

## 3. Escalation Process

All complaints are resolved and resolution is communicated to the Customers. The bank is in the process of introducing Customer Relationship Module and as soon as it is operationalized, there will be mechanism to route all queries/ complaints through the said application

Customers shall also be provided detailed information on how to escalate the matter further in case the redressal is not found to be adequate or appropriate. The escalation matrix as given below will be provided to the customers.

### 3.1 Customer Touchpoint

In case a customer is not satisfied with the resolution provided by the above mentioned Customer Touchpoints or, there is a delay beyond the stipulated Turnaround Time (TAT), the customer has the option to register/escalate the complaint through electronic modes to the Customer Service Team

### 3.2 Regional Nodal Officer

The Bank has appointed Nodal officers at various locations in terms of Clause 15 (3), chapter IV, of the Banking Ombudsman scheme 2006 and a list of state wise nodal officers of the bank is available on the bank's website and through displays at the Branches. The same shall be updated periodically.

### 3.3 Principal Nodal Officer

The customers are provided an option of escalating to the Principal Nodal Officer if they are not satisfied with the resolution provided.

All complaints/queries received from the Banking Ombudsman, RBI, Government of India or the BCSBI at the Corporate Office will be handled by the designated Principal Nodal Officer/Compliance Officer. The Compliance Officer will ensure that they liaise and ensure that the customer's grievance is redressed and then close the complaint/query with the customer and the concerned official body.

### 3.4 Banking Ombudsman

The Customer may approach the Banking Ombudsman only if the complaint is not resolved at the bank level within a month. Similar information on the details of Banking Ombudsman will be displayed in the branch notice board to indicate the name and address of the Banking Ombudsman.

Additionally, If the Customer's is not satisfied by the response given by the Principal Nodal Officer or doesn't receive a response within 30 days of making the complaint, he/she can contact the Banking Ombudsman.

## 4. Regulatory Process

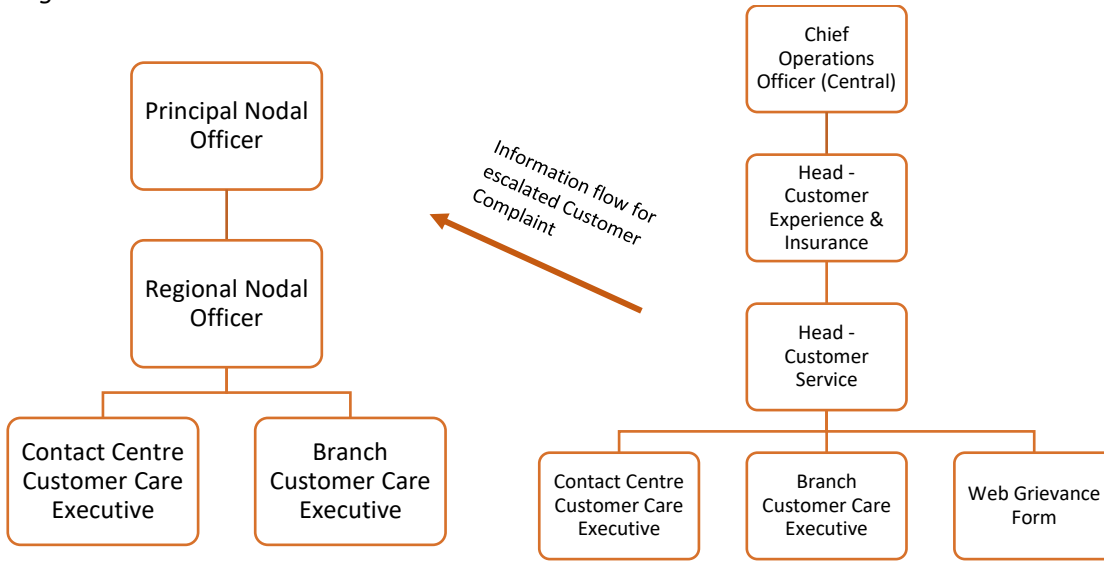
### 4.1 Standing Committee on Customer Service

The Standing Committee on Customer Service will meet periodically across geographies. They will examine inputs from the Branch Level Customer Service Committees that will be presented by the Complaints Management Cell. Based on the inputs received, the Standing Committee would make recommendations to ensure the overall Customer Service Experience is continually improved.

### 4.2 Customer Service Committee of the Board

The Customer Service Committee of the Board will meet to review/modify the recommendations of the Standing Committee and ensure that the decisions taken are in line with the policy approach of the Bank.

Diagram 1: Internal Escalation Matrix



## 5. Locations of Principal and Regional Nodal Offices & Officers

Location	Territory Covered	Name of Official	Contact No
Bangalore	Karnataka	Prasad Telekkadan – Nodal Officer	080-4250 4444
Chennai	Tamil Nadu	S.Deivasigamani – Nodal Officer	044-2766 0019
Hyderabad	Andhra Pradesh + Telengana	Prasad Telekkadan	080-4250 4444
Mumbai	Maharashtra	Hiren - Nodal Officer	079-4001 1073
Ahmedabad	Gujarat	Hiren - Nodal Officer	079-4001 1073
Jaipur	Rajasthan	Hiren - Nodal Officer	079-4001 1073
Bhopal	Madhya Pradesh	Hiren - Nodal Officer	079-4001 1073

Table 1: Locations & Nodal Officers

**Principal Nodal Officer:** Raghavendra Rao

**Address:**

Fincare Small Finance Bank  
 5th Floor, Bren Mercury  
 Kaikondanahalli, Sarjapur Main Road  
 Bengaluru-560035

**Contact No:** 080-4250 4444