

Customer Grievance Redressal Policy

1. Introduction

Airtel Payments Bank believes that providing prompt and efficient service is essential not only to attract new customers, but also to retain existing ones. This policy document aims at minimizing instances of customer complaints and grievances through proper service delivery and review mechanism and to ensure prompt redressal of customer complaints and grievances. The policy document highlights important points viz. complaint, complaint registration process, complaint management system, timeline for resolution, escalation matrix and the stakeholders entrusted with the task of implementing this policy.

Airtel Payments Bank's policy on customer grievances redressal is based on the following principles:-

- i. Customers are treated fairly at all times.
- ii. A complaint is an expression of dissatisfaction relating to the bank's product/ services or the complaint handling process where a response or resolution is explicitly or implicitly expected.
- iii. Complaints raised by customers are dealt with courtesy and on time.
- iv. Customers are informed of avenues to escalate their complaints/grievances within the organization and their rights to alternative remedy, if they are not fully satisfied with the response of the bank to their complaints.
- v. Bank will treat all complaints efficiently and fairly as they can damage the bank's reputation and business if handled otherwise.
- vi. Bank employees and Business Correspondents of the bank would work in good faith and without prejudice to the interests of the customer.
- vii. 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.
- viii. A grievance occurs on account of:
 - The attitudinal/behavioral aspects in dealing with customers
 - Inadequacy of working/operational gaps in standards of services offered/expected and actual services rendered.
 - Technology related.
- ix. The customer has the right to register his/her complaint/grievance if he/she is not satisfied with the service provided by the bank. There are various channels a customer can lodge his grievance - In person, by telephone, by mail/post or by email/internet or by sending an SMS.
- x. If a complaint received by any of the above channels are not resolved within the prescribed time frame or he/she is not satisfied with the resolution provided by the bank, he/she can approach Banking Ombudsman with his/her complaint or resort to other legal avenues for grievance redressal.

Customer Grievance Redressal Policy

- xi. A suitable mechanism must therefore exist for receiving and redressing customer grievances courteously promptly and satisfactorily. Any mistakes made by the bank should be rectified immediately.

2. Key Functionaries/Channels for raising complaints

The key functionaries responsible for grievance redressal are indicated below. These persons will be in charge of ensuring prompt resolution of complaints.

Branch Officials: Being in a customer facing role, the Branch officials are the first point of contact for the customer. The target for the Branch officials are to resolve complaints expeditiously and within the stipulated timeline.

Relationship point officers: These officials are placed at the controlling offices/branches.

Principal Nodal Officer: She/he is an employee of a senior rank in the Head Office who will monitor the entire customer service mechanism and identify areas of improvement.

Standing Committee on customer service (SCCS): This body consists of senior management officials of the Bank with MD/CEO as the Chairman.

Customer Service Committee of the Board (CSCB): The committee's role is to review the customer service mechanism in the Bank and also deliberate on innovative measures to enhance customer satisfaction.

3. Registration of Complaints:

Customer can register the complaint in writing, orally, telephonically or via an email. The complaints are broadly classified into (i) technology related (ATM, internet banking, mobile banking, failed ATM, disputed PoS etc); (ii) transaction related (Deposit, Cash deposit, cash withdrawal, opening of account, remittance, closure of account etc.); and (iii) Staff related (misbehavior/use of rude language, forcible selling of unsolicited third party products etc.)

At the branch, customers can speak to branch officials for resolution of their issues or register their grievances through the complaint book available in the branches.

Alternatively, customers can drop their complaint/feedback in the boxes made available.

Customers can also contact our Customer Care officers over the phone for redressal of issues or send an e-mail at wecare@airtelbank.com or write to us at: Airtel Payment Bank Limited, Plot no. 16 Udyog Vihar, Phase IV, Gurgaon 122015 or through bank's website (www.airtelbank.com).

All customers registering a complaint will get an acknowledgement for the complaint lodged with the bank.

4. System to capture complaints

Airtel Payment Bank has in place a CRM/CMS system to enable efficient and effective tracking and resolution of complaints.

All complaints from the customers, shall be logged into CRM/CMS software. With this the bank shall not only ensure that all the complaints received are recorded and resolved, but shall also

Customer Grievance Redressal Policy

ensure effective monitoring / escalation mechanism to the senior functionary responsible so as to make sure that none of the complaints remain unresolved.

The internal mechanism for recording and resolution of complaints shall function efficiently at all times and shall be monitored on daily basis. The staff are adequately trained for handling complaints efficiently.

The system will also be used to deal with the issues relating to services provided by outsourced Agencies/Business Correspondents/Access points and the bank will ensure that the respective outsourcing service providers resolve customer issues expeditiously and effectively.

The system will also be available for resolving issues related to the insurance distribution undertaken by the bank as a certified corporate agent.

5. Resolution of Complaints

The complaints will be analyzed from all possible angles. Specific timelines have been established for handling complaints and disposing them at all levels.

Details of the Complaints not redressed within one month will be sent by the concerned branch/Relationship Official to the Principal Nodal Officer and keep him updated regarding the status of the complaint.

Branch and Relationship point officials must send action taken report on complaints received to the Head office on a real time basis.

The Bank shall ensure that all final written responses to customers contain the mandatory clause to make customers aware of their rights to approach the Banking Ombudsman.

6. Timeline for responding/resolving complaints

Normal cases (other than the one mentioned below): 7 working days

Fraud cases, Legal cases and cases which need retrieval of documents and exceptionally old records): 15 working days

Cases involving third party including other banks): 30 working days

ATM Complaints will be resolved within 7 working days.

NEFT/RTGS complaints will be resolved within 3 working days.

Chargeback related cases: 45 to 90 working days or as per Card Network Operator Guidelines

If any case needs additional time, the Bank will inform the customer, the reasons for the delay in resolution and provide expected time lines for resolution of the issue

There are also stipulated timelines for handling complaints at all levels in Airtel Payment Bank Limited.

Customer Grievance Redressal Policy

7. Role of Branch/Relationship Point Officials

These Officials are responsible for the resolution of complaints/grievances in respect of customer's service by the branches/access points. He/she shall also ensure closure of all complaints received at the branches/relationship points.

In case the complaint is not resolved to the customer's satisfaction, they will provide with alternate avenues to escalate the issue.

If these officials feel that it is not possible at their level to solve the problem, the case will be escalated to the Principal Nodal Officer for guidance.

8. Escalation of Complaints

Principal Nodal Officer

If the customer's issue is not resolved even after contacting various complaint resolution channels, he/she can write to the Principal Nodal Officer. It would be the responsibility of the Principal Nodal Officer to ensure that internal machinery for handling complaints/grievances operates smoothly and efficiently at all levels.

Principal Nodal Officer is the nodal point of contact for various Banking Ombudsmen at various RBI Regional Offices.

9. Banking Ombudsman

In case the customer is not satisfied with the response from the Bank, customers will have the right of approaching the Banking Ombudsman (BO). The details of BO are made available at the branches and also on the Bank's website.

10. Review customer grievances and enhance the quality of customer service

Customer Service Committee of the Board

Airtel Payment Bank has constituted Customer Service Committee of the Board. The Bank will place before the Customer Service Committee of the Board, all the awards given by the Banking Ombudsman and all the awards remaining unimplemented for more than three months with the reasons thereof.

An illustrative role of the Customer Service Committee are as under:

- Oversee the implementation of various customer service guidelines as mandated by Reserve Bank of India and Banking Codes and Standards Board of India

- Address issues of systemic deficiencies existing in banks, if any, brought out by the Banking Ombudsman awards;

- Report to the Board instances where awards remained unimplemented without valid reasons and for initiating necessary remedial action.

- Review customer service initiatives and deliberate innovative measures for enhancing the quality of customer service and improving overall service levels.

Customer Grievance Redressal Policy

Any other issue impacting quality of customer service

This Committee would also review the functioning of Standing Committee on Customer Service.

Standing Committee on Customer Service

The Committee focuses on building and strengthening customer service orientation in the Bank through initiating various measures including simplifying processes for improvement in customer service levels. The Committee holds periodic meetings to discuss service updates, ongoing projects specifically targeted towards improvement of customer service and appropriate actions arising from discussions.

The Committee carries out the following specific functions:

- Evaluate feedback on quality of customer service received

- Review the practice and procedures prevalent in the bank and take necessary corrective action, on an ongoing basis by ensuring through formulation of procedures and operational practices.

- Review comments/feed-back on customer service and implementation of Bank's Code of Commitments to Customers formulated by Banking Codes and Standards Board of India (BCSBI).

- Review complaints related to non-compliance of Code of Commitment.

11. Mandatory Display of Information at access points/branches

Names, complete address and contact details of the officials who can be contacted for redressal of complaints.

Name and contact details of the Principal Nodal Officer of the bank and Banking Ombudsman under whose jurisdiction the branch/access point falls.

12. Website Display

Names and other details of the officials at the Head Office including the name of the Principal Nodal Officer preferably on the first page of the web-site.

Names and other details of the CMD/CEO and also Line Functioning Heads.