



Pune People's Co-op Bank Ltd., Pune

(Multi-State bank)

Customer Grievances Redressal Policy 2025-26



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Customer Grievances Redressal Policy

1. Introduction :

In the present competitive scenario, it is most important for the bank to render prompt, delighted and efficient customer service to have sustained business growth. Today's customers are very knowledgeable in banking facilities as well as aware of their rights. It is therefore, very important that the employees of the bank must have complete knowledge as to procedure and system of the bank. They should be upgraded with latest changes in the banking industry for extending all the services in a prompt and courteous manner.

An unattended query or enquiry or unsatisfactory service results in customer dissatisfaction leading to customer grievance. Customer grievances, if not attended promptly, can be escalated in the form of complaints to higher levels like the ombudsman / consumer court, thereby affecting the image & reputation of the Bank.

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 mistakes made by the Bank should be rectified immediately. The details of grievances redressal mechanism must be in the domain of public knowledge'.

2. Objectives :

The Bank's Policy on Grievance Redressal is prepared to fulfill the following objectives:

- To ensure that the customers are treated transparently and fairly at all levels & times.
- To ensure that complaints raised by customers will be dealt with courteously & respectfully.
- To ensure that the customers will be informed / get aware about the avenues available to them to escalate their complaints / grievances, if they are not fully satisfied with the response of the Bank to their complaints.
- To ensure that, all complaints will be dealt with effectively to resolve in a reasonable period.
- To ensure that the Bank employees work in good faith and without prejudice to the interests of the customer and stakeholders.

3. Grievances Relating to branch transactions:

- i) In case of any difficulty in transactions, the customers may approach the Officer at the branch or the Branch Incharge, who will ensure that the customer's banking needs will be attended. However, if this does not happen, customers may demand the complaint book, which will be available at 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 three weeks. If for any reason the branch is unable to redress the grievance within three weeks, the customer will be informed of the reasons and the action taken for early redressal.

- ii) In case the customer is unable to visit the Branch, he may lodge his complaint on alternate channels available on bank's website. The customers shall be given a unique complaint number which can be used by the complainant for tracking his complaint status. Customers can also send their complaints through email at ppccare@ppcbank.in. Complaints lodged on these channels are forwarded to the branches / concern departments through web-based system for redressal as above. The status of redressal of online complaints can be accessible through tracking available on bank's website.
- iii) In case of difficulty with the branch, or unsatisfactory reply in respect of complaint lodged with the Branch / alternate channel, the customer can approach the Principal Officer, Head Office. The contact particulars of the officials will be displayed at branch on prominent place. In addition, it will be made available on the Bank's website.
- iv) The customers can also write to the Principal Officer. The addresses and contact details of the Principal Officer will be made available at the branches. Customers may also obtain it by visiting bank's website.
- v) A Complaint Form will also be made available on the Bank's website for customers to register their grievances. 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.

4. Escalation matrix for customer complaints

Within the overall maximum period of 30 working days within which a complaint needs to be redressed, there will be a prescribed escalation matrix for redressal of the complaints at different levels in the organisation. The matrix prescribes the required time / period for unresolved complaints / grievances not redressed to customers' satisfaction to be escalated by customers to higher authorities. The escalation matrix for customer complaints is given below:

a) The complaints received at the Branch(es) / Department(s)

- The complaints received at the Branch level will be resolved within 7 days.
- If the branch manager is unable to satisfy the customer or resolve the complaint then it will refer (escalated) such complaints to the Principal Officer (Head Office).
- On receipt of the complaint, The Principal Officer will ensure that it will be resolved within to refer the case to the CEO / Board within 07 working days (but not more than 15 days from the date of receipt of the complaint at the Branch / Department). The Principal Officer may resolve it with consultation / guidance of The Chief Executive Officer.
- If The Principal Officer is unable to resolve it within defined period then it will consider as unresolved complaints / grievances or In case the customer is still not satisfied with



resolution of complaint, then the Principal Officer will place the issue before the Board for their guidance.

- All complaints remaining unresolved for more than 30 days from the date of receipt of the complaint from the customer will be reported to Board by the Chief Executive Officer.

b) The complaints lodged through Bank's Website / Emails / Phones to the Bank (The Principal Officer)

When the complaint lodged by customer(s) through Bank's Website / Emails / Phones to the Bank then it will come to the Bank's Principal Officer for resolution. The escalation matrix for such customer complaints is as below:

Sr.No.	Lodging / Escalation / Auto Escalation of complaints	Day of lodging / Escalation	Days available for redressal (Within the maximum three weeks)
1	Principal Officer	Day 01	07 days
2	Chief Executive Officer	Day 08	15 days
3	Hon. BOD	Day 16	30 days

- The complaint lodged by a customer is first assigned / received to the Principal Officer for redressal.
- The Principal Officer will sought resolution with coordination of concern branch / department etc.
- If the complaint is not redressed within 07 days then it will escalated to The Chief Executive Officer.
- If The Chief Executive Officer is unable to resolve it within defined period then it will consider as unresolved complaints / grievances or In case the customer is still not satisfied with resolution of complaint, then the Principal Officer will place the issue before the Board for their guidance.

5. Grievances relating to technology related transactions

- i) Considering customers' expectations and lack of familiarity with alternate channels (ATMs and mobile banking), the Bank has introduced exclusive mechanisms for redress of grievances arising from use of these channels. Presently, for help in **ATM-cum-Debit card** related operations, information relating to ATM related complaints including lodging of ATM disputed transaction, tracking of issue and dispatch of ATM card / PIN etc. are available on 9145005033 has been made available. The customers may also lodge their complaint at their home branch or e-mail at ppccare@ppcbank.in for redressal of their complaints. In case the customer is not satisfied with the handling of his complaint, he may



contact the Assistant General Manager, Head Office. The contact details / email addresses will be made available on the Bank's web site.

- ii) For assistance in **Mobile Banking** transactions, the customer may contact the same helpline as above or post his grievance online on the Bank's web site www.punepeoplesbank.com. They can also send the complaint by email to ppccare@ppcbank.in.

6. Principal Officer for handling customer grievances:

The Principal Officer at PPC Bank, Head Office, Pune for customer grievances redressal is the Assistant General Manager. Aggrieved customers can write directly to the Principal Officer regarding their grievances at the following address:

Assistant General Manager
(Grievance Redressal- Principal Officer)
Pune Peoples Co-Op. Bank Ltd., Pune
Head Office- Plot No.477/478,
Market Yard, Gultekadi, Pune-411037

Mob. No.:+91-9145005026

E-Mail Id - ppccare@ppcbank.in

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

7. Acknowledgement of grievances and redress:

- i) Branch / The Principal Officer as the case may be, will acknowledge the grievance within five days (05 days) of receipt and initiate action to have the grievance resolved within a maximum period of three weeks. 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 / she can also approach the Banking Ombudsmen for redressal. The customer will be given the necessary guidance in this regard by the branches and the help lines. The contact details of the Banking Ombudsman of the respective region shall be on display at each branch.

8. Review Mechanism

i. The Principal Officer / Chief Executive Officer

The redressal of customer grievances takes place mainly at three levels – Branch, Principal Officer and Head Office. A large number of grievances are addressed by customers directly to the Principal Officer. Where the issues raised in the grievance are considered serious,



the Principal Officer / Chief Executive Officer 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-off only on approval from the Principal Officer / Chief Executive Officer (except resolution authority).

ii. Bank's Board of Directors

An analysis of customer grievances received and review of grievance redressal mechanism shall be placed before the Bank's Board of Directors every Quarter. The Board will also periodically review major areas of customer grievances and measures taken to improve customer service. Also will examine all issues that have a bearing on the quality of customer service provided to individual depositors and borrowers.

A similar review shall also be done at the Bank's Head Offices in respect of grievances received from customers in their area of Operation and the report shall be placed before the Board of Directors.

iii. Branch Level Customer Committee

The Branch Level Customer Committee on Customer Service shall be constituted in each branch and will be headed by Branch Manager. The other members of the Committee will be customers of the Bank consists one preferably a senior citizen / pensioner, one is women and other two will be general customers. The Committee will review feedback on customer service, implementation of commitments in the BCSBI's Code of Bank's Commitments to Customers / Code of Bank's Commitment and suggest measures to tone up customer service and customer grievances redressal.

9. 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 handling customer transactions / requests with courtesy, empathy and promptness. All branches shall form a Branch Level Customer Committee with representation of officers / Branch Incharge as well as customers as laid down in this regard. The Committee shall hold a meeting every month 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 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. The Bank shall also conduct training programmes regularly for staff on customer service and minimizing customer grievances. The Bank shall also conduct customer satisfaction surveys periodically to understand customers'



10. Review of Policy

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