

ING Vysya Bank Limited

Corporate Office:: Bangalore

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## POLICY ON GRIEVANCE REDRESSAL

### 1. Introduction:

Today's dynamic business scenario makes it necessary to have a strong focus on Customer service to retain customers' loyalty for sustained growth. ING Vysya Bank realizes that this is possible only when there is a genuine desire to serve the customers. Hence we have a policy for grievance redressal based on the following principles:

- Customers are treated fairly at all times.
- Complaints raised by customers are dealt with, courtesy and on time.
- Customers are fully informed of avenues to escalate their complaints/grievances within the organization and their rights to alternative remedies, if they are not fully satisfied with the response of the bank to their complaints.
- ING Vysya Bank will treat all complaints efficiently and fairly as they can damage the bank's reputation and business if handled otherwise.

Our employees will work in good faith and without prejudice in the interests of the customer.

The policy document would be made available at all branches. The concerned employees are aware about the complaint handling process.

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 service rendered.

We aim to provide the best customer service. Branch Manager is responsible for the resolution of complaints / grievances in respect of customer's service by the branch. He would be responsible for ensuring closure of all complaints received at the branch. It is his foremost duty to see that the complaint should be resolved completely to the customer's satisfaction

However, if the customer is not satisfied with resolution given by the Branch Manager, he can reach us at any of the following access channels.

**i) Customer Service Line / Call Centre :** Customers can contact our customer care officers through phone / Toll free numbers for redressal of their grievance

Customers can also call us at **1-800-425-9900** (can be reached from BSNL / MTNL lines only) from across the country about account details or any other information, effortlessly and fast. From overseas they can reach us through **0091 1800 425 9900**.

Apart from the above toll free number customer can contact the bank on any of the numbers below as well, 24\*7.

#### Customer Service Line

Bangalore	Chennai
080 - 3030 9900	044 - 4224 5466

Delhi and NCR	Mumbai
981808 5466	022 - 4009 5466

AP Circle
986666 5466

**ii) Branch:** Customers can walk into any of the ING Vysya Bank Branches and speak with the Branch officials or give written complaints for resolution of their issues.

**iii) Email / Website:** For all complaints they can write to [ccu@ingvysyabank.com](mailto:ccu@ingvysyabank.com) or Click the link below (in our website) for online submission of your grievance <http://www.ingvysyabank.com/scripts/emailus.aspx>

**iv) Customers may send a letter to:**

Customer Care Unit,  
ING Vysya Bank Ltd,  
ING Vysya House,  
No. 22 MG Road, Bangalore 560 001

Code of Bank's Commitment to customers / Fair Practice Code of the bank are available in our website [www.ingvysyabank.com](http://www.ingvysyabank.com)

All the bank's units / branches display the following mandatory requirements:

- Appropriate arrangements for receiving complaints and suggestions
- Name, address and contact number of Nodal Officer
- Contact details of Banking Ombudsman of the area
- Code of Bank's Commitment to Customers / Fair Practice code

## 2. Escalation:

In case Customer is not satisfied with the resolution, he can ask contact details of senior officials and can escalate the issue to them. Notices providing details of the Regional Operations and Service Head (ROSH) are available in all the branches. Customers who are dissatisfied with the service provided can also contact the ROSH.

S.No	Name of the ROSH	Location	Mailing address	STD	Phone
1	Sasidhar. T	Tamil Nadu and Kerala	ING Vysya Bank Limited , Regional Office , III floor, No.20, Apex Chambers,Pondy Bazar, T.Nagar,Chennai - 600 017 E-mail: sasidhart@ingvysyabank.com	044	24315212/14 Mobile : '09962214000
2	Omkareswar.A	Karnataka	ING Vysya Bank Ltd. 22,K.H Road (Double Road) Bangalore - 560 027 E mail:omkareswara@ingvysyabank.com	080	22532936, Mobile : '09972444559
3	Neeraj Nigam	Delhi,UP and Uttaranchal	ING Vysya Bank Limited Regional Office 9th Floor, Mercantile House 15, K. G. Marg New Delhi - 110 001 Email:neerajn@ingvysyabank.com	011	66510105 Mobile: '09810710107
4	Koteswara Rao M	Hyderabad	ING Vysya Bank Ltd Regional Office, 3-6-438/5/6, V Floor, Nasipur House, Himayat Nagar, Hyderabad -500 029 Email: koteswararaom@ingvysyabank.com	040	23446646 Mobile: '09848535765
5	G. Satyanarayana	Vijayawada	ING Vysya Bank Ltd., Regional Office, D.No.29-4-19, 1st Floor, Kodandarami Reddy Street, Governorpet,Vijayawada- 520 002 Email: satyanarayanag@ingvysyabank.com	0866	2440314 Mobile : '09848812770
6	K.Seshaphani	Ananthapur	ING Vysya Bank Limited, Regional Office, 15 / 127, I Floor, KamalaNagar, Anathapur-515 001, Email: seshaphanik@ingvysyabank.com	08554	274939 Mobile: '09951010221
7	Prasanna Narayan Kanchi	Mumbai	ING Vysya Bank Limited, 5th Floor, Plot No.C-12, G-Block Banda Kurla Complex Bandra ( East) Mumbai - 400 051 email: prasannanarayan@ingvysyabank.com	022	33095562, Mobile: '09833315990
8	Sabyasachi Raychaudhuri	Kolkata,Patna, Bhuvaneswar	ING Vysya Bank Limited, No 2 Old Court House Corner, "Tobacco House", 2nd Floor, Kolkata - 700001 E mail:sabyasachirc@ingvysyabank.com	033	66102122 Mobile: '09831321556

If the customer is not satisfied with the response provided or has not heard from the Bank within the time frame prescribed in para 3 hereunder post escalating their complaints and wishes to raise the issue with a senior officer within the bank, they can contact the Nodal officer for ING Vysya Bank for an impartial resolution

Mrs. Srividhya Shankar,  
Nodal Officer,  
ING Vysya Bank Ltd,  
ING Vysya House,  
No. 22 MG Road, Bangalore 560001  
Email: [nodalofficer@ingvysyabank.com](mailto:nodalofficer@ingvysyabank.com)

#### Time Frame:

- Normal Cases (Other than ones mentioned below) : 7 working days
- Fraud cases, Legal cases and cases where documents or exceptionally old records have to be retrieved : 15 working days
- Cases involving third party : 30 working days
- Charge back related cases : 12 working days

- If any case needs additional time, the bank will explain the reason and will also communicate the expected timelines to the customer.
- At the end of every month, Branch / Regional Office to send action taken report on complaints received, to the Corporate Office.

### **Reserve Bank of India – Banking Ombudsman Scheme**

As per the Reserve Bank of India Banking Ombudsman Scheme, 2006, a customer can file his complaint before the Banking Ombudsman if the reply is not received from the bank within a period of one month from the date of receipt of his representation, or the bank rejects the complaint, or the complainant is not satisfied with the reply given to him by the bank.

The details of the Banking Ombudsman Scheme as well as the contact details of the Ombudsman for your City or State is available on <http://www.rbi.org.in>

### **Internal Machinery to Handle Customer Complaints/Grievances**

#### **5.1 Customer Service Committee of the Board:**

The Committee consists of 4 Directors of the Board as members with one member as the Chairman of the Committee. The Corporate Secretary of the bank acts as the Secretary of the Committee.

In principle, the committee will meet once in 6 months.

#### **The basic functions are:**

- a. To initiate, review and implement proactive measures to bring improvements in the quality of customer service for all categories of clientele
- b. To ensure compliance with the recommendations of the Committee on Procedures and Performance Audit on Public Services (CPPAPS) and monitor progress regularly
- c. To oversee the functioning of the Standing Committee on Customer Service.
- d. To address the issues pertaining to formulation of a Comprehensive Deposit Policy incorporating the issues such as the treatment of death of a depositor for operations of his account, the product approval process, the annual survey of depositor satisfaction and the tri-ennial audit of such services
- e. To address issues of systemic deficiencies existing in banks, if any, brought out by the awards issued by Banking Ombudsmen
- f. To review all the Banking Ombudsmen awards remaining unimplemented for more than three months with the reasons therefore and report to the Board such delays in implementation without valid reasons and for initiating necessary remedial actions
- g. To address issues relating to customer segmentation, adoption of standards and codes, financial inclusion and financial literacy
- h. To review the progress of implementation of standards/codes agreed as a member of the Banking Codes and Standards Board of India (BCSBI)
- i. To review all such consumer forum cases involving deficiency of the service/systems and processes and to address systemic improvements needed
- j. Any other function as assigned by Board from time to time

#### **5.2 Standing Committee on Customer Service:**

Bank has constituted Standing Committee on Customer Service. Managing Director will chair the committee. Besides two or three senior executives of the bank, the committee would also have two or three eminent non-executives drawn from the public as members.

The committee would have the following functions:

- Evaluate feedback on quality of customer service received from various sources.
- Review comments/feedback on customer service and implementation of code of Bank's Commitment to Customers received from BCSBI.
- It will ensure that all regulatory instructions regarding customer service are followed by the Bank. Towards this, the committee would obtain necessary feedback from Zonal/Regional Heads/Functional Heads
- Discuss unresolved complaints / grievances referred to it by Functional Heads responsible for redressal and offer advice.

Standing Committee will meet once in a quarter and report on its performance would be placed before Customer Service Committee of the Board which meets half yearly.

Committee has appointed a Nodal Officer who will be responsible for implementation of customer service and complaint handling.

## **6. Interaction with customers**

The bank recognizes that customer expectation / requirements / grievances can be better appreciated through personal interaction with customers by bank's staff. Structured customer meets, once in a month, are conducted since the bank cares and values customer feedback / suggestions for improvement in customer service. Many of the complaints arise on account of lack of awareness among customers about bank's services and such interactions will help the customers appreciate banking services better. As for the bank, feedback from the customers would be a valuable input for revising its product and services to meet customer requirements.

## **7. Sensitizing Operating Staff on Handling Complaints**

ING Vysya Bank does and will continue to train its staff members handling complaints. The Nodal Officer provides training inputs based on the analysis of complaints received at the respective departments in the bank.