

Ref.No. NB.IDD.Coop Policy/ 912 / V-70/2024-25

Circular No. 150/IDD-03/2024

06 August 2024

The Managing Directors / The Chief Executive Officer

All State and District Central Cooperative Banks

Madam / Sir

**Strengthening of Complaint / Grievance Redressal Mechanism in Rural Cooperative Banks**

Please refer to circular No.97/DoS-20/2007 dated 12 June 2007 read with Circular No. 163/DoS-20/2016 dated 13 July 2016 and Circular No. 203/IDD-14/2016 dated 25 August 2016 regarding establishment of Complaint/Grievance Redressal Mechanism in Rural Cooperative Banks. It has been observed that despite the instructions from time to time, the Complaint/Grievance Redressal System is yet to be stabilised in many banks. Keeping in view the need for time bound and speedy redressal of Complaints/Grievances, there is an urgent need to strengthen the Complaint / Grievance Redressal mechanism in Rural Cooperative banks in line with the best practices in the ecosystem.

2. In order to ensure compliance with the above circulars and further strengthen the grievance and Complaints redressal and monitoring system in RCBs, banks are advised to take the actions as per Annexure – I.

3. Turn Around Time (TAT) for redressal of complaints has been reduced in line with the extant TAT stipulated under CPGRAMS and Reserve Bank Integrated Ombudsman scheme 2021 (RB-IOs 2021) and accordingly the no. of days for addressing / resolving the grievance / complaints is 30 days now. Banks shall follow the norm scrupulously.

राष्ट्रीय कृषि और ग्रामीण विकास बैंक

**National Bank for Agriculture and Rural Development**

प्लॉट क्र सी-24, 'जी' ब्लॉक, बान्द्रा-कुर्ला कॉम्प्लेक्स, बान्द्रा (पूर्व), मुंबई - 400 051. टेली: +91 22 26524843 • फ़ैक्स: +91 22 26530089 • ई मेल: idd@nabard.org  
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4. The strengthening of Grievance/Complaint redressal mechanism in RCBs will lead to enhanced transparency, accountability, improvement in internal checks & controls, corporate governance and improved customer service in banks resulting in higher customer confidence, trust and satisfaction of customers.
5. Bank shall ensure that the complaint redressal mechanism complies with all regulatory requirements and guidelines/instructions issued by the Reserve Bank of India (RBI) and NABARD.
6. The banks may confirm the actions taken by 31 August 2024 to RO, NABARD.

Yours faithfully,

*SubratKumarnanda.*

**(Subrat Kumar Nanda)**  
**Chief General Manager**

राष्ट्रीय कृषि और ग्रामीण विकास बैंक

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## **Annexure - I**

- i. Framing a board approved Complaint / Grievance Redressal policy
- ii. Establishment of grievance/complaint redressal cell in HO
- iii. Review of status of receipt and redressal of complaints by board.
- iv. Placing the status of redressal of Complaints in HLC, DLRMC meetings etc.
- v. An official may be identified not below the rank of DGM in case of StCB and a senior official in case of DCCB, as Nodal officer/ Grievance Redressal Officer (GRO) of the bank.
- vi. Also, an appellant official above the Nodal officer/ GRO may be identified and their details (Nodal officer/GRO and the appellant officer) may be displayed prominently in the branches and head office of the bank besides the bank's website.
- vii. Banks may onboard Centralised Public Grievance Redress and Monitoring System (CPGRAMS) of GoI.
- viii. Banks may introduce a system of segregating complaints into Banking and Administrative matters. VIP Complaints may be marked separately for priority redressal.
- ix. Monitoring and review of complaints
  - a. Bank shall constitute Customer Services Committee at branches and HO of bank for review & monitoring of complaints and for enhanced customer engagement.
  - b. Status of submission and redressal of complaints shall be reviewed by the Customer Services Committee on quarterly basis and in every board meeting.
  - c. Bank shall regularly submit the information in the periodic return/MIS in ensure portal of NABARD indicating the status of receipt, redressal and Pendency of complaints/grievances.
  - d. Banks shall indicate the status of receipt and redressal of complaints in their annual reports.

x. Customer Education and Awareness

Banks shall conduct awareness campaigns/ programme to educate customers about the grievance redressal mechanism through brochures, pamphlets, financial literacy camps, enquiry counters, notice boards, display at branches, display on the bank's website etc.

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### Main Document

<b>Document Title</b>	Strengthening of Complaint / Grievance Redressal Mechanism in Rural Cooperative Banks
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1.0	2016-17	NA	Institutional Development Department
2.0	2024-25	Added Annexure I – Action listed as per earlier circulars/guidelines to ensure compliance by bank  Timeline for redressal of complaints/grievances revised on lines of CPGRAMS and Reserve Bank Integrated Ombudsman scheme 2021 (RB-IOS 2021)	Institutional Development Department

### Version Approval

<b>Version No.</b>	<b>Date of Approval</b>	<b>Changes/Comments</b>	<b>Approved by</b>
1.0	25.08.2016	NA	Chairman
2.0	15.07.2024	Added Annexure I – Action listed as per earlier circulars/guidelines to ensure compliance by bank  Timeline for redressal of complaints/grievances revised on lines of CPGRAMS and Reserve Bank Integrated Ombudsman scheme 2021 (RB-IOS 2021)	Chairman

## References

Sr. No	Subject	Reference No.
1	Customer Service - Public Grievance Redressal Mechanism	NB.DoS.HO.POL.1004/J.1./2007-08
2	Complaints/Grievances Redressal Mechanism in Banks	NB.DoS.HO.POL/1400/J-1/2016-17

