

7. Grievances Redressal Mechanism:

The Bank has, at present, put in the following structured mechanism for redressal of customers' complaints:

1. The customers may contact the respective branch or the Branch Manager for immediate redressal. If the customer prefers to file a written complaint. The Branch Manager shall record the complaint in the complaint register and shall strive to redress the complaint. If redressed, it would be noted in the complaints register. He can refer to Head Office, in case he wants interference of higher authorities. The branch shall respond to the Complainant within a maximum period of 07 days of receipt of the complaint. (Address and contact numbers of the branches are displayed on the bank's web site.)
2. If the complainant does not receive a response from the branch within 07 days or if the complaint is not redressed to the satisfaction of the customer, the matter may be taken up with Nodal Officer at the Head office, name and address of whom is available with the branch. The Nodal Officer shall also register the complaint in the complaints register maintained at Head office and shall try to redress the complaint. The Nodal Officer at the Head office shall respond to the complainant within a maximum period of 07 days of receipt of the complaint.
3. After exhausting all the above machinery/channels, if the customer is still not satisfied, he/she may write to the Managing Director of the Bank

Managing Director/CEO will arrange to respond to the Complainant within a maximum period of 15 days of receipt of the complaint.

Customers also have the option to register their complaints online through a mail for sending grievances to the Nodal Officer (dccb.jhalawar@rajasthan.gov.in / dccb.jlw.adm@rajasthan.gov.in)

4. In case the issue is still not resolved to the satisfaction of the customer, he/she may approach the Banking Ombudsman; address of the Ombudsman is available with the branches.

The aforesaid policy will be revised as and when there are any new changes incorporated by the Bank in handling complaints / grievances of the customer which includes introduction of new grievance channels.