The Delhi Nagrik Sehkari Bank Ltd

The Grievance Redressal Policy

(Reviewed by the Board of Directors Vide Resolution No.11.7 Dated 03.08.2026)

The customer is in 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. Being a service organization, providing quality customer service and ensuring customer satisfaction are the prime concerns of the bank. The 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 delivery of proper service and review mechanism and to ensure prompt redressal of any customer complaints/grievances that may arise despite adopting zero tolerance limits by bank. A suitable mechanism must therefore exist for receiving and redressing customer grievances courteously, promptly and satisfactorily.

The Banks grievance redressal policy shall adhere to the following principles:-

1. Customer shall be treated fairly at all times.
2. Complaints raised by customers shall be dealt with courtesy and promptly.
3. Customers shall be fully 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.
4. The Bank employees shall work in good faith and without prejudice to the interest of the customer.

Complaint lodging procedure in bank:--

In case of any difficulty in transactions, the customers may approach the Service Manager at the branch or the May I Help Counter or the Branch Manager, who will ensure that the customers banking need are attended to, however, if this does not happen, customers may demand the complaint book, which will be available in all branches, and lodge a written complaint. **Customers can also send their complaints through email at info@dnsbltd.com or lodge their grievance online on the bank's web site (www.dnsb.co.in).** Complaints lodged on these channels are forwarded to the branches for early redressal. 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. In case of difficulty with the branch, or unsatisfactory reply in respect of complaint lodged with the branch/other channels, the customer can approach the Chief Executive Officer of the bank at head office under whose administrative control the branch is functioning or he/she write mail at the following address with full detail (attached documents if any) If for any reason the HO is unable to redress the grievance within three weeks, the customer will be informed of the reasons and the action taken for early redressal

Mandatory Display Requirements:-

1. A complaint register shall be available with the branch head and this information will be published on the notice board
2. Complaints/ suggestions received by the bank from the customers shall be duly recorded for monitoring of redressal/implementation thereof.
3. The name and contract particulars of the Nodal Officer of the bank who deal with the complaint shall displayed in the branch premises and also on bank website to facilitate the customer to raise their grievances/suggestions regarding customer services rendered by the bank.
4. The Banking Ombudsman scheme 2006 containing provision of the scheme as well as contact details of all the banking ombudsman office shall be made available to customers at all branches, and displayed on the bank website.
5. Copies of the code of bank commitment to customers/fair practice code shall be made available to customers at all branches. Apart from this, the code of bank commitment to customers shall also be displayed on the bank website.

Escalation matrix for customer complaints:-

The overall maximum period of three week within which a complaint needs to be redressed, there will be a prescribed escalation matrix for redressal of the complaints at different level in the organization. The matrix prescribe the time period for unresolved complaints/grievances not redressed to customer's satisfaction to be escalated to higher authorities. The escalation matrix for customer complaints is given below:--

Sr.	**Lodging / Escalation /Auto Escalation of Complaints**	**Day of Lodging/Escalation**	**Days available within the Max three Weeks)**
1.	Branch	1st Day	10 days.
2.	Nodal Manager at Head Office	11th Day	5 days.
3.	CEO at Head Office	16th Day	6 days.

The complaint lodged by a customer is first assigned to the Branch for Redressal. If the complaint is not redressed within 10 days, it is escalated to Nodal Manager at Head Office on the 11th day of first lodging of the complaint. If the complaint is not redressed within the next 5 days (15 days from day 1), it is escalated to CEO at Head Office. The complaint will invariably have to be redressed within a maximum period of 21 days / three weeks. The customer can approach the Banking Ombudsman in case his grievance is not redressed within 30 days of lodging the complaint as per extant guide line of Banking Ombudsman scheme. All complaints **will be considered disposed of only after getting closure approval from the CEO of the Bank.**

5. Nodal Officer for handling customer grievances:

i) The CEO at Head Office, Rohtak Road for customer grievances redressal is responsible for implementation and monitoring of customer grievances rederessal mechanism in the entire Bank. Aggrieved customers can write quoting their complaint number to the CEO regarding their grievances at the following address:

The Chief Executive Officer,
Telephone:011-45638546
Email : Info@dnsbltd.com

The contact particulars are also available on the Bank's web site. The Chief Executive Officer shall also ensure implementation of policies and instruction of BCSBI relating to the Bank's codes of commitments to customers and instructions on customer service issued by the RBI and other Regulatory Agencies.

6. Acknowledgment of Grievances and Redressal:-

The Branch, HO as the case may be, will acknowledge the grievances within three (3) working days to receipt and initiate the action to have the grievance resolved within a maximum period of three weeks from the date of receipt. 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.

(i) Complaints received though 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/SMS. However, in cases of complaints of serious nature and delays in redressal etc., a paper trail will necessarily be created.

(ii) 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 can also approach the Banking Ombudsman concerned for redressal.

7. Review Mechanism:-

Customer Service Committee of the Board: This committee of the Board is responsible to oversee the implementation of service enchantment initiatives across the Bank. The Committee meets once every six months and is required to formulate policies on improved customers experience, assess the services governance structure and effect ongoing improvements in the quality of service provided by the Bank. Customer may be invited to share their experience and feedback with the committee.

Standing Committee on Customer Service: The Standing Committee shall be chaired by the CEO of the Bank. The Committee meets quarterly and is responsible for understanding opportunities that may exist for service enhancement and product development particularly towards enhancing customer experience. **The Committee will examine all issues that have a bearing on the quality of customer service provided to individual depositors and borrowers. The committee shall also have representation from customers of the Bank at the Centre (not more**

than two, one preferably senior citizen/pensioner). The committee will review feedback on customer service from Branches implementation of commitments in the BCSBI's Code of the Bank's Commitments to Customers/ Code of Bank's Commitment to Micro & Small Enterprises and suggest measures to tone up Customer Service and Customer Grievances Redressal. The other functions of the Standing Committee shall be as directed by the RBI.

Branch Level Customer Service Committee: The Committee provided a monthly forum for direct interaction with a cross section of branch customers and they are encouraged to share their views on branch service. It shall meet once a month to study complaints/ suggestions, cases of delay, difficulties faced / reported by customers / members of the Committee and evolve ways and means of improving customer service.

Sensitizing Operating staff on handling complaints:-

1. The Bank shall impart training on an going basis to all employees on handling complaints /redressal of grievances / customer counseling.
2. The Principal Nodal Officer of the Bank shall ensure that internal machinery for handling complaints/grievances operates smoothly and efficiently at all the levels.
3. Review of the policy: This policy shall be approved by the Customer Service Committee of the Board of Directors and will be reviewed annually.

Top functionaries at Administrative Offices and Branch Manager shall make themselves available for a minimum of two hours (2.30 pm to 4.30 pm) on the 15th and 25th (the previous working day in case 15th / 25th falls on a holiday) of every month for customers to attend their grievances and listen to their suggestions. The Bank shall also conduct training programs regularly for staff on customer service and minimizing customer grievances. The Bank shall also conduct customer satisfaction surveys periodically to understand customers' perceptions of Banks service and to identify priority areas for improvement of customer satisfaction.

(Anoop Kumar Wahi)
Chief Executive Officer