

# Customer Service Policy

## Chapter 4:

# Customer Grievance Redressal

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## I. Introduction

Business always starts and closes with customers and hence the customers must be treated as the King of the market. All the business enhancements, profit, status, image etc. of the organization depends on customers. Hence it is important for all the organizations to meet all the customers' expectations and ensure that every customer is a satisfied customer. It can only be attained if the customer has an overall good relationship with the Bank. In today's competitive business marketplace, customer satisfaction is an important performance exponent and basic differentiator of business strategies. Hence, more the customer satisfaction more is the business and the bonding with the customer.

## II. Objectives:

Customer complaints are part of the business life of any corporate entity. This is more so for banks because banks are service organizations. As a service organization, customer service and customer satisfaction should be the prime concern of any 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 proper service delivery and review mechanism and to ensure prompt redressal of customer complaints and grievances. The review mechanism should help in identifying shortcomings in product features and service delivery. Customer dissatisfaction would spoil bank's name and image. The bank's policy on Grievance Redressal follows the under noted principles/objectives:-

- Customers be 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 remedy, if they are not fully satisfied with the response of the bank to their complaints.
- Bank will treat all complaints efficiently and fairly as they can damage the bank's reputation and business, if handled otherwise.

The Bank employees must work in good faith and without prejudice to the interests of the customer. The Bank shall also ensure that all employees concerned are informed about the complaint handling process and its subsequent updates.

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 services rendered.

The customer is having full right to register his complaint if he is not satisfied with the services provided by the bank. He can give his complaint in writing, orally or over telephone. If customer's complaint is not resolved within given time or if he is not satisfied with the solution provided by the bank, he can approach Banking Ombudsman with his complaint or other legal avenues available for grievance Redressal.

### 1. Definition of Query, Complaint and Representation:

The Bank will clearly differentiate between Queries, Complaints and Representations so that customer issues are logged accurately.

**1.1 Query:** Any doubt/ enquiry/ request (e.g. deliverables, services and waivers) is a query. Customer enquiring/ checking / cross checking/ status before the expiry of specified turnaround time (TAT) for service/ deliverables come within the scope of query.

**1.2 Complaint:** A Complaint is:

- a) A grievance/ protest/ grumble
- b) Customer disputing about services/ products/ processes
- c) An error committed at Branch office level, in respect of attitudinal aspects or inadequate arrangements made available or gaps in services.
- d) Any Query not responded within turnaround time.

**1.3 Representation:** A Representation is a request made by a person or a group of persons asking for some relaxations while availing services from the Bank.

**Illustrative examples:**

S.No	QUERY	COMPLAINT	REPRESENTATION
1	Any doubt / enquiry / request (e.g. deliverables, services, waivers)	Non collection or inordinate delay in the collection of cheques, drafts, bills etc.	Waiver of Interest in a loan account.
2	Customer enquiring /checking cross checking / status before the expiry of specified TAT for service/ deliverables	Delay in remittance / transfer of funds/ operation of accounts	Waver of minimum balance charges.

3	Non-receipt of Credit/ Debit card/ PIN (within TAT) / statement (1st time)	Delay in opening of accounts /furnishing of statement of accounts or delay in completion of pass book	Reduction of Interest rates while sanctioning loans.
4	Query on application status (Within TAT)	Difficulties experienced in issuance of duplicate drafts	Waiver of NEFT / RTGS/DD / PO charges
5	Query on Pension disbursement, TDS on Pension, Submission of Pension documents, Pension revisions.	Cash not dispensed/ less cash dispensed from ATM etc	

**2. Grievance Matrix:** The grievance escalation matrix of the Bank shall be as follows:-

**i. Level I: Branch Head/ Incharge Team/Department**

The complaint registered by the customer against any Branch or Office through CSRTS Portal shall be received by the Branch/Team/Department in the said Application. An email alert alongwith Ticket ID shall be generated and sent to the concerned BM/ Incharge Department or Team. Auto- acknowledgement will also be sent to the customer through email/SMS.

Branch Manager/Incharge Team/Department with will assign the complaint to the staff working under him/her for processing. After examining the response, Branch Manager/Incharge Team/Department shall either accept or reject the complaint and submit it to Zonal Head/DGM of concerned Department who has been designated as Level II.

The complaints received directly by the Branches from the customers shall be uploaded in CSRTS Portal and processed through the said Application as per work flow mentioned above.

TAT for resolution of Grievance at Level I: 05 days.

## **ii. Level II: Zonal Head/DGM Team/Department**

The complaint processed at Level I shall be routed to Zonal Head/ DGM of the concerned Team/Department who shall examine the customer complaint and the action taken at Level I. The complaints accepted at Level I shall be disposed-off by concerned Zonal Head/ DGM by giving the verdict as 'Accepted'. The accepted complaint shall get closed at this level and same shall be conveyed to the customer through SMS or email alongwith closure remarks as recorded by Zonal Head/ DGM concerned while giving the decision. In case of rejection of the complaint, Zonal Head/ DGM concerned will provide his remarks/reason and submit it to Level III who is General Manager (Customer Service) CHQ.

TAT for resolution of Grievance at Level II: 05 days.

## **iii. Level III: General Manager (Customer Service Department) CHQ**

All partially or wholly rejected complaints shall be escalated to General Manager (Customer Service Department) CHQ through CSRTS Portal. After analysis and following proper SOP, if the resolution of the complaint given by Level II is upheld, the complaint shall be escalated to Internal Ombudsman for review. In case the decision given by Level II is overturned, the complaint shall be redirected to Level II for closure and conveying the decision to the complainant.

TAT for disposal of Grievance at Level III: 05 days.

## **iv. Level IV: Internal Ombudsman:**

All Partially or wholly rejected complaints shall be escalated to Internal Ombudsman through CSRTS Portal for review. In case the Internal Ombudsman overturns the decision of the Bank, SOP for acceptance or disagreement of the decision of Internal Ombudsman shall be followed. In case Internal Ombudsman upholds the decision of the Bank, the complaint will be redirected to Level II for closure and conveying the decision to the customer. Besides, following message will be sent to the customer:

“The complaint has been examined by the Internal Ombudsman and for the reasons stated in the reply, the decision of the Bank has been upheld. In case you are not satisfied, you may approach the Reserve Bank-Integrated Ombudsman online at <https://cms.rbi.org.in> or through physical mode to the Centralized Receipt and Processing Centre, Reserve Bank of India, 4th Floor, Sector 17, Chandigarh - 160017 within one year of receipt of the decision.”

TAT for disposal of Grievance at Level IV: 10 days.

**Other Sources of Grievances:** Apart from direct grievances from customers, grievances received through various regulatory bodies including Reserve Bank of

India, Banking Ombudsman, Government of India & Consumer Helpline shall be handled centrally by Customer Service, CHQ.

**Mode of response:** Bank shall ensure that the mode of response is as per the mode of customer intimation received. Cases received through e-mail shall be responded through e-mail.

### **3. Internal Machinery to handle Customer complaints/ grievances**

#### **3.1 Internal procedures: -**

- i. If customer wants to make a complaint, we will tell him how to do this and what to do if he is not satisfied with the outcome. Our staff will help the customers to the best of their satisfaction with any queries they have.
- ii. We have installed 'complaint boxes' at every Branch offices where customers can drop their complaints/feedback.
- iii. Customers can email their complaint(s) / feedback at [iamlistening@jkbmail.com](mailto:iamlistening@jkbmail.com)/ [jkbcustomercare@jkbmail.com](mailto:jkbcustomercare@jkbmail.com) or can use our website [www.jkbank.com](http://www.jkbank.com) for sending their complaints/feedback. Bank shall provide them a complaint reference number and keep them informed of the progress within a reasonable period of time. Customers can also lodge complaint over phone on [0194-2481999](tel:0194-2481999).
- iv. For any queries, customer can contact on Bank's Toll Free Number [1800-890-2122](tel:1800-890-2122).
- v. On receiving the complaint, we will send written acknowledgement to the customer.
- vi. We will send customer our final response within thirty days and will inform him that if he is not satisfied, he can approach Reserve Bank- Integrated Ombudsman (RBIO).

### **4. Reserve Bank- Integrated Ombudsman:**

If the complaints are not resolved within 30 days or in case the customer is not satisfied with the service or redressal provided by the bank, he can also approach the Reserve Bank Integrated Ombudsman (RBIO). Complaints be filed online on <https://cms.rbi.org.in>. Complaints can also be sent in physical mode to the 'Centralised Receipt and Processing Centre' Reserve Bank of India, 4th Floor, Sector 17, Chandigarh - 160017.

## 5. Internal Ombudsman Scheme:

### 1. Definitions

- i. In these Directions, unless the context states otherwise, the terms herein shall bear the meanings assigned to them as below:
  - a. “Bank” means a ‘banking company’, a ‘corresponding new bank’ and ‘State Bank of India’ as defined in Section 5 of the Banking Regulation Act, 1949 (Act 10 of 1949) that are included in the Second Schedule of the Reserve Bank of India Act, 1934 (Act 2 of 1934), but does not include a bank in resolution or winding up or under directions or any other bank as specified by the Reserve Bank;
  - b. “Banking Outlet” is a fixed-point service delivery unit, manned by either bank’s staff or its business correspondent where services of acceptance of deposits, encashment of cheques / cash withdrawal or lending of money are provided for a minimum of four hours per day for at least five days a week;
  - c. “Competent Authority” means Executive Director In-charge of customer service for banks, Executive Director / Managing Director / Chief Executive Officer for Non-Banking Financial Companies, Managing Director / Chief Executive Officer for Non-bank System Participants, and Managing Director / Chief Executive Officer for Credit Information Companies;
  - d. “Complaint” means a representation in writing or through other modes alleging deficiency in service on the part of the Bank and seeking relief thereon;
  - e. “Credit Information Company (CIC)” means a company as defined in the Companies Act, 2013 (18 of 2013) and has been granted a certificate of registration under sub-section (2) of section 5 of the Credit Information Companies (Regulation) Act, 2005 (30 of 2005);
  - f. “Deficiency in service” means a shortcoming or an inadequacy in any service, which the Bank is required to provide statutorily or otherwise, which may or may not result in financial loss or damage to the customer;
  - g. “Deputy Internal Ombudsman” means any person appointed under clause 6 of these Directions;
  - h. “Internal Ombudsman” means any person appointed under clause 5 of these Directions;
  - i. “Non-Banking Financial Company (NBFC)” means an NBFC as defined in Section 45-I (f) of the Reserve Bank of India Act, 1934 and registered with the Reserve Bank; but does not include a standalone Primary Dealer, Core Investment Company, an Infrastructure Debt Fund-Non-Banking Financial Company (IDF-NBFC), a Non-Banking Financial Company - Infrastructure Finance Company (NBFC-IFC), NBFC- Account Aggregator, NBFC under Corporate Insolvency Resolution Process, NBFC in liquidation and / or winding up, or under directions of Reserve Bank of India or any other NBFC specified by the Reserve Bank;
  - j. “Non-bank System Participant (NBSP)” means any person other than a bank participating in a payment system as defined under Section 2 of

the Payment and Settlement Systems Act, 2007 including a ‘System Provider’<sup>11</sup>;

- k. “Payment System” means a system that enables payment to be effected between a payer and a beneficiary, involving clearing, payment or settlement service or all of them, but does not include a stock exchange;
  - l. “Bank (RE)” means a bank or an NBFC or an NBSP or a CIC as defined in these Directions, or any other entity as may be specified by the Reserve Bank from time to time;
  - m. “Related Party” shall include related party as defined in sub-clause 76 of section 2 of the Companies Act, 2013 and related party as per the applicable accounting standards.
- ii. All other expressions, unless defined herein, shall have the same meaning as assigned to them under the Banking Regulation Act, 1949, the Reserve Bank of India Act, 1934, the Payment and Settlement Systems Act, 2007, the Credit Information Companies (Regulation) Act, 2005, the Credit Information Companies Rules, 2006, the Credit Information Companies Regulations, 2006, or the [Reserve Bank - Integrated Ombudsman Scheme \(RB-IOS\), 2021](#) or regulations, directions and guidelines issued by the Reserve Bank of India.

#### 4. Applicability

These Directions shall apply to the Bank as defined under clause 1(i)(c) of these Directions and having 10 or more banking outlets in India, whether such bank is incorporated in India or outside India;

#### 5. Appointment of Internal Ombudsman

- i. The Bank shall appoint the Internal Ombudsman after satisfying themselves that the following prerequisites are fulfilled for the appointment of Internal Ombudsman:
  - a. The Internal Ombudsman shall either be a retired or serving officer, in the rank equivalent to a General Manager of another bank / Financial Sector Regulatory Body / NBSP / NBFC / CIC, having necessary skills and experience of minimum seven years of working in areas such as banking, non-banking finance, regulation, supervision, payment and settlement systems, credit information or consumer protection;
  - b. The Internal Ombudsman shall previously not have been employed, nor presently be employed, by the Bank or the Bank’s related parties.
- ii. The Internal Ombudsman shall not be over 70 years of age before the completion of the tenure.
- iii. The Bank may appoint more than one Internal Ombudsman depending on the volume of complaints received by them to ensure continuity of operations during the absence of the Internal Ombudsman. While appointing additional Internal Ombudsman, the Bank shall consider the need for diversity of experience of the incumbents to deal with different types of cases. In such

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<sup>11</sup> System provider means and includes a person who operates an authorised payment system as defined under Section 2 of the payment and settlement systems act, 2007

cases, the Bank may clearly define the jurisdiction of each Internal Ombudsman.

## **6. Appointment of Deputy Internal Ombudsman**

- i The Bank may appoint one or more Deputy Internal Ombudsman depending on the volume of complaints received by them, who would assist the Internal Ombudsman in the quality disposal of the complaints.
- ii The Deputy Internal Ombudsman shall either be a retired or serving officer, not below the rank of Deputy General Manager of another bank / Financial Sector Regulatory Body / NBSP / NBFC / CIC, having necessary skills and experience of minimum five years of working in areas such as banking, non-banking finance, regulation, supervision, payment and settlement systems, credit information or consumer protection.
- iii The Deputy Internal Ombudsman shall not be over 70 years of age before the completion of the tenure.
- iv The Deputy Internal Ombudsman shall functionally report to the Internal Ombudsman, who will be the final authority / decision-making authority while dealing with the complaints. In the temporary absence of the Internal Ombudsman, not exceeding a period of 15 working days, the Deputy Internal Ombudsman may function as the Internal Ombudsman for the limited purpose of reviewing the rejected complaints. Prior information shall be provided to Consumer Education and Protection Department, Central Office, Reserve Bank of India ([iocepd@rbi.org.in](mailto:iocepd@rbi.org.in)) in case of temporary absence of the Internal Ombudsman exceeding 15 working days, advising inter-alia, details of alternate arrangements being put in place. However, such temporary absence should not exceed 30 days.

## **7. Tenure of Internal Ombudsman / Deputy Internal Ombudsman**

- i The appointment of the Internal Ombudsman / Deputy Internal Ombudsman in the Bank is of a contractual nature. The tenure of the Internal Ombudsman / Deputy Internal Ombudsman in the Bank shall be a fixed term of not less than three years, but not exceeding five years.
- ii The Internal Ombudsman / Deputy Internal Ombudsman shall not be eligible for reappointment or for extension of term in the same Bank. The tenure of the Internal Ombudsman / Deputy Internal Ombudsman shall be indicated in the appointment letter.
- iii The Internal Ombudsman / Deputy Internal Ombudsman cannot be removed before the completion of his / her contracted term without the explicit approval of the Reserve Bank of India. In case the vacancy arises on account of reasons beyond the control of the Bank (such as death, resignation, incapacitation, terminal illness, etc.), the Bank shall inform Reserve Bank of India within 10 working days from the date of such vacancy. The Bank shall appoint a new Internal Ombudsman / Deputy Internal Ombudsman as per eligibility criteria specified under clause 5 and clause 6 of these Directions within three months from the date of vacancy and submit a report within 5 working days from the date of appointment of the new Internal Ombudsman / Deputy Internal Ombudsman as per para 15 of these Directions.

- iv The Principal Nodal Officer or the Nodal Officer, liaising with the offices of the RBI Ombudsman, shall not act as Internal Ombudsman / Deputy Internal Ombudsman or vice versa, even during the temporary absence of either.
- v The Bank shall ensure that the post of the Internal Ombudsman does not remain vacant at any point of time. The Bank shall undertake the process of fresh appointment well in advance to fill the vacancy before the expiry of the tenure of the incumbent Internal Ombudsman and ensure that there is a minimum overlap of at least one month between the time of demitting of office of the outgoing Internal Ombudsman and the incoming Internal Ombudsman. The Bank shall undertake the process of fresh appointment at least three months before the expiry of the term of the incumbent Internal Ombudsman.

## **8. Administrative Oversight**

The Internal Ombudsman shall report to the Competent Authority, as defined under clause 1(i)(c) of the Directions, of the Bank administratively, and to the Board of Bank functionally.

## **9. Secretariat and Cost of the office of Internal Ombudsman**

- i. The Bank shall depute such number of its officers or other staff to the office of the Internal Ombudsman as is considered necessary for the smooth functioning of the offices of the Internal Ombudsman. All other requisite office infrastructure, including information technology support shall be made available to the office of the Internal Ombudsman to enable the Internal Ombudsman discharge his / her responsibilities effectively and efficiently.
- ii. Customer Service Committee / Consumer Protection Committee of the Board of the Bank shall determine the structure of emoluments, facilities and benefits accorded to the Internal Ombudsman / Deputy Internal Ombudsman, which should be appropriate keeping in view the stature and position of the Internal Ombudsman / Deputy Internal Ombudsman being at the apex of the grievance redress mechanism of the Bank as also the need to attract experienced persons with requisite expertise. These emoluments, facilities and benefits accorded to the Internal Ombudsman / Deputy Internal Ombudsman, once determined, shall not be changed during the tenure of Internal Ombudsman / Deputy Internal Ombudsman.
- iii. The office of the Internal Ombudsman shall preferably be placed in the Head Office or Corporate Office of the Bank.

## **10. Internal Audit**

- i The Bank shall conduct an internal audit of the implementation of these Directions on a yearly basis. The internal audit of the Bank shall cover the implementation and compliance with these Directions inter-alia, including:
  - a. The adequacy of the infrastructure (space, IT infrastructure, human resources, etc.) provided to the office of Internal Ombudsman and whether it is in line with the volume of complaints and the stated

position of the Internal Ombudsman at the apex of the grievance redress mechanism;

- b. Implementation of auto-escalation of the partly or wholly rejected complaints to the Internal Ombudsman within 20 days and adherence with various timelines indicated in these Directions.
  - c. Actions by the Internal Ombudsman with regard to analysis of complaints, reports submitted to RBI and the Bank, efforts made by Internal Ombudsman for review and quality disposal of the rejected complaints, support provided by the Bank towards raising awareness about types of grievances, and developing uniformity of approach in handling of complaints across the Bank as also the support provided to the Internal Ombudsman for redress of the complaints;
  - d. Adherence with various timelines indicated in these Directions.
- ii The scope of the internal audit shall exclude any assessment of the correctness of decisions taken by the Internal Ombudsman.

## **11. Role and Responsibilities of Internal Ombudsman**

- i. The Internal Ombudsman shall not handle complaints received directly from the complainants or members of the public but deal with the complaints that have already been examined by the Bank but have been partly or wholly rejected by the Bank.
- ii. The following types of complaints shall be outside the purview of these Directions and shall not be handled by the Internal Ombudsman:
  - a. Complaints related to corporate frauds, misappropriation etc., except those resulting from deficiency in service, if any, on the part of the Bank;
  - b. References in the nature of suggestions and commercial decisions of Bank. However, service deficiencies in cases falling under 'commercial decisions' will be valid complaints for the Internal Ombudsman;
  - c. Complaints / references relating to (i) internal administration, (ii) human resources, or (iii) pay and emoluments of staff in the Bank;
  - d. Complaints which have been decided by or are already pending in other fora such as the Consumer Disputes Redressal Commission, courts, etc.;
  - e. Disputes for which remedy has been provided under Section 18 of the Credit Information Companies (Regulation) Act, 2005.
  - f. The Bank shall forward all rejected / partially rejected complaints under the categories (a) and (b) above to the Internal Ombudsman/s. The Internal Ombudsman shall look for inherent deficiency in service in such cases and take a view whether any of these complaints can be exempted under (a) and / or (b) above as decided by the Bank.
- iii Complaints that are outside the purview of these Directions shall be immediately referred back to the Bank by the Internal Ombudsman.
- iv The Internal Ombudsman shall analyse the pattern of complaints such as product / category wise, consumer group wise, geographical location wise, etc., and suggest means for taking actions to address the root cause of complaints of similar / repeat nature and those that require policy level

changes in the Bank. The Internal Ombudsman shall examine the complaints based on records available with the Bank, including any documents submitted by the complainant and comments or clarifications furnished by the Bank to the specific queries of the Internal Ombudsman. The Internal Ombudsman may seek additional information and documents from the complainant, through the Bank. The Internal Ombudsman must record a “reasoned decision” in each case.

- v The Internal Ombudsman may hold meetings with the concerned functionaries of the Bank and seek any record / document available with the Bank that are necessary for examining the complaint and reviewing the decision. The Bank shall furnish all records and documents sought by the Internal Ombudsman to enable expeditious resolution of the complaints without any undue delay.
- vi The Internal Ombudsman shall, on a quarterly basis, analyse the pattern of all complaints received against the Bank, such as entity-wise (for CICs), product-wise, category-wise, consumer group-wise, geographical location-wise, etc., and may provide inputs to the Bank for policy intervention, if so warranted.
- vii The Internal Ombudsman shall not represent the Bank in legal cases before any court or fora or authority.
- viii In cases of conciliation, where the decision of the Internal Ombudsman is accepted by the complainant, a statement showing the terms of agreement duly signed by the complainant, shall be kept on record.

## **12. Board Oversight**

- i The Internal Ombudsman shall furnish periodic reports (including the analysis of complaints) on his / her activities to the Committee of the Board handling customer service and protection, preferably at quarterly intervals, but not less than half yearly intervals. Regulated entities shall put in place a system for discussion of cases, in which the decision of the Internal Ombudsman has been rejected by the Bank, by the Customer Service Committee / Consumer Protection Committee of the Board of the Bank. The rejection of the decision taken by the Internal Ombudsman shall be done with the approval of the Competent Authority as defined under clause 1(i)(c) of these Directions.
- ii The Audit Committee of the Board of the Bank can refer to the Internal Ombudsman, matters in respect of cases mentioned at Clause 11(2)(a) of these Directions.
- iii The Internal Ombudsman shall be designated as an ex-officio member or a permanent invitee to the meetings of the Committee of the Board of Bank handling customer service and protection.

## **13. Procedure for Complaint Redress by Internal Ombudsman**

- i The Bank shall formulate a Standard Operating Procedure (SOP) approved by the Committee of the Board handling Customer Service and Protection and establish a fully automated Complaints Management Software wherein all complaints that are partly or wholly rejected by the Bank’s internal grievance

redress mechanism are auto-escalated to the Internal Ombudsman within 20 days of receipt, for a final decision.

- ii The Internal Ombudsman and Bank shall ensure that the final decision is communicated to the complainant within a period of 30 days from the date of receipt of complaint by the Bank.
- iii The Bank shall provide read-only access to their Complaint Management Software so that all complaints are accessible to the Internal Ombudsman who shall follow up cases of delayed escalation with the concerned department in the Bank. The Bank shall also provide access to the Internal Ombudsman in its Complaint Management Software, for adding his / her decisions on complaints escalated to the Internal Ombudsman.
- iv The Internal Ombudsman shall also have 'read-only' access to the Reserve Bank's Complaints Management System to enable the Internal Ombudsman to keep track of (i) the cases forwarded by the RBI Ombudsman to the Bank, (ii) decisions of the RBI Ombudsman thereon, and (iii) where applicable, the decision of the Appellate Authority, under the Reserve Bank - Integrated Ombudsman Scheme. Once the Internal Ombudsman has joined the Bank, the Bank shall seek read-only access for the Internal Ombudsman from the Consumer Education and Protection Department of the Reserve Bank.
- v The Bank shall furnish all records / documents sought by the Internal Ombudsman to enable him / her to redress / resolve customer grievances expeditiously.
- vi The decision of Internal Ombudsman shall be binding on the Bank, except in cases where the Bank has obtained approval for disagreeing with such decision as stated in sub-clause (8) below.
- vii Where the Internal Ombudsman upholds the decision of the Bank to reject or partly reject the complaint, the reply to the complainant should explicitly state the fact that the complaint has been examined by the Internal Ombudsman and for the reasons stated in the reply, the decision of the Bank has been upheld.
- viii Where the Internal Ombudsman overrules the decision of the Bank to reject or partly reject the complaint, the Bank can disagree with the decision of the Internal Ombudsman only with the approval of the Competent Authority as defined in Clause 1(i)(c) of these Directions. In such cases, the reply to the complainant shall explicitly state the fact that the complaint was examined by the Internal Ombudsman and the decision of the Bank was overruled by the Internal Ombudsman in favour of the complainant; however, the Bank, with the approval of the Competent Authority, has disagreed with the decision of the Internal Ombudsman. Such decision must be communicated to the complainant within 7 days of communication of the decision of the Internal Ombudsman on the case to the Bank. All such cases shall be subsequently reviewed on a quarterly basis by the Customer Service Committee of the Board or the Board of the Bank as indicated under clause 12(1) of these Directions.
- ix For complaints that are fully or partly rejected even after examination by the Internal Ombudsman, the Bank shall necessarily advise the complainant, as part of the reply, that he/she can approach the RBI Ombudsman for redress (excluding complaints against regulated entities not covered under the RB-IOS, 2021) along with complete details of the complaint. The Bank in its reply

shall mention physical address of the Centralised Receipt and Processing Centre<sup>2</sup>, as well as the address of Reserve Bank's Complaint Management System portal for online filing of customer complaints (<https://cms.rbi.org.in>).

- x The decision of the Internal Ombudsman shall be mandatorily included in the information submitted by the Bank to the RBI Ombudsman, while furnishing documents related to the complaints received in the Office of the RBI Ombudsman.
- xi In cases where the complainant has approached the RBI Ombudsman before the Internal Ombudsman has examined the complaint, the Bank should obtain the views of Internal Ombudsman and include the Internal Ombudsman's views in its submissions to the RBI Ombudsman.
- xii The Bank shall use the analysis of complaints handled by Internal Ombudsman in their training programmes / conferences to raise awareness about the pattern of complaints including the root causes, remedial measures, etc., among the frontline staff, in order to evolve consistency in handling of complaints. The Internal Ombudsman may also be involved for such trainings, where necessary.
- xiii While assessing the performance of the Internal Ombudsman, in addition to the level of pendency and work done by the Internal Ombudsman towards developing uniformity across the Bank in the redress of complaints, the Bank shall also analyse the number of cases where there is substantive difference between the decisions of the Internal Ombudsman vis-à-vis those given by the RBI Ombudsman subsequently.
- xiv The Bank shall widely disseminate the guidelines / instructions regarding these Directions among their staff while communicating the appointment of Internal Ombudsman in the organization (all branches and administrative offices).
- xv The Bank shall not provide the contact details of the Internal Ombudsman in the public domain as the Internal Ombudsman shall not handle complaints received directly from the customers.

#### **14. Supervisory Oversight**

- i The areas relating to customer service and customer grievance redress, as well as the implementation of these Directions, shall be a part of the risk assessment and supervisory review undertaken by the Department of Supervision of the Reserve Bank in case the Bank is a bank, NBFC and CIC and the Department of Payment and Settlement Systems of the Reserve Bank in case the Bank is an NBSP.
- ii Consumer Education and Protection Department of the Reserve Bank may review the cases where the decision of the Internal Ombudsman has not been accepted by the Bank and the aggrieved complainant approaches the RBI Ombudsman, for assessing the effectiveness of the internal grievance redress mechanism of the Bank and initiating corrective actions as it may deem fit.

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<sup>2</sup>Centralised Receipt and Processing Centre (CRPC), Reserve Bank of India, Central Vista, Sector 17, Chandigarh-160017

## 15. Reporting to Reserve Bank

- i. The Bank shall put in place a system of periodic reporting of information to Consumer Education and Protection Department, Central Office, Reserve Bank of India, on a quarterly and annual basis as per formats provided in the [Annexure](#). These reports shall be submitted on or before the **10th day of the month** following the quarter/year for which they are due.
- ii. The Bank shall, within five working days of appointment of the Internal Ombudsman or Deputy Internal Ombudsman, furnish the details of the official so appointed to the Consumer Education and Protection Department, Central Office, Reserve Bank of India ([iocepd@rbi.org.in](mailto:iocepd@rbi.org.in)) in the following format:

1.	Name of the Internal Ombudsman / Deputy Internal Ombudsman	
2.	Details of the last positions held/ organization names	
3.	Date of Appointment	
4.	Term (in years)	
5.	Brief professional profile, including previous exposure to financial services highlighting those that make them eligible for appointment	
6.	Contact details (telephone, email, address)	

Report to Consumer Education and Protection Department (CEPD), Reserve Bank of India

Office of Internal Ombudsman.  
Name of Regulated Entity (RE):  
Report for Quarter ended:

Part A: Quarterly Reporting

Table I- Information pertaining to Internal Grievance Redress (IGR)

Number of Complaints Received by Regulated Entity during the quarter	Number of Complaints processed by the Regulated Entity during the quarter	Number of Complaints under (B) that are Rejected (Partly or Wholly) by RE	Number of Complaints falling under the domain of IO under (C)	Number of Complaints referred by the RE to the IO
(A)	(B)	(C)	(D)	(E)

Reasons for difference between (D) and (E)- case-wise

Table II- Information pertaining to Alternate Grievance Redress (AGR)

Number of times RBIO/AA sought IO comments	Number of cases not referred to IO earlier but referred to IO after information sought by RBIO/AA	Number of times AA had advised the Regulated Entity to refer the decision of the AA to the Board/ IO	Number of Root Cause Analysis (RCA) put up by the Office of the IO to the Board	Number of suggestions of the IO accepted by the Board
(A)	(B)	(C)	(D)	(E)

- a. Major findings from RCA
- b. Details of suggestions made by the IO and accepted by the Board

**Table III- Subjective Assessment**

Details of analysis and inputs on the pattern of:

- (i) Complaints received against the RE, such as entity wise (for CICs), product-wise, category-wise, consumer group-wise, geographical location-wise, any other.

Top 3 Products against complaints were received:

Product Name	Number of complaints received	RCA done (Yes/No)

Top 3 Consumer groups from where complaints were received:

Consumer group Name	Number of complaints received	RCA done (Yes/No)

Top 3 Geographical locations from where complaints were received:

Consumer group Name	Number of complaints received	RCA done (Yes/No)

**Part-B: Annual Reporting (For all regulated entities)**

Report for year ended \_\_\_\_\_

**Table - I**

Number of complaints referred by the RE to the IO during the year	Number of complaints Closed by IO	Number of complaints where decision of the RE was not upheld by the IO	Number of complaints wherein the decision of the IO was rejected*	Number of decisions of the IO implemented by the RE	Number of IO decisions yet to be implemented by bank			
					1 Month	2 Month	3 Month	More than 3 Months

\*To be rejected only with prior approval of the Competent Authority

**Table - II**

Number of complaints that should have been referred by the regulated entity to the IO during the year (as per the Directions)	Number of complaints under (A) referred by the regulated entity to the IO during the year	Out of Number of complaints under A, Number of complaints not referred to IO within twenty days	Number of complaints where the complainants were not responded to within one month of the date of filing the complaint
(A)	(B)	(C)	(D)

Major reasons that complaints are not referred to the IO:

- 1.
- 2.

## **16. Customer Service Committee of the Board**

The Bank has constituted a sub-committee of the Board known as 'Customer Service Committee' with the objective of bringing improvements in the quality of customer service and to examine any other issues having a bearing on the quality of customer service rendered. The sub-committee is responsible for supervising and reviewing the grievance redressal mechanism of the Bank. The sub-committee would also be supervising and reviewing the functioning of Standing Committee on Customer Service. Further, detail of complaints with its analysis is placed before Customer Service Committee of the Board on quarterly basis.

## **17. Standing Committee on Customer Service**

The Bank has also constituted a 'Standing Committee on Customer Service', which is responsible for implementation and compliance of the 'Code of Banks Commitment to Customers'. The committee consists of official and non-official members. The official members include the top management of the Bank and non-official members include the public representation so as to put forth before the Standing Committee the day-to-day issues faced by the common customers and their resolution. The non-official members have been included in the standing committee so as to enable an independent feedback on the quality of customer service rendered by the Bank. The committee is entrusted with the following functions.

- i Evaluate feedback on quality of customer service received from various quarters and also review comments/feedback on Customer Service.
- ii The committee would be responsible to ensure that the bank follows all regulatory instructions regarding customer service. Towards this, the committee would obtain necessary feedback from Branch Managers/ Zonal Heads.
- iii The committee would also consider unresolved complaints/grievances referred to it by functional heads responsible for Redressal and offer their advice.
- iv The committee would submit report on its performance to the Customer Service Committee of the Board at quarterly interval.

## **18. Nodal Officer and other designated officials to handle complaints and grievances**

The Bank has designated Executive President/ President, Customer Service, CHQ as the Chief Nodal Officer who will be responsible for the implementation of Customer Service and complaint handling for the entire bank. Besides the Chief Nodal Officer, the Bank has also designated Zonal Heads of the respective Zones as Nodal Officers who will be handling complaints/ grievances in respect of Branch offices falling under their control. The list of Nodal Officers for resolution of Customer Grievances

is placed on notice boards in the Branch offices and is also available on our Bank's web-site [www.jkbank.com](http://www.jkbank.com).

## 19. Resolution of Grievances

Branch Manager is responsible for the resolution of complaints/ grievances in respect of Customer Service rendered by the Branch office. He would be responsible for ensuring closure of all complaints received at the Branch offices. It is his foremost duty to see that the complaint is resolved to the customer's satisfaction and if the customer is not satisfied, then he should be provided with alternate avenues to escalate the issue. If the Branch Manager feels that it is not possible at his level to solve the problem he can refer the case to the Nodal Officer at Zonal Office for guidance. Similarly, if the Nodal Officer at Zonal office finds that he is not able to solve the problem, he may refer such cases to the Chief Nodal Officer at the Corporate Office. Branch offices and Zonal Offices must send action taken report on complaints to the Customer Services, CHQ at the end of every quarter.

Time lines for compensation for financial losses to the customers which they may incur due to deficiency in the services offered by the bank through various Banking Channels, are depicted against each:

S. No.	Banking Channel	Compensation timeline/ Rate
1	Unauthorized/ Erroneous Debit	7 working days
2	ECS direct debits/other debits to accounts	Immediately after reporting
3	Credit Card activation charges	Immediately after reporting
4	Payment of Cheques after Stop Payment Instructions	2 working days
5	Foreign Exchange Services	Within 7 days of the credit received in Nostro account
6	Payment of Interest for delayed Collection of Outstation Cheques	SB rate for the period of delay beyond stipulated time. TDR rate for the corresponding period of delay from 14 to 90 days. 2% above TDR rate for delays exceeding 90 days. Rates applicable to loans shall be given for the period of delay in collection of cheques meant for credit to loan account of the customer. For extraordinary delays, interest will be paid 2% above the rate applicable to the loan account.
7	Compensation for loss of instrument in Transit	The Bank would provide all assistance to the customer to obtain a duplicate instrument from the drawer of the cheque. Besides, the bank will

S. No.	Banking Channel	Compensation timeline/ Rate
		compensate the account holder in respect of instruments lost in transit as per rates specified under S. No. 6 above.
8	Issue of Duplicate Draft and Compensation for delays	Bank will issue duplicate draft within 15 days of receipt of such request. For delay beyond the above stipulated period, interest at the rate applicable for Fixed Deposit of corresponding period will be paid as compensation.
9	Violation of the Code by banks agent	Bank will communicate the findings to the customer within 7 working days from the date of receipt of complaint.
10	Lenders liability; Commitments to borrowers	Bank would return to the borrowers all the securities/documents/title deeds to mortgaged property within 15 days of repayment of all dues. Bank will compensate the customer for monetary loss suffered, if any, due to delay in return of the same.
11	ATM Failure	The TAT for the failed ATM transactions as per NPCI guidelines is T+5 calendar days from the date of transaction. Further, in case any failed ATM transaction is not reversed within defined TAT period, Bank shall pay compensation of Rs.100/- per day after the expiry of TAT to the aggrieved customer.
12	Insurance	Bank shall take adequate steps for redressal of the grievances of the customers related to Insurance products within 14 days of the receipt of such complaints.

## 20. Customer Service Request Tracking System (CSRTS):

Bank has adopted the centralized 'Customer Service Request Tracking System' which provides a secure and centralized platform for receiving complaints and then tracking and storing all subsequent documentation pertaining to investigation and correction of the problem. The system makes the search and retrieval of complaints and related data easy. One important feature of module is that the acknowledgement goes to requestor on the registered Email ID & mobile number as soon his request/ communication is registered in the system and a unique reference ID is generated and conveyed to the customer for future reference. The system also

has MIS option and can be used to get details and current status of the complaints/ Service Requests on the basis of various criteria such as:

- Date Range i.e. Complaints/ Service Requests raised between two dates.
- Complaints/ Service Requests raised to/ by all or particular Zone/ Department for a date range.
- Complaint/ Service Request received under all/ particular Source/ particular category/ particular sub-category.

With this the Bank not only ensures that all the issues are recorded and resolved, but also ensure effective monitoring/escalation mechanism to the senior functionary in case of grievance not resolved within defined timelines

## **21. Interaction with customers**

The Bank recognizes that customer needs, expectations and grievances can be better appreciated through personal interaction of customers with the staff at the operations level, since the feedback from customers would be valuable input to meet customer expectations and making improvements in products and services offered by the Bank.

In compliance to the regulatory guidelines, all the Branch offices of the Bank have been advised to constitute a Customer Advisory Forum at their level and hold customer meets at monthly intervals so as to receive customer feedback about the quality of Customer Services offered. The mechanism also serves as a grievance redressal tool at the grass root level.

### **21.1 Executive's Visit to Rest of India.**

The Executives (Executive Director(s)/ General Managers) to accommodate in their schedule at least one meeting at the Branch office whenever they visit a Zone in Rest of India. Every Zone to hold at least one such meeting per quarter and every Executive to have at least one such visit/meeting to his credit during the quarter.

### **21.2 Executive's Visit within the Union Territories of J&K and Ladakh**

1. Executive Director(s) /General Manager(s) to make surprise visits to anyone of the Branch offices in a month as per their convenience.
2. Executive Director(s)/ General Manager(s) to preside over in one of the 'Customer Meets' mandatorily to be organized by each Zone per quarter.

The thrust area of such visits will be 'Customer Service and Satisfaction' besides overall functioning and business of the Zone/Branch.

"Customer Advisory Forum" at the Branch office level shall have the following members:-

- Branch Manager
- Hall In charge

- Another senior official of the Branch office, preferably Incharge Advances.
- 15-20 selected customers of the Branch office from all categories which should include at least one pensioner.

The Branch Manager to ensure that the suggestions made by the valuable customers in the CAF meetings, which are in the interests of overall improvement of Customer Service and are within the powers of the concerned Branch Head, are implemented within a period of one month in letter and spirit. However, the suggestions made by our valuable customers, which are not within the competence of the Branch Manager for implementation, should be referred to the next Higher Authority immediately.

It is mandatory on the part of the Branch Managers to draw up/ prepare the agenda for such meetings, record the minutes, review the previous meeting and have follow up action wherever required. The Branch Manager must convene the said meeting at least once in a month and forward the minutes of the meeting to their respective Higher Authority, who after recording comments/ observations, shall forward to Customer Service, CHQ within 15 days of the quarter end.

Zonal Heads are responsible to strictly monitor holding of CAF meetings at the BUs falling under their jurisdiction and ensure compliance of the instructions/ directions. Moreover, Snap Inspection reports should also record information regarding CAF meetings conducted by the Branch office. Snap inspection reports should also record the action taken on the feedback/complaints/ suggestions made by the customers during CAF meetings and also the number of meetings Branch office has conducted during the quarter.

## **22. Sensitizing operating staff on handling complaints**

It shall be the endeavor of the Bank to train staff for handling customer complaints and provide time bound redressal of customer grievances to the best satisfaction of the customers as bank's policy and regulatory guidelines. Zonal Nodal Officers shall give feedback on training needs of staff to HRD Division at Corporate Headquarters and HRD Division shall make necessary arrangements for training the staff on Customer Service, handling of complaints and proper customer grievance redressal.

## **23. BCSBI**

As per the directions of RBI, Banking Codes and Standards Board of India (BCSBI) has stopped its operations. Therefore, customers may approach the Bank for redressal of any grievance and in case of non-redressal of complaints, approach Banking Ombudsman Office by following the procedure.

## **24. Disclosure**

The policy shall be available on Bank's Intranet Homepage under policies section as well as on Bank's Website for the information of Customers in compliance to RBI's Master Circular on Customer Services.

## **25. Ownership & Review of the Policy**

The ownership of the policy shall lie with Customer Service and shall be subject to review.

Review of the policy will be put up to the Board for approval after 3 years. Approved Policy & Guidelines shall remain in force till next review.

In case of exigencies and to be in line with regulatory / statutory guidelines the MD & CEO is empowered to approve changes / modifications/ amendments/ relaxations/ exemptions, if any, required to be made in the policy and same will be placed before the Board for ratification.

Any guideline(s) issued by Regulator/s with regard to Customer Rights, Customer Compensation, Customer Protection and/ or Customer Grievance or any other matter dealt with by this Policy shall be deemed to be part & parcel of this policy for operational purpose with immediate effect. A note regarding such directive shall be placed before Board for information.

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### **Integrated Ombudsman Scheme, 2021**

A Scheme for resolving customer grievances in relation to services provided by entities regulated by Reserve Bank of India in an expeditious and cost-effective manner under Section 35A of the Banking Regulation Act, 1949 (10 of 1949), Section 45L of the Reserve Bank of India Act, 1934 (2 of 1934), Section 18 of the Payment and Settlement Systems Act, 2007 (51 of 2007) and Section 11 of the Credit Information Companies (Regulation) Act, 2005 (30 of 2005).

The Scheme shall apply to the services provided by a Bank in India to its customers under the provisions of the Reserve Bank of India Act, 1934, the Banking Regulation Act, 1949, the Payment and Settlement Systems Act, 2007, and the Credit Information Companies (Regulation) Act, 2005 (30 of 2005).

### **Salient features of the Integrated Ombudsman Scheme, 2021**

- It will no longer be necessary for a complainant to identify under which scheme he/she should file complaint with the Ombudsman.
- The Scheme defines 'deficiency in service' as the ground for filing a complaint, with a specified list of exclusions. Therefore, the complaints would no longer be rejected simply on account of "not covered under the grounds listed in the scheme".
- The Scheme has done away with the jurisdiction of each ombudsman office.
- A Centralised Receipt and Processing Centre have been set up at RBI, Chandigarh for receipt and initial processing of physical and email complaints in any language.
- The responsibility of representing the Bank and furnishing information in respect of complaints filed by customers against the Bank would be that of the Principal Nodal Officer in the rank of a General Manager in a Public Sector Bank or equivalent.
- The Bank will not have the right to appeal in cases where an Award is issued by the ombudsman against it for not furnishing satisfactory and timely information/documents.

The Executive Director Incharge of the Consumer Education and Protection Department of RBI would be the Appellate Authority under the Scheme.

Complaints can be filed online on <https://cms.rbi.org.in>. Complaints can also be sent in physical mode to the 'Centralised Receipt and Processing Centre' set up at Reserve Bank of India, 4th Floor, Sector 17, Chandigarh - 160017 in the format. Additionally, a Contact Centre with a toll-free number - 14448 (9:30 am to 5:15 pm) - is operational.

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**Address and Area of Operation of Nodal Officers  
of the Bank for resolution of Customer Grievances**

S No	Zone	Address details of Nodal Officer	Nodal Officer
1.	Srinagar	Zonal Office M.A Road Srinagar 190001(J&K) Phone(LL): 0194-2471042 2452658, 2471723, 2484008. Email: <a href="mailto:united@jkbmail.com">united@jkbmail.com</a>	Zonal Head Mr. Raja Zaffer Khan email: <a href="mailto:rzkhan@jkbmail.com">rzkhan@jkbmail.com</a> 7889953245
2.	Budgam	Zonal Office Industrial Estate Zainakote, Srinagar 190012(J&K) Phone(LL): 0194-2497735, 2497736, 2497734 Email: <a href="mailto:zoktwo@jkbmail.com">zoktwo@jkbmail.com</a>	Zonal Head Mr. Fayaz Ahmad Bhat email: <a href="mailto:fayaz.bhat@jkbmail.com">fayaz.bhat@jkbmail.com</a> 9945477795
3.	Baramulla	Zonal Office Amargarh, Sopore 193201(J&K) Phone(LL): 01954-223595, 223596. Email: <a href="mailto:zobara@jkbmail.com">zobara@jkbmail.com</a>	Zonal Head Mr. Imtiyaz Ahmad Bhat email: <a href="mailto:imtiyazbhat@jkbmail.com">imtiyazbhat@jkbmail.com</a> 8130982525
4.	Pulwama	Zonal Office J&K Bank Building Pulwama 192301(J&K) Phone(LL): 01933-241204, 242226 Email: <a href="mailto:zopull@jkbmail.com">zopull@jkbmail.com</a>	Zonal Head Mr. Tariq Ali email: <a href="mailto:tariq.ali@jkbmail.com">tariq.ali@jkbmail.com</a> 9906664848
5.	Anantnag	Zonal Office Bakshiabad, Anantnag 192101 (J&K) Phone(LL): 01932-2227340 Email: <a href="mailto:zoksou@jkbmail.com">zoksou@jkbmail.com</a>	Zonal Head Mr. Khursheed Muzaffar email: <a href="mailto:khursheed@jkbmail.com">khursheed@jkbmail.com</a> 9797071006
6.	Jammu	Zonal Office Rail Head Complex Jammu Phone(LL):0191-247102-25 Email: <a href="mailto:couple@jkbmail.com">couple@jkbmail.com</a>	Zonal Head Mr. Rajesh Dubey email: <a href="mailto:rajesh.dubey@jkbmail.com">rajesh.dubey@jkbmail.com</a> 7006678594
7.	Kathua	Zonal Office Kathua Near Forest Protection Office Hatli Morh Kathua 184102	Zonal Head Mr. Sanjeev Kumar email: <a href="mailto:Sanjeev.kumar@jkbmail.com">Sanjeev.kumar@jkbmail.com</a>

S No	Zone	Address details of Nodal Officer	Nodal Officer
		Phone(LL): 01922-234663 Email: <a href="mailto:zojtwo@jkbmail.com">zojtwo@jkbmail.com</a>	9419163062
8.	Doda	Zonal Office Khan's Plaza, Near Dak Bungalow, Doda, Jammu & Kashmir. Pin-182202 Phone(LL):01996-233589 Email: <a href="mailto:zoudam@jkbmail.com">zoudam@jkbmail.com</a>	Zonal Head Mr. Arshad Qadri email: <a href="mailto:arshad@jkbmail.com">arshad@jkbmail.com</a> 9419010064
9.	Udhampur	Zonal Office Near Sanson Petrol Pump, Domail Udhampur-182101. Phone(LL):01992270367 Email: <a href="mailto:zjnone@jkbmail.com">zjnone@jkbmail.com</a>	Zonal Head Mr. Vinay Gupta email: <a href="mailto:vinay.gupta@jkbmail.com">vinay.gupta@jkbmail.com</a> 9419216698
10.	Rajouri	Zonal Office Muradpur, Rajouri, J&K- 185131 Phone(LL): 01962-253060, 253454 Email: <a href="mailto:zorajo@jkbmail.com">zorajo@jkbmail.com</a>	Zonal Head Mr. Satish Kumar email: <a href="mailto:kumar.satish@jkbmail.com">kumar.satish@jkbmail.com</a> 9419165522
11.	Ladakh	Zonal Office Opposite Tourist Information Centre, Main Bazaar, Leh Phone(LL):01982-252023, 252130 Email: <a href="mailto:priest@jkbmail.com">priest@jkbmail.com</a>	Zonal Head Mr. Tsewang Dorjai email: <a href="mailto:tsewang.dorjai@jkbmail.com">tsewang.dorjai@jkbmail.com</a> 9419181281
12.	Delhi	Zonal Office Plot 132-134, Sector 44 Gurgaon Phone(LL): 124-4715800 Email: <a href="mailto:favour@jkbmail.com">favour@jkbmail.com</a>	Zonal Head Mr. Suresh Kumar Chowdhary email: <a href="mailto:sureshchowdhary@jkbmail.com">sureshchowdhary@jkbmail.com</a> 9086077667
13.	Mumbai	Zonal Office National Business Centre 1 <sup>st</sup> & 2 <sup>nd</sup> Floor, Bandra Kurla Complex Bandra East Near Asian Heart Hospital Besides JSW 4000051 Phone(LL):022-26384200, 26384100 Email: <a href="mailto:sketch@jkbmail.com">sketch@jkbmail.com</a>	Zonal Head Mr. Irfan Anjum email: <a href="mailto:irfananjum@jkbmail.com">irfananjum@jkbmail.com</a> 9906609595

### Address of Principal Nodal Officer of the Bank

**Mr. Anand Pal Singh**

General Manager

Contact No: 0194-2502662

email: [anand.singh@jkbmail.com](mailto:anand.singh@jkbmail.com)

Address: Office of the General Manager, Corporate Headquarters Srinagar.

### Address and Area of Operation of Nodal Officers under Banking Ombudsman Scheme

#### Address / details of the Nodal Officer under B. O. Scheme

#### Area of Operation

**Mr. Vinod Kumar Sharma**

Deputy General Manager (S&C J&K and Ladakh)

The Jammu & Kashmir Bank Ltd

Zonal Office

Rail Head Complex Jammu

Phone: 0191-2471899 ; 9867834443

email:[vinodsharma@jkbmail.com](mailto:vinodsharma@jkbmail.com)

Union Territories of J & K  
and Ladakh

**Mrs. Kirti Sharma**

Deputy General Manager (S&C Rest of India)

The Jammu & Kashmir Bank Ltd

Zonal Office, Plot No. 132-134

Sector-44, Gurgaon (Haryana)- 122002

0124-4715800; 7840070010

email:[kirti.sharma@jkbmail.com](mailto:kirti.sharma@jkbmail.com)

Rest of India.

### Address of Internal Ombudsman of the Bank

**Mr. Rajendra Kumar Nehra**

Contact No: 0194-2502646

email: [internalombudsman@jkbmail.com](mailto:internalombudsman@jkbmail.com)

Address: Office of the Internal Ombudsman,

Corporate Headquarters,

M.A.Road Srinagar, (J&K) 190001

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