

COMPLAINTS HANDLING PROCEDURES AT BRANCH LEVEL

The prevailing practice regarding complaints handling.

1. The customers can make a complaint by any reasonable means for example by letter, facsimile, e-mail, and phone or in persons by meeting the Branch Head.
2. Complaints can also be lodged through our website: www.bankofbaroda-mu.com.
3. All Branches are required to maintain a Complaint Register.
4. The complaint / suggestions Box should be kept in a prominent place in Branch.
5. The box should be opened preferably on daily basis.
6. On receipt of a complaint, the Branch should immediately note the same in the register and a number be assigned to the complaint.
7. The details to be recorded should include:
 - the complainant's name;
 - His email / residential address,
 - His telephone / mobile number
 - The substance of the complaint;
8. Where a complaint can be resolved on the spot, this has to be favored. Else the complaint should be referred to the Complaints Handling Officer along with all the details provided by the customer. The remarks / observations / explanations of the Branch should also be included.
9. On receipt of the complaint, the Complaints Handling Officer will note the same in a register and thereafter carry out an investigation.
10. The Complaints Handling Officer has the authority to offer measures to address the complaints as well as to give recommendation for settling of the complaints.
11. The reporting authority of the Complaints Handling Officer is the Territory Head.
12. The Complaints Handling Officer should have easy access to all those who have the necessary authority.
13. If Complaints Handling Officer is not in a position to sort out the issue, he can escalate the same to Senior Management.

14. In the case that a complaint cannot be resolved on the spot and is not in writing, customers should be advised to submit their complaints in writing.
15. Any correspondence between the institution concerned and the complainant, including the manner in which the complaint is resolved and details of any redress offered by the bank should be properly recorded.
16. Whether any alleged problems, if substantiated, were rectified and the manner in which it was rectified should also be recorded.
17. The Bank should, except where the complaint has been resolved on the spot, send a written acknowledgement of the complaint within three working days of its receipt. The mail / letter should give the name, job title and contact details of the person handling the complaint.
18. The Banks would also keep the complainant apprised of the progress.
19. A written reply should be sent to the complainant within 3 months from the date the complaint is received.
20. Contact details of the Complaints Handling Officer at Bank level is as under:

Name	:	Mr. R. Ballgobin
Designation	:	Senior Manager
Telephone No	:	208-3891/93,208-1504/05
Fax	:	208-3892
Email	:	Barodaconnect.mauritius@bankofbaroda.com
21. An office for the Ombudsperson for Financial Services has been set up and same is operative as from 01st March 2019.
22. The office for the Ombudsperson for Financial Services shall deal with all the complaints emanating from customers of banks.
23. The contact details of the Ombudsperson for Financial Services is as under:

Name of Office	:	Office of Ombudsperson for Financial Services
Address	:	08 th Floor, SICOM Tower, Wall Street, Ebene
Telephone No	:	468-6475
Fax	:	468-6473
Email	:	ombudspersonfs@intnet.mu