



Bank of Baroda (Uganda) Ltd.

Customer Complaint Redressal Procedure

Our Bank has a suitable mechanism addressing complaints received from its customer / constituents. Our emphasis usually remains on resolving such complaints expeditiously in a fair and transparent manner regardless of the source.

The complaint redressal procedure in our bank is mentioned hereunder:

STEP – 1

Complaints / suggestions from customers are received through the following two modes :-

1. Using a physical form either against acknowledgement by branch official or by putting it in the complaint / suggestion box kept at a prominent place in the branch.
2. Using respective branch e-mail id. For example, complaints / suggestions to Kampala Main branch; kampal@bankofbaroda.com

All branches have been advised to adhere to the following measures for complaints / suggestions:

- Ensuring that “Complaint / suggestion box” is fixed at a prominent place for easy access to the customers.
- Identification of a nodal officer at branch level who is entrusted with the responsibility of record keeping of complaints, reporting and redressal. A nodal officer is also identified at Head office for the same purpose.
- Displaying at a prominent place the e- mail id of the branch informing the customers to utilize the channel for complaint, suggestion & feedback.

STEP – 2

A complaint register is maintained at the branches where in the designated nodal official has to record all the complaints / suggestions received through the modes mentioned above. The complaint register has the following columns:

Date	Name of the customer	A/c No. of the customer	Phone / Mobile No.	Nature of complaint	Action taken by the branch	Sig. of the nodal officer / Br. Head



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- Branch to take prompt action to resolve the complaint.
- Where the complaints are not redressed within ten days, the concerned branch should forward a copy of the same to Head Office & Keep Head Office updated regarding the status of the complaint. This enables the Head Office to deal with complaint suitably.
- Branches send monthly statement of the complaints received and redressed to Head Office for record and necessary action, if required. A copy of all the complaints received by the branch during the month to be enclosed along with the monthly statements. If the branch receives no complaint during the month, NIL statement is sent to Head Office.
- In every Staff Meeting at branch / Head office level, Customer Grievance redressal is discussed.

STEP – 3

In case of non-redressal of complaint within 10 days at branch level or in case the customer is not satisfied by the response of the branch, the customer can escalate the complaint to Head office on the e-mail id operations.uganda@bankofbaroda.com which is also displayed in a prominent place in all our branches.

Moreover, Head Office officials during periodical Branch visit verify the complaint Box and complaint Register invariably. Internal Auditor also incorporates the details of complaint and its redressal mechanism followed by the Branches in the Audit report of the Branch.

Format for Customer Complaint / Suggestion: - A format for Customer Complaint / Suggestion is enclosed as per annexure. The format is kept at the help desk of all the branches and is provided to customers on request.