

# **THE JINL COOPERATIVE MULTIPURPOSE SOCIETY LIMITED**

**(Registration No. 2025012800036525)**

SCO 88, 2<sup>nd</sup> Floor, Huda Market, Sector 12A, Old Delhi Gurgaon Road, Gurugram, Haryana 122001

Website [www.jinlindia.com](http://www.jinlindia.com), E-mail ID: [admin@jinlindia.com](mailto:admin@jinlindia.com),

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## **GRIEVANCE REDRESSAL POLICY**

This website [https://www.jinlindia.com](http://www.jinlindia.com) ("Website") and the relevant App is owned and operated by THE JINL COOPERTIVE MULTIPUPOSE SOCIETY LIMITED (referred to as "Company" and hereinafter also indicated by "THE JINL CMS LTD" and JINL, Society "us", "we" or "our").

### **1. Introduction:**

Society is essentially an institution engaged in meeting financial as well as nonfinancial service needs of the society. Given this, customer service takes the canter stage in the banking business. In the present scenario of competitive banking, an excellent customer service is the most important tool for sustained business growth. Our Society is committed to providing prompt and efficient service not only attract new customers, but also to retain the existing ones and to minimize instances of customer complaints and grievances through proper service delivery and review mechanism and to ensure prompt redressal of customer complaints and grievances.

### **2. Customer Service Principles:** The Society's Customer Service Delivery will be based on the following principles:

**Courtesy** – Every customer will be shown due courtesies, whether or not the Society is in a position to meet his/her needs. Staff will always be polite in their spoken words, body language and demeanour. Courtesy will be shown in all circumstances, even in difficult situations where the customer does not show similar courtesy in return.

**Ethics and Transparency** – Every dealing with customer will be done in an honest, equitable, ethical and fair manner. Complete, clear and precise information will be provided, as per extant guidelines, to the customers in response to their queries.

**Speed and Timeliness** – Customer's needs and instructions should always be given top priority and taken care of promptly without any undue delay. Commencement of banking business and opening of counter services should be done in time rendering uninterrupted service during business hours.

**Efficiency and Accuracy** – All customer instructions should be executed efficiently and accurately. The information provided by the Society to the customer should be factual, accurate and unambiguous.

**Concern** – The Society will always be concerned for the well-being of its customers. Anticipating the customer's problems and guiding them shows that Society cares for them and is equally concerned.

**Communication** – Communication with customers should be clear and effective. The Society will always welcome opinion and suggestions from customers and such opinions/ suggestions will be seriously evaluated, and, if found to be feasible, will be subsequently implemented.

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### **3. Grievance Redressal Mechanism:**

The Society shall follow the principle of “First Contact Resolution”, i.e., all efforts to be made to resolve the grievance to full satisfaction of the complainant at the first point of first contact.

Complaints maybe received by the Society from its customers at all levels - Branches, Cluster Offices, Zonal Offices and Head Office. The banking Operations & Customer Service Department of the Society will act as the nodal department for resolution of complaints received at Head Office. A complaint redressal mechanism as given below shall be put in place by the Society for resolving customer complaints expeditiously, to bring about more transparency and to assist in creating a positive image of the Society amongst its customers.