

Kerala Bank Grievance Portal

1. Introduction

1.1 About the Portal

The **Kerala Bank Customer Grievance Portal** is a secure, web-based application developed to provide customers with a convenient and transparent platform for registering, tracking, and resolving grievances related to banking services. The portal enables customers to submit complaints online without visiting a branch and ensures that each grievance is routed to the appropriate authority for timely resolution.

The portal incorporates a structured grievance redressal workflow that facilitates efficient complaint management, real-time status tracking, automated notifications, feedback collection, and appeal submission. Customers can securely access the portal using One-Time Password (OTP) authentication sent to their registered mobile number.

The system promotes accountability, transparency, and improved customer service by enabling customers to monitor the progress of their grievances throughout the resolution process.

1.2 Objectives

The primary objectives of the Kerala Bank Customer Grievance Portal are to:

- Provide customers with an easy-to-use online platform for submitting grievances.
- Ensure transparent and timely resolution of customer complaints.
- Reduce the need for physical visits to bank branches for grievance registration.
- Enable customers to track the status of their grievances at every stage.
- Facilitate secure customer authentication using OTP-based login.
- Provide automated SMS notifications for important grievance updates.
- Collect customer feedback on the quality of grievance resolution.
- Offer an appeal mechanism when customers are not satisfied with the resolution provided.
- Improve operational efficiency through a standardized grievance management workflow.
- Enhance customer satisfaction by ensuring prompt and effective grievance redressal.

1.3 Features

The Kerala Bank Customer Grievance Portal provides the following key features:

- **OTP-Based Secure Login** – Secure customer authentication using a One-Time Password (OTP) sent to the registered mobile number.
- **Online Grievance Registration** – Customers can submit grievances online by providing the necessary details and supporting documents.

- **Reference Number Generation** – A unique grievance reference number is generated for every submitted complaint.
- **Real-Time Status Tracking** – Customers can monitor the progress and current status of their grievances at any time.
- **Automated SMS Notifications** – SMS alerts are sent for OTP verification and important grievance status updates.
- **Document Upload Facility** – Customers can attach supporting documents during grievance submission.
- **Feedback Submission** – Customers can rate the grievance handling process and provide feedback after resolution.
- **Appeal Management** – Customers can submit an appeal if they are dissatisfied with the resolution provided.
- **Transparent Workflow** – Each grievance is processed through a structured workflow with complete traceability.
- **User-Friendly Interface** – A responsive and intuitive interface accessible from desktop and mobile devices.

2. Customer Login

2.1 OTP Login

The Kerala Bank Customer Grievance Portal uses a secure **One-Time Password (OTP)** authentication mechanism to verify the identity of customers. Instead of using a username and password, customers can securely access the portal using their registered mobile number.

Steps to Login

1. Open the Kerala Bank Customer Grievance Portal using the URL:
<https://kbankgrievance.cditproject.org/>
2. Click the **Customer Login** button on the home page.
3. Enter your **registered mobile number** in the Mobile Number field.
4. Click the **Send OTP** button.
5. The system generates a One-Time Password (OTP) and sends it to the registered mobile number through SMS.
6. You will be redirected to the OTP Verification page to complete the login process.

Note: The registered mobile number must be active and capable of receiving SMS messages.

After requesting the OTP, customers must verify the received code to access the portal securely.

Steps to Verify OTP

1. Check the SMS received on your registered mobile number.
2. Enter the **6-digit OTP** in the OTP field.
3. Click the **Verify OTP** button.

4. If the OTP is correct and has not expired, the system authenticates the customer and redirects them to the Customer Dashboard.
5. If an incorrect OTP is entered, an error message will be displayed, and the customer may retry using the correct OTP.
6. If the OTP expires (valid for **5 minutes** only), click **Resend OTP** to receive a new OTP.

Security Guidelines

- The OTP is valid for **5 minutes** from the time of generation.
- Never share your OTP with anyone.
- Kerala Bank officials will never ask for your OTP over phone calls, SMS, or email.
- For security reasons, the OTP becomes invalid after successful verification.

2.2 Customer Dashboard

Upon successful login, the customer is redirected to the **Customer Dashboard**, which serves as the central interface for accessing all grievance-related services.

The dashboard provides the following features:

- **Register New Grievance** – Submit a new grievance by filling in the required details and uploading supporting documents.
- **View Submitted Grievances** – Display a list of all grievances submitted by the customer.
- **Track Grievance Status** – Monitor the current status and progress of each grievance.
- **View Grievance Details** – Access complete information, remarks, and actions taken on a grievance.
- **Submit Feedback** – Provide ratings and comments after a grievance has been resolved.
- **Raise an Appeal** – Submit an appeal if dissatisfied with the grievance resolution.
- **Logout** – Securely end the current session.

The dashboard presents grievance information in a clear and user-friendly format, enabling customers to efficiently monitor the progress of their complaints and take appropriate actions when required.