

GRIEVANCE REDRESSAL POLICY FOR 2019-20

1. Introduction

In the present scenario of competitive banking, excellence in customer service is the most important tool for sustained business growth. Customer complaints are part of the business life of any corporate entity as every business has to deal with situations in which things go wrong from a customer's point of view. This is more so for banks because banks are service organizations. As a service organization, imparting good customer service and enhancing level of customer satisfaction should be the prime concern of any bank. Providing prompt and efficient service is essential not only to attract new customers, but also to retain existing ones. Customer dissatisfaction would spoil bank's name and image.

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.

The bank's policy on grievance redressal follows the under noted principles.

- ❖ Customers be treated fairly at all times.
- ❖ Complaints raised by customers are dealt with courtesy and on time.
- ❖ Grievances of pensioners and senior citizens are dealt on priority.
- ❖ 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 would work in good faith and without prejudice to the interests of the customer.

In order to make bank's Grievance Redressal Mechanism more meaningful and effective, a structured system has been built up towards such an end. This system would ensure that the redressal sought is just and fair and is permissible within the given frame-work of rules and regulation. The policy document would be made available at all branches and at Bank's website www.pnbindia.in. The concerned employees would be made aware about the Complaint handling process.

- 1.1 A complaint is an expression of dissatisfaction made to an organization, related to its products, or services, or the complaints' handling process itself, where a response or resolution is explicitly or implicitly expected.

The reason for customer complaint can be divided into 3 main categories:

- a. Attitudinal / behavioral aspects in dealing with customers
- b. Operational aspects- Inadequacy of the working/operations or gaps in standards of services expected and actual services rendered.
- c. Technology Related

The customer has the right to register his complaint if he is not satisfied with the services provided by the bank. There are four main ways to complain – in person, by telephone, by mail/post or by e-mail/internet. Complaints received through all these channels must be handled efficiently and swiftly. If customer's complaint is not resolved within the prescribed time frame or if he is not satisfied with the solution provided by the bank, he can approach Banking Ombudsman with his complaint or resort to other legal avenues available for grievance redressal.

2. Internal Machinery to handle Customer complaints/ grievances

2.1 Complaint Registration

A customer may lodge complaint either in writing or through electronic means if he is not satisfied with the services provided by the Bank. All complaints will be recorded by the Bank in a database. The database, along with the acknowledgement letter and other correspondence **will be preserved at least for 3 years** for future reference. However, no action will be taken on anonymous/ pseudonymous complaints and the same will be filed as per guidelines issued by Central Vigilance Commission.

Arrangements for receiving complaints and suggestions are given hereunder.

2.2 Complaints in Person

Complaint forms are to be provided at all branches and also available at Bank's website www.pnbindia.in under section 'Complaints'. Customer can obtain the complaint form from the branch manager/bank's website www.pnbindia.in, submit it to the branch manager and obtain acknowledgement.

Complaint book in perforated form is also to be made available at all the branches. A customer can obtain it from the branch manager, record his grievances therein and obtain acknowledgement.

Customer may use complaint cum suggestion box kept at branch for any feedback/ suggestions for improvement in our products and services.

2.3. Complaints over Telephone

The complaint may be lodged over telephone with the Chief Host in Circle Office of the concerned branch or to the Branch Manager. The name and telephone number of Chief Host of the concerned Branch are displayed in the Branches and are also available on Bank's website www.pnbindia.in.

2.4 Contact Centre:

2.4.1. Complaints can also be lodged at Bank's Contact Centre on toll free number 18001802222, 18001032222 accessible 24 hours from fixed as well as mobiles of any telecom operator throughout India or 0120 2490000 - a paid number, which is accessible to customers from abroad as well as throughout India .

2.4.2 In select branches, customers can also utilize services of Hotline for connecting to Call Centre for lodging their complaints/requests during the working hours. List of such branches have been made available in Bank's website

2.5 Customer Care Centre:

Customers can also send complaints to the Principal Nodal Officer at the following address:-

The Principal Nodal Officer
Punjab National Bank
Customer Care Centre
Sector 10, Dwarka
New Delhi-110075
Contact No. : 011 28044153
Email : care@pnb.co.in

The contact details of Principal Nodal Officer cum Principal Grievances Redressal Officer are available in all branches of the Bank on the Comprehensive Notice Board. Besides, contact details are also printed in the Pass Book.

2.6 Complaints through mail/e-mail

Customer can submit complaint by post or through e-mail on 'care@pnb.co.in'. Complaints received by e-mail shall be acknowledged by e-mail. E-mail address of the Nodal Officers are provided at the Branches and also on bank's website www.pnbindia.in

2.7 On-line Complaint-cum-Feed-back KIOSKs are installed in every Circle Office/Zonal Manager's Office/HO buildings for lodging a complaint by the customers using Bank's website www.pnbindia.in.

2.8 Centralized Grievances Redressal Management System (CGRMS) is made available to record complaints received online at Contact Centre, Head office, Circle Offices and CRM enabled branches. Besides, the customers may directly lodge the complaints on CGRMS through Bank's Website, Internet Banking Services and Mobile Banking. As owner of the CGRMS, Customer Care Centre will be coordinating with the CRM branches and circle offices regularly. Customer, who lodges the complaint on CGRMS **or access CGRMS through Bank's website, internet service, Mobile Banking and Mobile App (we care)**, will get automatic acknowledgement of his complaint.

2.9 All feedbacks (positive as well as negative) received on social media platforms like Face Book, Twitter, LinkedIn & YouTube, etc. will be accessed and dealt with by a team of officials at Customer Care Centre, HO, New Delhi. The information/data will be analyzed and put up to the Standing Committee on Customer Service and Customer Service Committee of Board along with other information periodically.

3. Resolution of Grievances

3.1 Grievances related to attitudinal aspects

- Such complaints shall be handled courteously, sympathetically and above all swiftly.
- Misbehavior/rude behavior with customers shall be treated at **Zero tolerance level** and immediate action taken. Bank, under no circumstances shall tolerate misbehavior of any degree by our staff members.
- To keep the complaints related to misbehavior/rude behavior at a zero tolerance level, stern action/ disciplinary action against the erring officials would be initiated by the respective Disciplinary Authority.

3.2 **Grievances relating to transactions/operations:** Primarily, the Branch responsible for the resolution of complaints/grievances in this category. Branch would be responsible for ensuring rectification of entry / transaction or satisfaction of customers. It is the foremost duty of the branch to see that the complaint is resolved to the customer's satisfaction and if he/she is not satisfied, then to provide him/her with alternate avenues to escalate the issue. In case, it is not getting resolved at branch level, they can refer the case to Circle Office for guidance/resolution. Similarly, if Circle office finds that they are not able to solve the problem such cases may be referred to the Zonal Office who can further forward the same to Principal Nodal Officer at Head Office.

3.3 **Grievances relating to technology related transactions:** Considering customers' expectations and lack of familiarity with alternate delivery channels (ATMs, Internet Banking, Credit Cards and Mobile Banking), the bank has considered exclusive mechanism for redressal of grievances arising from use of these channels. The contact details/e-mail address is made available at branches as well as on the bank's website.

- 3.4 Telephone number of Principal Nodal Officer and Contact Centre Toll Free numbers are also printed on SF Passbook to help customers in case of any grievances.
- 3.5 After Root Cause Analysis of complaints, corrective measures are taken to avoid recurrence of complaints and systemic issues emanating from complaints are taken up with the owner divisions.
- 3.6 On the recommendations of the Damodaran Committee, Bank has appointed Chief Customer Service Officer (CCSO) to act as Internal Ombudsman (IO) for ensuring that the minimum number of cases gets escalated to the Banking Ombudsman (BO).

Prime objective of Internal Ombudsman Scheme is to ensure that customer's confidence in Internal Grievance Redressal Mechanism is strengthened.

Bank will internally escalate all cases to the Internal Ombudsman (IO) for final decision where either the complaint is rejected or only partial relief is provided to the complainant.

- 3.7. 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 Banking Ombudsman (BO) located in State Capitals for redressal. The contact details of the BO of the respective branch are on website and also displayed at each branch.

4. Grievances Redressal Mechanism:

Customers are requested to approach the Branch Manager in case of any grievances. If not satisfied, they may escalate the issue to LEVEL I (Circle Head)/ LEVEL II (Zonal Manager)/ LEVEL III (GM, Head Office) on the address available on Comprehensive Notice Board in branches and on Bank's website www.pnbindia.in.

"The customers of overseas branches who have not been satisfied by the response of Chief Executive, PNB Hong Kong / Chief Executive Officer, PNB, BO: DIFC, Dubai / Branch Head, SEEPZ, Mumbai in respect of their complaints/grievances, may escalate their issues to the General Manager, International Banking Division, Head Office: Sector 10, Dwarka, New Delhi or at email address: ibd@pnb.co.in."

Contact detail of PNB's group entities, viz. PNBGILTS and PNB Housing Finance Ltd. are provided at Bank's website for resolution of customer grievances relating to these entities.

5. Time frame

Complaints are to be seen in the right perspective because these indirectly reveal a weak spot in the working of the bank. Complaints received would be analyzed from all possible angles. Bank will endeavor to send an acknowledgement/response within three working days from date of receipt of complaint.

TIME SCHEDULE FOR REDRESSAL OF COMPLAINTS

General complaints	15 days
Complaints forwarded by RBI/MOF/ MPs/VVIPs	15 days
Complaints from PM's office	15 days
ATM complaints related to dispensation of cash	7 Working days
Complaints related to point of sale transactions	45 days

Complaints requiring some time for examination of issues involved/detail investigations/enquiries; Bank will send final response or explain reasons for further time required within 30 days of receipt of complaint.

6. Review Mechanism

6.1 Customer Service Committee of the Board

This sub-committee of the Board chaired by the Chairman / Managing Director & CEO shall periodically review major areas of customer grievances and measures taken to improve customer service. The Committee would also examine all issues that have a bearing on the quality of customer service provided to individual depositors and borrowers. This Committee would also review 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.

6.2 Standing Committee on Customer Service

The Standing Committee on Customer Service will be chaired by the Managing Director & CEO / Executive Director of the bank. Besides two to three senior executives of the bank, the committee would also have two to three eminent non-executives (one preferably a senior citizen / pensioner) drawn from the public as members. The committee would have the following functions:

- ❖ Evaluate feed-back on quality of customer service received from various quarters. The committee would also review comments/feed-back on customer service and

implementation of Code of Bank's Commitments to Customers received from BCSBI.

- ❖ The Committee would be responsible to ensure that all regulatory instructions regarding customer service are followed by the bank. Towards this, the committee would obtain necessary feed-back from circle heads/ functional heads.
- ❖ The committee would also consider unresolved complaints/grievances referred to it by functional heads responsible for redressal and offer their advice.
- ❖ The committee would submit report on its performance to the Customer Service Committee of the Board at quarterly interval.

6.3 Chairman/Executive Directors (MD&CEO/EDs)

A number of grievances are addressed by customer directly to the Chairman / Managing Director & CEO / Executive Directors. Where the issues raised are considered serious, the Chairman / Managing Director & CEO / EDs shall call for a report on the causes that led to the grievance, action taken and final resolution given to the customer.

6.4 Nodal Officer and other designated officials to handle complaints and grievances

- ❖ **Nodal Officer:** Bank would appoint a Principal Nodal Officer in the rank of General Manager at Head Office level who will be responsible for the implementation and monitoring of grievances redressal for customers in the bank.
- ❖ Aggrieved customers can write directly to the Principal Nodal Officer regarding their grievances at the following address :
 - The General Manager
Punjab National Bank
Customer Service Department
Sector 10, Dwarka
New Delhi – 110 075.
Phone No. 011 28044153
Email : care@pnb.co.in

Likewise, at Circle offices, the Circle Heads/ AGM / Chief Manager shall be the Nodal Officer and shall be responsible for the implementation and monitoring of grievance redressal of customers for the branches under their administrative control.

A well knit Customer Care Centre under a reasonably senior and experienced officer, duly supported by a team of 2-3 dedicated officers, be set up at Circle Offices to handle complaints of customers in a befitting manner.

The names, addresses, e-mail and contact numbers of Nodal Officer(s) will be made available at the branches and also available on the Bank's website.

7. Mandatory display requirements

It is mandatory for the Bank to provide:

- Appropriate arrangement for receiving complaints and suggestions.
- The name, address and contact number of Principal Nodal Officer(s) / Circle Heads / Nodal Officer(s) .
- Contact details of Banking Ombudsman of the area.
- Code of bank's commitments to customers/Fair Practice code.
- Display of comprehensive notice board in Branches.
- Magnifying Glass for physically disabled persons.

8. Interaction with customers

The bank recognizes that customer's expectation/requirement/ grievances can be better appreciated through personal interaction with customers by bank's staff. Many of the complaints arise on account of lack of awareness among customers about bank services and such interactions will help the customers appreciate banking services better. In view of this, following arrangements have been made:

8.1 Customer Service Committees

Customer Service Committees shall be set up in all Circle offices /Branches to look into the quality of customer service rendered and critically examine the feedback/suggestions for improvement in customer service. These committees shall meet once in a month where staff and invited customers shall interact freely on service related issues to discuss the 'monthly theme' to be deliberated upon by the Branch/ Office. The theme will be decided at Customer Care Department, Head Office and conveyed well in advance to the field functionaries.

Two nominated non-official members are to be invited in the Circle Level Customer Service Committee Meeting on quarterly basis.

A pensioner or in the absence of a pensioner, a senior citizen should invariably be included in the Customer Service Committee by the Branches and Circle Offices.

Representation of majority Employees Union/Association in the Circle Level Customer Service Committee be ensured.

8.2 Customer Relation Programmes

Customer Relation Programmes are to be conducted twice a year at Circle Office level, wherein customers from different segments are to be invited and their grievances / suggestions are to be looked into.

8.3 Customer's Day is observed on 15th of every month / **or next working day if 15th is a holiday**. On this day Branch Manager to meet customers between 3 pm and 5 pm without any prior appointment.

9. Sensitizing operating staff for improvement in service & handling complaints

9.1 Complaints occur very often due to lack of knowledge and awareness of the products and services. The Nodal Officers are required to give feedback on training needs of staff at various levels to the Learning & Knowledge Management Centre so that they may arrange one / two sessions on Customer Service, in the training programmes conducted regularly by Central Staff College (CSC) and Regional Staff College (RSC) to evaluate measures for redressing Customer Grievances promptly.

9.2 Monthly Theme Based Meeting is held on PAN India level on single date in all the branches of the bank to create awareness among staff on all the products & services of the bank to serve to our esteemed customers in a better way. For this purpose Monthly Quiz Contest is also conducted with Monthly Theme Based Meeting at branches and cash incentive of Rs.150/- is given to the winner of the contest.

9.3. Monthly bulletin "Customer speaks" is being published and circulated to branches to sensitize the staff. This in-house magazine is published with few selected complaints in verbatim along with the manner in which the grievance of the customer was resolved and action taken against the erring officials. Further, appreciation given by the customers be also published in "Customer Speaks" to motivate the staff for better customer service.

9.4 Gist of New Schemes is being displayed on the Home Page of HRMS website <https://pnbnet.net.in> under the menu "NOTICE BOARD".

9.5 To deal with customers with a positive attitude and a customer friendly behavior, the selection of front line staff should be carefully done. With an open mind and a smile on the face, staff should be able to win the customer's confidence. Imparting soft skills required for handling irate customers, should be an integral part of the training programmes. It would be the responsibility of the Nodal Officer to ensure that the internal machinery for handling complaints/grievances operates smoothly and efficiently at all levels.

- 9.6. To improve Customer Service a Performance Linked Half Yearly Award Scheme “Best Circle for Customer Service Award” has been evolved to award a Circle for providing excellent customer service through its branches
- 9.7 With a view to create awareness amongst public & staff about Banking Ombudsman Scheme 2006 and BCSBI Code, bank is also organizing Banking Outreach Programme & Town Hall Event from time to time.
- 9.8 To ascertain reasons for customer complaints, mystery shopping is carried out in branches and suitable necessary action taken against the employees involved in refusal of business to avoid recurrence of such incidents in future.
