

Grievance Redressal Policy

Division : Operations Division: Customer Care Centre
Version : 2022_CCC_1.0



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1. Policy Overview

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 these are service organizations. As a service organization, imparting good customer service and enhancing level of customer satisfaction is 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 which will result in loss in business.

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.

The policy to be reviewed annually or earlier as per requirements arising out of regulatory directions. The policy will come in force from 01.04.2022.

2. Policy Details

2.1 Policy Definition

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 is based on the guiding principal enlisted in the RBI "Master Circular on Customer Service in Banks" circulated vide RBI/2015-16/59/DBR No. Leg. BC.21/09.07.006/2015-16 dated 1st July 2015.



2.2 Policy Details

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.

2.2.1 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 / behavioural 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 RBI Ombudsman as per Integrated Ombudsman Scheme, 2021 of RBI, with his complaint or resort to other legal avenues available for grievance redressal.

2.2.2. Internal Machinery to handle Customer complaints/ grievances

2.2.2.a 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.

2.2.2.b 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.

2.2.2.c Contact Centre:

2.2.2.c1. Complaints can also be lodged at Bank's Contact Centre on toll free number 18001032222 / 18001802222 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 .

2.2.2.c2. 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 (PNO) is available at all branches of the Bank on the Comprehensive Notice Board. Besides, contact details are also printed in the Pass Book.

2.2.2.d Complaints through Post/ 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. Contact Number and E-mail address of the Principal Nodal Officer is provided at the Branches and also on bank's website www.pnbindia.in

2.2.2.e Centralized Grievances Redressal Management System (CGRMS) is made available to record complaints received online at Contact Centre, Head office, Circle Offices and Branches. Besides, the customers may directly lodge the complaints on CGRMS Portal through Bank's Website, Internet Banking Services, Mobile Banking & Mobile App (PNB One). As product owner of the CGRMS, Customer Care Centre is coordinating with the branches and Circle Offices regularly. Customer, who lodges the complaint on CGRMS Portal or access CGRMS Portal through Bank's website, Internet Service, Mobile Banking and Mobile App (PNB One), gets an automatic acknowledgement of his complaint.

2.2.2.f All feedbacks (positive as well as negative) received on social media platforms like Facebook, Twitter, LinkedIn, Instagram, YouTube, etc. are accessed and dealt by SMART Team at Corporate Communication Division, HO, New Delhi. The



information/data is analysed and put up to the Standing Committee on Customer Service and Customer Service Committee of Board along with other information periodically.

2.2.3. Resolution of Grievances

2.2.3a Grievances related to attitudinal aspects

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

All such complaints shall be closed after analysis of CCTV Footage/ Investigation.

2.2.3b Grievances relating to transactions/operations:

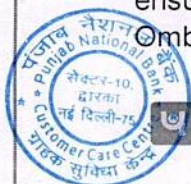
Primarily, the Branch is responsible for the resolution of complaints/ Grievances in this category. Branch would be responsible for ensuring rectification of entry / transaction or satisfaction of customers. It is the foremost duty of the branch to see that the complaint is resolved to the customer's 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.

2.2.3c 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.

2.2.3d Telephone numbers of Principal Nodal Officer and Contact Centre Toll Free numbers are also printed on SF Passbook to help customers in case of any grievances.

2.2.3e 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.

2.2.3f 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.

2.2.3g 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 RBI Ombudsman as per the Integrated Ombudsman Scheme, 2021 for redressal. The contact details of the RBI Ombudsman of the respective branch are on website and also displayed at each branch.

2.2.4. Grievances Redressal Mechanism:

Customers may primarily approach the Hall In-charge / Branch Manager in case of any grievance. The customer may also approach CCEOs (Chief Customer Executive Officer) of concerned Circle Office / Zonal Office/ PNO and/ or escalate the issue to Customer Care Centre, HO, New Delhi through email at care@pnb.co.in or by call at following nos. :-

- 1800 103 2222 (Toll Free)
- 1800 180 2222 (Toll Free)
- 0120 - 2490000 (Paid No)

The contact details are available on Comprehensive Notice Board in branches and on Bank's website www.pnbindia.in.

"The customers of overseas branches who are not satisfied with the response of Chief Executive, PNB Hong Kong / Chief Executive Officer, PNB, BO: DIFC, Dubai 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. shall also be provided at Bank's website for resolution of customer grievances relating to these entities.

2.2.5 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 analysed from all possible angles. Bank will endeavour to send an acknowledgement/response within three working days from date of receipt of complaint.

Turnaround Time (TAT)

Bank will endeavor to redress complaints within a maximum period of 15 working days. Further, Complaints requiring some time for examination of issues involved/ detailed investigations; Bank will send final response or explain reasons for further time required within 30 days of receipt of complaint. In the event of complaints wherein fraud has occurred, redressal will be as per FRMD Policy/ RBI guidelines.



However, specific TAT as stipulated by NPCI, RBI , other regulatory authorities and CPGRAMS /INGRAM shall be adhered to.

2.2.6. Review Mechanism

2.2.6a 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.

2.2.6b 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), Depositor and borrower drawn from the public as members. The committee would have the following functions:

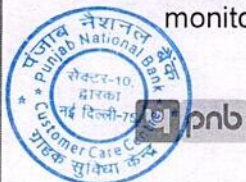
- Evaluate feed-back on quality of customer service received from various quarters. The committee would also review comments/feed-back on customer service and implementation of Code of Bank's Commitments to Customers received from BCSBI.
- The Committee would be responsible to ensure that all regulatory 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.

2.2.6c Managing Director & CEO / Executive Directors (MD&CEO/ EDs)

A number of grievances are addressed by customer directly to the Managing Director & CEO/ Executive Directors. Where the issues raised are of serious nature, the 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.

2.2.6d 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 Principal Nodal Officer,
Punjab National Bank,
Customer Care Centre,
Sector 10, Dwarka,
New Delhi – 110 075.
Phone No. 011 28044153
Email: care@pnb.co.in

Likewise, at Zonal Offices/ Circle offices, the ZMs/ CHs shall nominate persons (not below the rank of Deputy General Manager at ZOs and Chief Manager at COs) as CCEOs, who shall be responsible for the implementation and monitoring of Grievance Redressal of Customers for the offices under their administrative control.

Grievance Redressal Cell, under a reasonably senior and experienced officer, duly supported by a team of 2-3 dedicated officers, be set up at Zonal Offices/ Circle Offices to handle complaints of customers in a satisfactory manner.

The names, addresses, e-mail and contact numbers of CCEOs shall be made available at the branches and also available on the Bank's website.

2.2.7 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) /CCEOs.
- Contact details of Banking Ombudsman of the area.
- Code of Bank's commitments to customers/Fair Practice code.
- Display of CNB (Comprehensive Notice Board) in Branches.
- Magnifying Glass for visually impaired persons.

2.2.8. Interaction with customers

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



2.2.8a 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 Centre, 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 also ensured.

2.2.8b 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.

2.2.8c Customers' Day is extended at the organisation structure level and be conducted on **10th of every month** or next working Day if 10th is a holiday.

Office bearers at respective locations will meet customers and take necessary action for resolution of genuine customer grievance between 3.00 PM to 5.00 PM as per following table:-

Sr.No	Level	Office Bearer *
1	Branch	Branch Head
2	Circle Office	Circle Head
3	Zonal Office	Zonal Manager
4	Head Office	PNO (GM, CCC : HO)

*In case BH / CH / ZM / PNO are away from office due to official work / leave then 2nd person of the respective office will attend the customer.

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

2.2.9a Complaints occur often due to lack of knowledge and awareness of the products and services. The Nodal Officers/ CCEOs 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 at Training Centres to evaluate measures for redressing Customer Grievances promptly.



2.2.9b 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.

2.2.9c 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.

2.2.9d To deal with customers with a positive attitude and a customer friendly manner, the selection of front line staff should be done carefully. With an open mind and a smile on the face, staff should be able to win the customers 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/ CCEOs to ensure that the internal machinery for handling complaints/grievances operates smoothly and efficiently at all levels.

2.2.9e. 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.

2.2.9f With a view to create awareness amongst public & staff about Integrated Ombudsman Scheme,2021 and BCSBI Code, Bank to organize Banking Outreach Programme & Town Hall Event from time to time.

2.2.9g To ascertain reasons for customer complaints, surprise visits be carried out in branches and suitable necessary action taken against the employees involved in denial of service recurrence of such incidents.

2.3 Policy Governance

- i. The above policy is in conformity with the latest regulatory/ statutory guidelines.
- ii. For any change in the Policy, Domain-ED is empowered to take a decision and the Division to place the same for information to the Board.



Appendix

A. List of Acronyms and Definitions

1. KIOSK: A small stand -alone device that displaying information or providing services
2. MOF: Ministry of Finance
3. PMO: Prime Minister Office
4. HRMS: Human Resource Management System
5. BCSBI: Banking Codes & Standards Board of India
6. CCEOs: Chief Customer Executive Officers

B. List of references including related policies/forms, RBI circulars, etc.

The Policy is based on the guiding principal enlisted in the RBI "Master Circular on Customer Service in Banks" circulated vide RBI/2015-16/59/DBR No. Leg. BC.21/09.07.006/2015-16 dated 1st July 2015.

Frequently Asked Questions

S No.	FAQ	Reply
1	How can a customer lodge a complaint?	Customer can lodge complaints over Telephone/ Contact centre/in person/Email/ Internet Banking/ Mobile App (PNB ONE) and at Bank's Web Site.
2	Is acknowledgement of complaint and information of resolution to customer mandatory?	Acknowledgement of the complaint including complaints lodged through electronic means must be provided to the customer within three working days and resolution of the complaints must be informed to the customer.
3	What is the Mandatory information to be displayed	Name, address and contact details of the Grievance Redressal Authority / PNO (Principal Nodal Officer) and the time limit for resolution of complaints will be clearly displayed/ accessible at all service delivery locations.
4	What is the escalation matrix for Grievance Redressal?	Customers may primarily approach the Hall In-charge / Branch Manager in case of any grievance. The customer may also approach CCEOs (Chief Customer Executive Officer) of concerned Circle Office / Zonal Office/ PNO and/ or escalate the issue to Customer Care Centre, HO, New Delhi through email at care@pnb.co.in or by call at following nos. :- <ul style="list-style-type: none">• 1800 103 2222 (Toll Free)• 1800 180 2222 (Toll Free)• 0120-2490000- (Paid No) The contact details are also displayed on Comprehensive Notice Board in branches and at Bank's website www.pnbindia.in



5	What is the frequency of Customer Service Committee Meeting at Branch?	Monthly, Customer Service Committee shall be set up in all Circle Offices/ Branches to look into quality of customer service rendered and critically examine the feedback/ suggestions for its improvement.
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