



सर्व हरियाणा ग्रामीण बैंक
Sarva Hararyana Gramin Bank
(भारत सरकार का उपक्रम) (Govt. of India Undertaking)

प्रायोजक : पंजाब नेशनल बैंक



Sponsored by: Punjab National Bank

Customer Service Division, Head Office, Plot No. 1, Sector – 3, Rohtak – 124001

GRIEVANCE REDRESSAL POLICY

सर्व सम्मान... सर्व उत्थान...



GRIEVANCE REDRESSAL POLICY

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 being 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.

- a) Customers be always treated fairly.
- b) Complaints raised by customers are dealt with courtesy and on time.
- c) Grievances of pensioners and senior citizens are dealt on priority.
- d) 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.
- e) Bank will treat all complaints efficiently and fairly as they can damage the bank's reputation and business if handled otherwise.
- f) The bank employees would work in good faith and without prejudice to the interests of the customer.

2. Policy Details

2.1. Background:

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 framework of rules and regulation.

The Policy is based on the guiding principle 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 and RBI/2013-14/589/ RPCD.CO.RRB.BC.No. 100/03.05.33 dated 12.05.2014.

2.2. Objective:

To establish a robust system which will streamline the resolution of Customer Grievances in the shortest possible time and adhere to various Statutory/Regulatory Guidelines on the subject matter.

2.3. Scope and Applicability:

The Grievance Redressal Policy shall cover the Grievance Redressal function of all the Offices of the Bank.



2.4. Policy Contents:

The Grievance Redressal Policy, in terms of the RBI Master Circular on Customer Service in Banks circulated vide RBI letter dated 1st July, 2015 and RBI/2013-14/589/ RPCD.CO.RRB.BC.No. 100/03.05.33 dated 12.05.2014, includes the following aspects:

2.4.1. Definition of Grievance:

A Grievance 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.

2.4.2. Major reasons for Customer Complaints:

2.4.2.1. Attitudinal/Behavioral aspects in dealing with Customers;

2.4.2.2. Operational aspects- Inadequacy of the working/operations or gaps in standards of services expected and actual services rendered.

2.4.2.3. Technology Related

2.4.3. Categorization of Complaints based on Severity:

In order to prioritize resources effectively, maintain customer trust, and uphold regulatory standards, the bank shall categorize the grievances received based on severity (i.e., High, Medium and Low Risk). The detailed guidelines for this have been outlined in the Operational Guidelines of the Policy.

2.4.4. Right to Grievance Redress:

2.4.4.1. The customer has the right to register his Grievance if he is not satisfied with the services provided by the Bank. A customer may lodge Grievance either in writing or through electronic means if he is not satisfied with the services provided by the Bank. All complaints **including complaints emanating from rural areas and relating to financial assistance to Priority Sector and Government's Poverty Alleviation Programmes** 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.

2.4.4.2. There are four main ways to raise Grievance – 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 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 are available on website and displayed at each Branch. The complainant can also resort to other legal avenues available for grievance redressal.

2.4.4.3. Bank shall provide feature of re-opening of complaints to Customer. An option to "Re-open" the complaint within 15 days from the date of last closure is to be provided to the customer,



if the complainant is not satisfied with the resolution of the complaint. The detailed guidelines for this have been outlined in the Operational Guidelines of the Policy.

2.4.5. Resolution of Grievances:

2.4.5.1. Grievances related to attitudinal aspects:

- a) Such complaints shall be handled courteously, sympathetically and above all swiftly.
- b) 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.
- c) 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.
- d) All such complaints shall be closed after analysis of CCTV Footage.

2.4.5.2. 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 Grievance 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 Regional Office for guidance/resolution. Similarly, if Regional office finds that they are not able to solve the problem, such cases may be referred to Principal Nodal Officer at Head Office.

2.4.5.3. Grievances related to Digital Transactions:

Considering customers' expectations and lack of familiarity with alternate delivery channels (ATMs, Internet Banking, Debit Cards and Mobile Banking), the Bank has considered exclusive mechanism for redressal of grievances arising from use of these channels.

All such complaints should be registered and Dealt by HO-Digital Banking Division.

2.4.5.4. Grievances related to CIC:

Considering various issues faced by customers in Credit Reports of various Credit Information Companies and customers' expectations for timely resolution of the same, HO-Credit Administration Division of the Bank shall register and deal all such complains of priority basis and provide the resolution well within prescribed timelines. There must not be any delay while dealing such complaints in order to avoid any penalty by the regulator.

2.4.6. Grievances Redressal Escalation Matrix:

Customers may primarily approach the Branch In-charge / Branch Manager in case of any grievance. The customer may also approach Regional Office concerned or Divisional Head,



Customer Service Division, Head Office, Plot No. 1, Sector – 3, Rohtak – 124001

Customer Service Division or for matters related to ATM-cum-Debit Cards call at Toll Free number - 18001807777.

Customer can submit complaint by post or through e-mail on 'shgbcomplaints@shgbank.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.shgb.co.in.

2.4.7. Time frame for resolution of Customer Grievances:

2.4.7.1. 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.

2.4.7.2. Turnaround Time (TAT)

Bank will endeavor to redress complaints within a maximum period of 15 working days. Further, in case of Complaints requiring some time for examination of issues involved/ detailed investigations; final response or explanation for further time required, will be sent by the Bank within 30 days of receipt of complaint. In the event of complaints involving fraud, redressal will be as per FRMD Policy/ RBI guidelines. However, specific TAT as stipulated by NPCI, RBI, other regulatory authorities and CPGRAM /INGRAM shall be adhered to.

2.4.7.3. The guidelines with differentiated TAT for various categories of Customer Grievances have been outlined in the Operational Guidelines (Annexure) of this Policy.

2.4.8. Review Mechanism:

2.4.8.1. Customer Service Committee of the Board:

This sub-committee of the Board chaired by the Chairman / Director 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.

2.4.8.2. Standing Committee on Customer Service:

The Standing Committee on Customer Service will be chaired by the Chairman of the Bank. The other members of the Committee would consist of all General Managers and Divisional Heads of Customer Service Division, MASD, CAD and SAMD.

Besides this, the Committee will also have representatives/customers (preferably a Senior Citizen/ Pensioner/Women Customer), as its guest invitees.



Customer Service Division, Head Office, Plot No. 1, Sector – 3, Rohtak – 124001

The Committee will be a dedicated focal point for customer service in our bank, which should evaluate the functioning in various departments. The Standing Committee will serve as the micro level executive committee driving the implementation process and providing relevant feedback while the Customer Service Committee of the Board would oversee and review / modify the initiatives. The Quorum of the Committee would be Chairman, Any 2 General Managers and any 3 Divisional Heads. The Committee would meet once every quarter. The committee would have the following functions:

2.4.8.2.1 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.

2.4.8.2.2 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 Regional Managers/ Divisional heads.

2.4.8.2.3 The committee would also consider unresolved complaints/grievances referred to it by Regional Managers/Divisional heads responsible for redressal and offer their advice.

2.4.8.2.4 The committee would submit report on its performance to the Customer Service Committee of the Board at quarterly interval.

2.4.8.3. Chairman / Board Members

A number of grievances are addressed by customer directly to the Chairman / Board Members / General Manager. Where the issues raised are considered serious, the Chairman / Board Members / General Manager may call for a report on the causes that led to the grievances, action taken and final resolution given to the customer.

2.4.8.4. Principle Nodal Officer and other designated officials to handle complaints and grievances:

Principle 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,
(Customer Service Division)
Sarva Haryana Gramin Bank
Plot No. 1, SHGB House,
Sector – 3, Rohtak
Email: shgbcomplaints@shgb.co.in

Nodal Officer: Bank would also appoint a Nodal Officer in the rank of Chief Manager at Head Office level who will be responsible for monitoring and control of grievances redressal for customers in the bank. Nodal Officer will also be the Divisional Head of the Customer Service Division at Head



Customer Service Division, Head Office, Plot No. 1, Sector – 3, Rohtak – 124001

Office. He will lead the Customer Service Division which will be duly supported by dedicated staff members to handle complaints, suggestions, feedback of customers in a supportive and satisfactory manner.

Likewise, at Regional Offices, the Regional Managers will be the Nodal Officers and shall nominate persons (not below the rank of Sr. Manager) as CCEOs (Chief Customer Executive Officers), 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 dedicated staff, be set up at Regional 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.

3. Root Cause Analysis (RCA)

The Bank shall undertake Root Cause Analysis (RCA) of Customer Grievances to identify the underlying causes and thereby take necessary corrective measures to bring process/systemic improvement, with the objective to minimize the recurrence of Grievances of similar nature. The detailed guidelines for this have been outlined in the Operational Guidelines (Annexure).

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)/ Regional 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.

3.1 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:

3.2 Customer Service Committees

Customer Service Committees shall be set up in all Regional offices /Branches to look into the quality of customer service rendered and critically examine the feedback/suggestions for improvement in customer service. These committees at Branch offices shall meet once in a month and quarterly at Regional offices, where staff and invited customers shall interact freely on service-related issues.



Customer Service Division, Head Office, Plot No. 1, Sector – 3, Rohtak – 124001

Two nominated non-official members are to be invited in the Regional Office Level Customer Service Committee Meeting on quarterly basis and 'theme of the quarter' will be deliberated upon during these meetings. The theme will be decided at Customer Service Division, Head Office and conveyed well in advance to the field functionaries.

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 Regional Offices.

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

"Customers' Day is observed at all Branches Offices on 15th of every month or previous working day, if 15th is a Holiday. Office bearers at all Offices have to meet customers and take necessary action for resolution of Customer Grievances between 03:00 PM to 05:00 PM"

As such, it is being directed that Grievance Redress Day be observed along with Customers' Day at all Branches/ Offices, wherein the aggrieved customers can walk into the branches/ offices of the bank, during Bank's working hours, without any prior appointment to share their grievances with a designated senior officer in each branch or office.

3.3 Customer Relation Programmes

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

3.4 Customers' Day:

Customers' Day is extended at the organization structure level and be conducted on 15th of every month or previous working Day if 15th 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	Regional Office	Regional Manager
3	Head Office	Principal Nodal Officer (PNO)

*In case BH / RM / PNO are away from office due to official work / leave, then second person of the respective office will attend the customer.

3.5 Authority for Operational Guidelines

The authority for Operational Guidelines shall lie with the Standing Committee on Customer Service.



4. Disclosure of the Policy:

The complete policy document shall be placed on Bank's Intranet for access to all the concerned staff members and only Part 1 – Policy Document (except operational guidelines) shall be placed at the Bank's Website for access to Public.

4.1 Ownership of the Policy:

The ownership of the Policy in terms of its review/modification/approval shall lie with HO: Customer Service Division. However, the implementation of various aspects of the Policy shall lie with the concerned Owner Division of the Product/Service/Process.

4.2 Validity and Review of the Policy:

The policy will be valid for 12 months from the date of approval of policy. The policy shall be subject to annual review.

Further, Standing Committee on Customer Service headed by the Chairman shall be authorized to:

- a. Incorporate any changes necessitated in the policy for the interim period up to the next review, due to regulatory pronouncements made during the validity period of the policy; and
- b. Extend validity of both the Policy (Part-I) and Operational Guidelines (Annexure) for a period up to three (3) months, however such extension of validity of the Policy (Part-I) shall be subject to ratification by the Board.

4.3 Reporting:

The reporting of various aspects of the Policy shall be done as per the Statutory/Regulatory guidelines/requirements.

4.4 Relaxation/Deviations/Exclusions: NIL

सर्व सम्मान... सर्व उत्थान...
