



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

प्रायोजक : पंजाब नेशनल बैंक



Sponsored by: Punjab National Bank

Inspection & Audit Division, Head Office, Plot No. 1, Sector 3, Rohtak-124001
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TO ALL OFFICES

Date : 31.03.2023

INSPECTION & AUDIT DIVISION
CIRCULAR NO. : 13/2023

Reg : **Grievance Redressal Policy 2023-24.**

Grievance Redressal Policy of the Bank for the year 2022-23 was approved by Board in its 60th meeting held on 23.03.2022 & the policy was circulated vide I&AD Circular No. 13/2022 dated 29.03.2022.

Grievance Redressal Policy 2023-24 of the Bank has been reviewed and the same has been approved by the Board in its 68th meeting held on 27.03.2023.

The approved Grievance Redressal Policy of the Bank is enclosed as **Annexure 'A'**.

All concerned are advised to note the contents.

(Rohit Nijhawan)
General Manager

Encl: Annexure 'A'

I&A DIVISION CIRCULAR NO. 13/2023, Grievance Redressal Policy, "Confidential,
Strictly for internal circulation only"

A. Policy Overview

1. 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.
2. The bank's policy on grievance redressal follows the under noted principles.
 - (a) Customers be treated fairly at all times.
 - (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.

The policy to be reviewed annually or earlier as per requirements arising out of regulatory directions. The policy will come in force from the date of approval by Board of Directors.

B. Policy Details

Policy Definition

3. 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 framework of rules and regulation.
4. 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.

Policy Details

5. 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.

6. 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.

7. 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

8. 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.

C. Internal Machinery to handle Customer complaints/ grievances

Complaint Registration

9. 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.

10. Arrangements for receiving complaints and suggestions are given hereunder.

Complaints in Person

11. Customer can submit his complaint in writing to the branch manager and obtain acknowledgement. Customer may use complaint cum suggestion box kept at branch for any feedback/ suggestions for improvement in our products and services.

12. The contact details of Grievances Redressal Officer are to be made available in all branches of the Bank on the Comprehensive Notice Board. Customer can submit complaint by post or through e-mail on 'shgbcomplaints@gmail.com'. 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.

The contact details of Nodal Officer and Appellate Authority are available in all branches of the Bank on the Comprehensive Notice Board.

Complaints through Post/e-mail

13. Customer can submit complaint by post or through e-mail on shgbc complaints@gmail.com. Complaints received by e-mail shall be acknowledged by e-mail. Contact Number and E-mail address of the Nodal Officer is provided at the Branches and also on bank's website www.shgb.co.in.

14. The customers may directly lodge the complaints on Complaint Portal through Bank's Website under Grievance Redressal Heading. As owner of the Complaint Portal, I&A Division is coordinating with the branches and Regional offices regularly. Customer, who lodges the complaint on Complaint Portal through Bank's website, gets an automatic acknowledgement of his complaint.

Resolution of Grievances:

15. 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 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.

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

Grievances relating to transactions/operations:

16. 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 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 the Head Office.

Grievances relating to technology related transactions:

17. Considering customers' expectations and lack of familiarity with alternate delivery channels (ATMs, 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.

18. 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.

19. 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.

Grievances Redressal Mechanism:

20. Customers are requested to approach the Branch Manager in case of any grievances. The customer may also directly approach the Head office and escalate the issue to HO I&AD, Rohtak through email or by call at the numbers provided at bank's website.

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

Time frame

22. 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.

TIME SCHEDULE FOR REDRESSAL OF COMPLAINTS

General complaints	15 days
Complaints forwarded by RBI/MOF/ MPs/VVIPs/PMO	15 days

23. In case, the complaint requires some time for examination of issues involved/detail investigations/ enquiries, a final response or reasons for further time required will be sent within 30 days of receipt of complaint.

Review Mechanism

24. 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 grievance, action taken and final resolution given to the customer.

25. Appellate Authority: Bank would appoint an Appellate Authority 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 Appellate Authority regarding their grievances at the following address:

The General Manager,
Sarva Haryana Gramin Bank
SHGB House, Plot No. 1,
Rohtak – 124001
Email : shgbc Complaints@gmail.com

26. Likewise, at Regional offices, the Regional 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, be set up at Circle Offices to handle complaints of customers in a befitting manner.

27. 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.

Mandatory display requirements:

28. It is mandatory for the Bank to provide:
- (a) Appropriate arrangement for receiving complaints and suggestions.
 - (b) The name, address and contact number of Appellate Authority /Regional Manager/ Nodal Officer(s) .
 - (c) Contact details of Banking Ombudsman of the area.
 - (d) Code of bank's commitments to customers/Fair Practice code.
 - (e) Display of comprehensive notice board in Branches.
 - (f) Magnifying Glass for visually impaired persons.

Interaction with customers

29. 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:

a. **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 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.

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

(ii) 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.

(iii) Representation of majority Employees Union/Association in the RO Level Customer Service Committee be ensured.

(b) **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.

(c) **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	Regional Office	Regional Manager
4	Head Office	Appellate Authority

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

Sensitizing operating staff for improvement in service & handling complaints:

30. 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 H.O. (Training Cell) so that they may arrange one / two sessions on Customer Service, in the training programmes conducted regularly to evaluate measures for redressing Customer Grievances promptly.

31. Monthly Theme Based Meeting is held 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.

32. To deal with customers with a positive attitude and a customer friendly behaviour, 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.

33. 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.

Exclusions

34. For any change in the Policy, the Chairman is empowered to take a decision and place the same for information to the Board.

Frequently Asked Questions

S No.	FAQ	Reply
1	How can a customer lodge a complaint?	Customer can lodge complaints – Over Telephone/ in person/Email.
2	Does 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 Appellate Authority / Nodal Officer. 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 are requested to approach the Branch Manager in case of any grievances. The customer may also directly approach the Head office and escalate the issue to HO, through email at shgbcomplaints@gmail.com or by call at the numbers provided on bank's website. The contact details are displayed on Comprehensive Notice Board in branches and on Bank's website.
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.