



पी.एस.बी.

PUNJAB AND SIND BANK

GRIEVANCE REDRESSAL POLICY 2018-19

H.O. Inspection Department,
6 Scindia House,
Connaught Circus
New Delhi-110001

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1. Introduction:

In the competitive Banking scenario, prompt & courteous customer service is the *mantra* for sustained business growth. The deficiency in customer service results into customer grievances. Banks, being service oriented organizations, are prone to customer grievances, which are part of its business life. It is said that a satisfied customer is the ambassador of the Bank, as such, imparting good customer service and enhancing level of customer satisfaction becomes the prime concern of any Bank, besides the quick & prompt redressal of customer grievances. *Mahatma Gandhi defined a customer as “The most important visitor on our premises, who is neither an outsider nor dependent on us rather he is part of us and we are dependent on him. He is not an interruption on our work but is the purpose of it. By serving him, we are not doing him a favour rather he is doing us a favour by giving us an opportunity to serve him”.*

To make our customers aware of their rights, Bank had uploaded **CITIZEN’S CHARTER**, on Bank’s internet site, under the menu <About us- Citizen Charter> clause 40 & 41 speaks about the ‘Grievance Redressal Mechanism’ and Schedule I, II & III of these clauses contain the list of Bank officials & Banking Ombudsman to whom customer grievances can be addressed.

Bank has also uploaded the Scheme of **‘Banking Ombudsman’** on Bank’s Internet site under the menu <Customer Facilitation-Banking Ombudsman> to enable its customers to approach the respective offices of Banking Ombudsman, as per prescribed procedures, in case they feel that their grievances have not been redressed to their satisfaction.

The **BCSBI Code** of the Bank too is uploaded on Bank’s Internet site under the menu <Customer Facilitation-BCSBI Code>, which is a Code of Customer Rights, which sets minimum standards of Banking practices followed by the Bank while dealing with individual customers. The Chief Compliance Officer, of scale-VII, is the Nodal Officer for BCSBI. Clause 7 of BCSBI code also speaks about Bank’s internal procedure for customer grievances redressal.

Some of the reasons which result into customer grievances are:

- a. The attitudinal / behavioural aspects in dealing with customers
- b. Inadequacy of the working/operations or gaps between standards of services expected and actual services rendered.
- c. Technology Related issues

Since a number of Govt. agencies now-a-days monitor the position w.r.t public grievances as such even slight increase in the number of complaints affects the

image as well as the business of the Bank. This policy document aims at minimizing instances of customer complaints and grievances through proper grievances review & redressal mechanism to ensure that:

- i. Customers are treated fairly at all times.
- ii. Grievances of customers are redressed in time.
- iii. Grievances of pensioners and senior citizens are dealt with on priority.
- iv. 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 grievances.
- v. Bank will treat all complaints efficiently and fairly to avoid reputational loss as well as business loss. 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. This system would ensure that the redressal sought is just and fair and is permissible within the given frame-work of rules and regulations.

2. Definition:

The dictionary meaning of "Complaint" is **"A STATEMENT THAT SOMEONE IS AGGRIEVED OR DISSATISFIED"** and "Grievance" is **"REAL OR IMAGINED CAUSE OF COMPLAINT"**. In the Banking Ombudsman Scheme 2002 the complaint has been defined as **"A REPRESENTATION IN WRITING CONTAINING A GRIEVANCE ALLEGING DEFICIENCY IN BANKING SERVICE"**.

3. Sources of Grievances:

Complaint/Grievance can be received from any of the following sources:

- a). Directly from the Complainant or authorized representative.
- b). From the Staff/Ex-staff against officials of the Bank
- c). Customer Service Centres
- d). Banking Ombudsman's Office
- e). Reserve Bank of India (Central/ State Offices)
- f). Ministry of Finance (Banking Division)
- g). Dept. of Public Grievances, GOI

- h). Member of Parliament/ Member of Legislative assemblies
- i). Prime Minister's Office, or
- j). Banking related Self Regulated Agencies/authorities like IBA, SEBI, BCSBI etc.
- k). CBI/ CVC/ Consumer Forums
- l). Any other Office of Central/State Govt., Public bodies etc.

A dissatisfied customer can lodge complaint/grievance orally or in writing through four ways i.e. in person or by telephone or by mail/post or by e-mail/internet (SGPRS portal of the Bank or CPGRAMS & INGRAM portal of Govt. of India).

4. Objective:

The objective of the policy would be to sensitize the field functionaries & make them aware about the Complaint handling process, so that grievances are handled efficiently & swiftly to the satisfaction of the customer within the defined time frame.

5. Internal Machinery to handle Public Grievance:

The public grievances will be handled at three levels in the Bank i.e. Branch, Zonal Office and Head Office. Complaints received at any of these Offices will be immediately acknowledged, redressed and final reply will be given to the complainants within the timeframe.

Henceforth, HO. Inspection Dept., which is a Nodal Office for Public grievances, will issue guidelines & operational instructions w.r.t. Public grievances & about complaints with Banking Ombudsman. As such, any Department at head Office, which intends to issue instructions w.r.t. Public Grievances, which may have bearings on 'Grievances Redressal Policy' of the Bank, has to approach HO. Inspection Dept., in this regard.

5.1. Grievances Redressal Structure:

5.1.1 Board of Directors: To review quarterly progress of redressal of public grievances.

5.1.2 Audit Committee of the Board: To review quarterly progress of redressal of public grievances.

5.1.3 Standing Committee on Customer Service: To monitor & review the functioning of Grievance Redressal Mechanism through HO. P&D Dept., which is handling the related work.

5.1.4 Principal Nodal Officer (PNO): An independent authority of the rank of General Manager (particulars as per **annexure-I**) nominated as PNO shall be an additional layer of grievance redressal mechanism, for monitoring complaints received from Customers/Banking Ombudsman/ RBI /MOF/ CPGRAMS/INGRAM/ SGPRS Any other source detailed in the policy etc.

5.1.5 Zonal Nodal Officer for Banking Ombudsman: The official posted at Zonal Manager (particular as per **annexure -II**) at Zonal Offices to oversee the process of redressal of public grievances, those received from the office of Banking Ombudsman in the zones/ area falling under them. Nodal Offices have to keep liaison with those offices from where grievances are referred to the Bank and the Head Office/ PNO.

5.1.6 Zonal Nodal Officer (respective Zonal Manager): The Zonal Manager of the rank of GM/DGM/ AGM/CM of the respective zones will be the Nodal Officer for public grievances (including complaints received through Dist. Consumer Forum, under Consumer Protection Act, 1985, which is being handled/ monitored/pursued by HO. L & R Dept. independently) for redressal & monitoring of public grievances received in its Office/the Branches functioning under his jurisdiction.

5.1.7 Branch Manager: The Branch Manager will be the Nodal Officer for public grievances for redressal & monitoring of public grievances received in the Branch.

5.1.8 HO. Inspection Department: HO. Inspection Dept., headed by DGM/AGM, shall be Nodal Office for review/ monitoring of Grievances/ Representations in connection with deficiencies in Banking services and will assist PNO for public grievances.

5.1.9 Internal Ombudsman: Bank shall examine the Grievances as per the Internal Grievances Redressal Mechanism and in case the Head Office Inspection Department decides to reject a complaint or decides to provide only partial relief to the complainant, it shall escalate such cases to the Internal Ombudsman (IO) for further consideration and decision. Reply to

the complainant on receipt of comments of the IO shall be addressed primarily by the bank mentioning explicitly that the Internal Ombudsman has also examined the complaint.

Branch will be primarily responsible for comprehensive redressal of the grievance(s), received from different sources as detailed under clause 3 above, within the given time frame. In case the Branch is unable to address the issue in its entirety at its end, then Branch to provide complainant with alternate avenues to escalate the issue. It will then be the responsibility of the Zonal Office to redress the grievance(s). In case the Zonal Office is unable to address the issue, then Zonal Office may refer the issue to the concerned Nodal Office at Head Office.

All the grievances/representations received at Head Office would be acknowledged and then referred to concerned Zonal Offices for investigation/fact finding. The Zonal Office would be required to get the grievance redressed based on investigation report/ findings and send a copy of investigation report/findings & complainant's letter of satisfaction along with Zonal Office comments & recommendations to Head Office for closure of the complaint.

If customer's complaint is not resolved within the prescribed time frame or if he/she is not satisfied with the solution provided by the Bank, the complainant has an option to approach Banking Ombudsman with his complaint or resort to other avenues available to him/her for the redressal of grievance(s).

5.2. Internal Procedure to handle grievances/representations:

- i. On receipt of grievance(s)/ representation(s), an acknowledgement; as per **annexure-III**/SMS should be sent immediately to the complainant/representationist. In case of receipt of complaint/ grievance from any Govt. agency, a letter of acknowledgement as per **annexure-IV** be sent under the signatures of the Head of the Department/Zonal Office. After acknowledgement/SMS complaints received should be analyzed from all possible angles and resolved within timeframe.
- ii. All grievances/ representations related to ATM operations/ATM Card, received at HO. Inspection Dept. as well received directly at HO. ATM Cell, would be handled/resolved by HO. ATM Cell.

- iii. All grievances/ representations related to pension received at HO. Inspection Dept. as well received directly at HO. Pension Cell, would be handled/resolved by HO. Pension Cell.
- iv. All grievances/ representations of the staff against the officials of the Bank received at HO. Inspection Dept. as well received directly at HO. HRD Dept. would be handled/resolved by HO. HRD Dept.
- v. All grievances/ representations of investors received at HO. Inspection Dept. as well received directly at HO. Share Cell would be handled/resolved by HO. Share Cell.
- vi. All grievances/ representations relating to Internet Banking/ Mobile Banking received at HO. Inspection Dept. as well received directly at HO. Internet Banking Cell would be handled/resolved by HO. IT Dept.
- vii. HO. ATM Cell, HO. Pension Cell, HO. HRD Dept., HO. Share Cell & HO. Internet Banking Cell will provide related data to HO. Inspection Dept. as per prescribed periodicity.
- viii. All the grievances/representations will be allotted code; as per **annexure-V**) and recorded by the Bank (i.e. Branch, Zonal Office & HO. Inspection Dept. and Other HO Departments) in a database/register; as per **annexure-IV**).
- ix. The database, along with the acknowledgement letter and other correspondence will be preserved at least for 3 years for future reference.
- x. All the grievances/ representation(s) need to be redressed within a 21 days (presently average time consumed in resolving grievance) and in any case not later than 30 days. The time given to various levels would be as follows:
 - a. Branch Level Resolution would be 10 days on receipt of the complaint, if Branch is unable to resolve the complaint, it will be escalated to Zonal Office.
 - b. The Zonal Office Resolution would be 5 days, if Zonal Office fails to resolve within given timelines or resolution would take more time than prescribed, ZO has to apprise reasons & date by which grievance would be resolved to HO Inspection Dept.
 - c. HO. Inspection Dept./HO. ATM Cell/HO. Pension Cell would within next 6 days apprise the competent authority and communicate decision to concerned Zonal Office/Department
- xi. No grievances/ representation(s) will be allowed to remain un-redressed beyond 60 days.
- xii. On redressal of the grievance, the complainant/ representationist will be informed accordingly and if possible & agreed by the

complainant; a letter of satisfaction may be obtained & kept on record.

- xiii. Bank's Standardized Public Grievance Redressal System (SPGRS), as suggested by the Ministry of Finance, Department of Financial Services (DFS) has been operationalized. The Branch/Zonal Office would resolve issues as per embedded time frame of SPGRS.

Besides Bank's own designed SPGRS portal, the department is using two other portals; namely CPGRAMS and INGRAM provided by the Ministry of Finance, for receipt of public grievances and subsequent reporting of redressal/ closure.

- xiv. Real-time complaint status tracking by complainant: Bank has already incorporated the provision in SPGRS Portal.
- xv. Time-bound auto escalation of complaint with the limits laid down by RBI: Bank is in process of incorporating the process of auto escalation of complaints in our Bank's SPGRS Portal.
- xvi. Feedback from Complainant to check the quality of redressal: Bank is in process of modifying the SPGRS portal for incorporating the provision for feedback from customer.
- xvii. Root cause analysis and effective action on common grievances to avoid recurrence : Bank reviews the grievances weekly and is incorporating a system to issue advisory to the field functionaries / respective departments to minimize the recurrence of the complaints.

However, in Bank's own SPGRS Portal, which can be accessed by anyone through the Bank's website, a provision of auto escalation has been built up to fall in line with the directions/ instructions of MOF/RBI. The software for SPGRS is under modification/ additions suggested by H.O. Inspection department, through the outsourced vendor, for improving the follow up and monitoring of the grievances received. The functionality of auto escalation to respective designated authorities is as under:

For the Public grievances received through SPGRS, the Grievance is assigned to the BO/ ZO / HO Deptt. by the HO Inspection Deptt. After the assignment, the system allows 10 days to BO/ZO/ HO Deptt. to resolve the grievance. On expiry of the 11th day, if grievance remains unresolved, it automatically escalated to the

respective ZOs in case of Branches and to HO Inspection Deptt. in case of ZOs and HOs deptt.

Once the status of unresolved grievance is received at ZO(in case of branches and HO in case ZO/HO Deptt.) The system allows 05 days to resolve the issues involved w.r.t. redressal of grievance. On 6th day; in case grievance remains unresolved at ZO level (in case of branches) and at HO Inspection Deptt. (in case of ZO/HO Deptt.), the system escalates the unresolved grievance to HO Inspection deptt.

From the 6th day onward it becomes the responsibility of HO Inspection department to follow up with BO/ZO/HO deptt. and get the matter resolved/closed within next 5 days so that a grievance reach to its logical end within 21 days and 30 days in case of exceptional cases.

However, if any grievance is rejected either within 21 days or 30 days the same automatically gets escalated to Internal Ombudsman. The Internal Ombudsman will accordingly examine the matter at his end as per the policy.

5.3. Internal Procedure to handle Grievances received from the office of the Banking Ombudsman:

The Bank has uploaded the BANKING OMBUDSMAN SCHEME, 2006 on its website. The details of Nodal Officers of the Bank for Banking Ombudsman have also been uploaded on Bank's website. As per Scheme, the AWARD would mean "*award passed by the Banking Ombudsman in accordance with the Scheme*" & SETTLEMENT would mean "*an agreement reached by the parties either by conciliation or mediation under clause 11 of the Scheme*". Besides, the ADVISORY would mean "*prior to passing award, the Banking Ombudsman send a formal communication to resolve the issue on the lines suggested therein.*"

Chapter IV of the Scheme prescribes procedure for redressal of grievance. In terms thereof, any person may file a complaint with the Banking

Ombudsman on any one of the following grounds alleging deficiency in Banking service including internet Banking or other services:

- (a) Non-payment or inordinate delay in the payment or collection of cheques, drafts, bills etc.;
- (b) Non-acceptance, without sufficient cause, of small denomination notes tendered for any purpose, and for charging of commission in respect thereof;
- (c) Non-acceptance, without sufficient cause, of coins tendered and for charging of commission in respect thereof;
- (d) Non-payment or delay in payment of inward remittances;
- (e) Failure to issue or delay in issue of drafts, pay orders or Bankers' cheques; etc.
- (f) Non-adherence to prescribed working hours;
- (g) Failure to provide or delay in providing a Banking facility (other than loans and advances) promised in writing by a Bank or its direct selling agents;
- (h) Delays, non-credit of proceeds to parties' accounts, non-payment of deposit or non-observance of the Reserve Bank directives, if any,
- (i) Complaints from Non-Resident Indians having accounts in India in relation to their remittances from abroad, deposits and other Bank related matters;
- (j) Refusal to open deposit accounts without any valid reason for refusal;
- (k) Levying of charges without adequate prior notice to the customer;
- (l) Non-adherence by the Bank or its subsidiaries to the instructions of Reserve Bank on ATM/Debit card operations or credit card operations;
- (m) Non-disbursement or delay in disbursement of pension (to the extent the grievance can be attributed to the action on the part of the Bank concerned, but not with regard to its employees);
- (n) Refusal to accept or delay in accepting payment towards taxes, as required by Reserve Bank/Government;

- (o) Refusal to issue or delay in issuing, or failure to service or delay in servicing or redemption of Government securities;
- (p) forced closure of deposit accounts without due notice or without sufficient reason;
- (q) Refusal to close or delay in closing the accounts;
- (r) Non-adherence to the fair practices code as adopted by the Bank;
- (s) Non-adherence to the provisions of the Code of Bank's Commitments to Customers issued by Banking Codes and Standards Board of India (BCSBI) and as adopted by the Bank;
- (t) Non-observance of Reserve Bank guidelines on engagement of recovery agents by Banks; and
- (u) Any other matter relating to the violation of the directives issued by the Reserve Bank in relation to Banking or other services.
- (v) A complaint on any one of the following grounds alleging deficiency in Banking service in respect of loans and advances may be filed with the Banking Ombudsman:
 - (i) Non-observance of Reserve Bank Directives on interest rates;
 - (ii) Delays in sanction, disbursement or non-observance of prescribed time schedule for disposal of loan applications;
 - (iii) Non-acceptance of application for loans without furnishing valid reasons to the applicant; and
 - (iv) Non-observance of any other direction or instruction of the RBI as may be specified by the RBI for this purpose from time to time.

The Branch, Zonal Office & Head Office Departments would send an interim reply to the office of concerned Banking Ombudsman; as per **annexure-VII** and would provide any information or furnish certified copies of any document relating to the complaint which is or is alleged to be in its possession.

On receipt of a copy of the Award, the Branch would inform the concerned Zonal Office/ Nodal Officer for Banking Ombudsman and HO. Inspection Dept. In case the complainant fails to furnish a letter of acceptance of the Award in full and final settlement of his claim within a

period of 30 days from the date of receipt of copy of the Award, the Award would lapse and as such, Branch should accordingly inform the Banking Ombudsman, Zonal Office & the HO. Inspection Dept.

In case of award against Bank/ payment of claim/ penalty (as referred to in CHAPTER IV, Clause 16 (1) to (10) and 17 (1)), Branch In-charge has to obtain permission; as per **annexure-VIII**, from the concerned Zonal Office/ Nodal Officer of Bank for Banking Ombudsman and has to comply with the directives embodied in above clauses of the Scheme or in the Award pronounced by the Banking Ombudsman. OR

In case of referring the matter to REVIEW AUTHORITY (Clause 17(1)), necessary permission is to be obtained from concerned Department of Head office, but through Zonal Office, by sending a complete proposal; as per **annexure-X** (alongwith relevant documents) under intimation to H. O. Inspection Dept.

The concerned Department at Head Office, on receipt of proposal for seeking permission to approach Review Authority (clause 17(1)) shall put up matter before the CMD, who is the competent authority as per Banking Ombudsman Scheme, for approval.

Nodal Officer of the Bank for Banking Ombudsman shall be responsible for representing the Bank and furnishing information to the Banking Ombudsman in respect of complaints filed against the Bank pertaining to the areas falling under his/her jurisdiction.

6. Payment of Compensation/Penalty/Award

The payment of compensation to customers on account of deficiency in service or an act of omission or commission directly attributable to Bank shall continue to be governed by the Board approved 'Compensation Policy'. The payment of Penalty/& Award passed by Banking Ombudsman shall continue to be paid by the Zonal Office, however, prior to allowing payment, the Zonal Office should obtain the opinion of the Head Office.

The Zonal Offices have to furnish details of payment of compensation along with monthly statement of public grievances to HO. Inspection Dept. to apprise the top management.

7. M I S & REPORTING

The Branch will submit monthly statement of Public Grievances received & redressed during the month, as per format at **annexure-X** to respective zonal office by 3rd day of the succeeding month.

The Zonal Office will consolidate monthly statement of Public Grievances received & redressed of the Branches falling within its zone and submit consolidated statement to HO. Inspection Dept., as per format at Annexure- by 6th day of the succeeding month.

HO. Inspection Dept. will consolidate monthly statement of Public Grievances received & redressed of all the zones and put up General Manager (Inspection) for review.

HO. Inspection Dept. will place a quarterly review note on status of Public Grievances before the Board.

8. Internal Audit

The Internal auditors/ Concurrent auditors during RBIA/CCA needs to oversee the adherence to Public Grievances Redressal Mechanism and have to comment upon the quality of resolution of Customer Complaints and to report irregularity/deviation, if any, noticed by them.

The Internal auditors/ Concurrent auditors will comment in their respective reports about the payment of monetary compensation on account of Public Grievances.

9. Exceptions

In the cases of exigencies the CMD or ED (in case post of the CMD is vacant) is authorized to approve addition/deletions/modifications in the policy and such action will be got ratified later on from the Board.

10. Review of Policy

The Grievances Redressal Policy of the bank will be reviewed on annual basis or as decided by the Board. Since HO. Inspection Dept. is the Nodal

Office for Public Grievances, as such, Departments of Head Offices detailed under paragraph 5.2.(ii) to (vi) of this policy have to approach HO. Inspection Dept. for any addition/deletion/change/modification in Grievance Redressal Mechanism pertaining to their Respective Departments.

11. ANNEXURE-I

NAME, ADDRESS & CONTACT No. OF PRINCIPAL NODAL OFFICER (PNO) OF THE BANK:

Shri. Anil Malhotra
Dy. General Manager – Inspection
Punjab & Sind Bank
“Bank House” 6th Floor
21-Rajendra Place, New Delhi – 110008
Phone: 011-25812931
e-mail: gminsp@psb.co.in
Toll Free No. 1800 11 1908

DETAILS OF OTHER PUBLIC GRIEVANCES NODAL OFFICER

1. IN CASE OF COMPLAINTS RELATED TO CORRUPTION/BRIBE ETC. SAME CAN BE SENT TO:

Head Office Vigilance Department,
21 Rajendra Place, Bank House,
3rd Floor, New Delhi-110008.
Contact Nos. 011-25737321 & 011-25818411.

2. GRIEVANCES REDRESSAL CELL - ATM ONLY

Name : Sh. SVM Krishna Rao
Designation – Asstt. General Manager
Telephone : 011-64780502, 011-25725635
Email : atmcell@psb.co.in, atm.operations@psb.co.in

3. GRIEVANCE REDRESSAL CELL – PENSION ONLY

Name: Kushum Malhortra
Designation: Chief Manager
Telephone No: 011-25281210, 25271585
Email: cppc@psb.co.in

4. FOR STAFF MATTERS:

General Manager (HRD)
Punjab & Sind Bank, Bank House, 21 Rajendra Place, 5th Floor
New Delhi-110 008. Phone: 25817353

5. FOR ALL ADVANCES & EXPORT CREDIT:

General Manager (Advances) Punjab & Sind Bank, Bank House, 21 Rajendra Place, New Delhi-110 008. Phone: 25783589

12. ANNEXURE-II**NAME, ADDRESS AND AREA OF ZONAL NODAL OFFICERS OF THE BANK FOR BANKING OMBUDSMAN**

S. No.	Zone Name	ZO code	Name of Zonal Manager	Designation	Address 1	Address 2	Telephone no.	Area of Operation
1	Bhopal	Z8021	Pankaj Dwivedi	AGM	2 nd Floor, Near SBI, Nayapura, Akbarpur, Kolar Road	Bhopal	0755-4249988, 4221106, 9007338484 (mobile)	Madhya Pradesh & Chhattisgarh
2	Chennai	Z8022	D. Kannan	AGM	770, Spencers Tower, Anna Salai	Chennai	044-8494040, 28493885, 28494037(fax) 9840346451(Mobile)	Karnataka, Tamil Nadu, Telangana, Andhra Pradesh, Kerala, UT of Puducherry, UT of Andaman & Nicobar and UT of Lakshadweep
3	Chandigarh	Z8006	Amarjit Singh Gujral	DGM	Sector 17-b Bank Square	Chandigarh	0172-2721316, 2704361, 5017384(fax), 9888853290 (mobile)	Punjab, Haryana, Jammu & Kashmir, UT of Chandigarh, Himachal Pradesh
4	Delhi-I	Z8012	Manju Srivastava	AGM	Sidhartha Enclave, Ashram chowk	New Delhi	011-26346434, 26348759, 26347410(fax) 9811367263 (Mobile)	Delhi NCR & Rajasthan
5	Kolkata	Z8018	J. K. Nayak	DGM	14/15 Old Court House street	Kolkata	033-22485867, 22101673, 22485873 Fax, 9830014432(Mobile)	West Bengal, Jharkhand, Bihar, Odessa, Assam, Arunachal Pradesh, Manipur, Meghalaya, Mizoram, Nagaland, Tripura and Sikkim
6	Lucknow	Z8016	Kamesh Sethi	AGM	8 Jwala Devi Building Lal Bagh,	Lucknow	0522-2624574, 2617651, 2621337 (Fax), 9839066415(Mobile)	Uttar Pradesh, Uttrakhand
7	Mumbai	Z8020	Sanjiva Srivastava	DGM	27/29 Ambalal Doshi Marg, Near Bombay Stock Market,	Fort, Mumbai	022-25772627, 25773380, 25771618, 25772286(fax), 9867086699 (Mobile)	Maharashtra, Gujarat, Goa, UT of Dadra & Nagar Haveli and UT of Daman & Diu

13. Annexure-III

**SPECIMEN OF ACKNOWLEDGEMENT LETTER TO BE SENT TO
COMPLAINANT**

Shri _____

Dear Sir,

**REG: YOUR LETTER DATED _____ REGARDING COMPLAIN AGAINST
Shri/BO _____**

We acknowledge having received your captioned letter.

Please note that matter has been referred to our (NAME OF THE CONCERNED
BRANCH/ ZONAL OFFICE/HEAD OFFICE DEPARTMENT) for necessary
action/ clarifications. We shall revert back on hearing from them.

The inconvenience caused is regretted, however, we assure you of our best
services and sincere cooperation in future also.

Yours faithfully,

14. Annexure-IV

SPECIMEN OF ACKNOWLEDGEMENT LETTER TO BE SENT TO CSC/ RBI/ MOF

Shri _____

(Designation)_____

Dear Sir,

REF: YOUR LETTER No._____ DATED _____.

**REG: REPRESENTATION/ COMPLAINT OF Shri/Smt./M/s._____ AGAINST
Shri/ BO_____**

We acknowledge having received your captioned letter.

We may inform you that captioned matter has been referred to our (NAME OF THE CONCERNED BRANCH/ ZONAL OFFICE/HEAD OFFICE DEPARTMENT) for necessary action/ clarifications.

We shall revert to the matter immediately on hearing from them.

Yours faithfully,

15. ANNEXURE-V

CODE	NATURE OF GRIEVANCES
1	Bills Business
2	Collection of cheques
3	Delay/ non-sanction of loans/ irregularities
4	Misbehaviour
5	Harassment in transactions & bad customer service
6	Excess Bank charges & less payment of intt.
7	Delay in remittances/ transfer of funds
8	Delay in transfer of a/cs
9	Delay in completion of pass book/ statement of a/cs
10	Nonpayment/ delay in payment of FDR & Drafts
11	Discrepancies in a/cs
12	Alleged frauds
13	Delay in settlement of claim cases
14	Non-compliance of standing instructions
15	Delay in issue of Duplicate Drafts/ FDRs
16	Refusal of acceptance of Cash/ Cheques
17	Refusal to make DD
18	Non acceptance of Small denomination notes
19	Delay in Credit of pension
20	Complaint against BM
21	Non encashment/ renewal of BGs/ LCs
22	Subsidy not received
23	Rebate of Intt./ waiving of loan
24	Cheques/ drafts disnonoured
25	Complaint against staff
26	"C" form not received
27	Stoppage of operation of a/c
28	Others:
	(i) Regarding Deposit a/cs
	(ii) Locker/ Safe Custody a/cs
	(iii) Loan a/c
	(iv) Title Deeds/ Loan Documents etc.
	(v) Bank Premises/ Rent etc.
	(vi) Pension a/cs

16. Annexure-IV

REGISTER FOR RECORDING COMPLAINTS										
DO Comp.	File No.	ZO	BO	Code	Dept	Name of the Complainant	Particulars of Complaint	Age	Dispos. on	a/o claim, if any, paid

17. ANNEXURE-VII

INTERIM REPLY TO BANKING OMBUDSMAN

Ref: psb/BO-ZO- /comp./ /2016 Date:

Shri _____
(Secretary)
Banking Ombudsman

Dear Sir,

REG: COMPLAINT No. _____ DATED _____ OF Shri/
Smt./M/S. _____ AGAINST US/ OUR BO. _____.

We acknowledge having received your letter No. _____ dated _____ on the captioned subject.

We are looking into the matter and shall submit our comments shortly alongwith desired papers/ information (in case matter referred to ZO/ or to legal counsel then)

We are looking into the matter and shall submit our comments shortly alongwith desired papers/ information on receipt of necessary permission from ZO/ HO (as the case may be) for which proposal has already been forwarded.

Inconvenience caused is regretted.

Yours faithfully,
Punjab & Sind Bank

(Name: _____)
BO/ ZO

18. ANNEXURE-VIII

SEEKING PERMISSION FROM ZO/NODAL OFFICER FOR BANKING OMBUDSMAN/HO FOR MAKING PAYMENT OF CLAIM UNDER COMPLAINT/ GRIEVANCE

The Zonal Manager or/
Punjab & Sind Bank /
Zonal Office /
_____/ /
_____/ /

The AGM/DGM/GM (in case of Head Office)
Punjab & Sind Bank
HO. Dept. Floor
21- Rajendra palce
New Delhi

Dear Sir,

**REG: PERMISSION FOR PAYMENT OF Rs._____ TO Shri/
Smt/M/S._____**

We have investigated the captioned complaint and found as under:

1. COMPLAINT No. DATE:
2. NAME & ADDRESS OF THE COMPLAINANT:
3. ACCOUNT(S) MAINTAINED (Give nature of a/c)

STATUS OF OPERATION IN ACCOUNT(S) (i.e. below average/ average/
good/NPA/suitfiled etc.)

4. VITAL CONTENTS/ FACTS OF THE COMPLAINT:

5. REASONS & CALCULATIONS FOR PAYMENT OF CLAIM:

(If fact-finding conducted copy to be enclosed)

6. OPINION OF THE LEGAL COUNSEL (if any taken):

7. WHO IS RESPONSIBLE/ ACCOUNTABLE:

8. ACTION PROPOSED/ TAKEN AGAINST ERRING OFFICIALS:

Based on the facts emerged from the investigations/ fact-finding, we have come to a conclusion that Bank will be required to compensate the Complainant by way of allowing/ passing a claim of Rs. _____ (Rupees _____ only) on account of following deficiencies in providing Banking services.

We confirm that calculations arrived at above are correct and are in accordance with the system/ procedures, policy and circulars issued by the Head Office (No. of circulars may be mentioned) on the subject.

The proposal for making payment under complaint/grievance carries our recommendations and is forwarded with request to accord necessary sanction for the payment of the claim to settle the issues.

Yours faithfully,

19. ANNEXURE-IX**SEEKING PERMISSION FROM HO (THROUGH ZO(IN CASE OF BO)FOR REFERRING MATTER TO REVIEW COMMITTEE IN CASE OF BANKING OMBUDSMAN SCHEME 2006**

The Zonal Manager/ Punjab & Sind Bank/ Zonal Office _____ / _____ /	The AGM/DGM/GM (in case of Head Office) Punjab & Sind Bank HO. Dept. Floor 21- Rajendra palce New Delhi
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Dear Sir,

**REG: COMPLAINT No. _____ DATED _____ OF Shri/
Smt./M/S. _____ AGAINST US/ OUR
BO. _____ PERMISSION FOR REFERRING MATTER TO REVIEW
COMMITTEE.**

The necessary details of the captioned complaint are as under:

1. NAME & ADDRESS OF THE COMPLAINANT:

2. ACCOUNT(S) MAINTAINED (Give nature of a/c)
STATUS OF OPERATION IN ACCOUNT(S) (i.e. below average/ average/
good/NPA/suitfiled etc.)

3. VITAL CONTENTS/ FACTS OF THE COMPLAINT:

4. VIEWS/ OBSERVATIONS OF BO/ ZO (duly supported by the opinion of
the counsel, (If fact-finding conducted copy to be enclosed)

5. DETAILS OF AWARD PASSED BY BANKING OMBUDSMAN:
6. REASONS/ BASIS BECAUSE OF WHICH BO/ZO INTENDS TO APPROACH REVIEW COMMITTEE.
7. OPINION OF THE LEGAL COUNSEL AS REGARD TO APPROACH REVIEW COMMITTEE
8. WHO IS RESPONSIBLE/ ACCOUNTABLE:
9. ACTION PROPOSED/ TAKEN AGAINST ERRING OFFICIALS:

We have studied the Award passed by the Banking Ombudsman and obtained the opinion of the counsel thereon. Based on the facts emerged from the investigations/ fact-finding and opinion of the counsel, we have come to a conclusion that as per the provisions of the scheme this award is against the Banking norms and may set up a bad precedence, therefore, we recommend that matter be referred to REVIEW COMMITTEE with a request to review the decision of the Banking Ombudsman.

Yours faithfully,

20. ANNEXURE –“X”

MONTHLY STATEMENT OF COMPLAINTS/ GRIEVANCES RECEIVED/ DISPOSED/ PENDING DURING THE MONTH OF _____				
PART: "A" FOR ALL TYPES OF COMPLAINTS(EXCLUDING RECEIVED FROM BANKING OMBUDSMAN)				
No. of Comp. outstanding as on start of the Month	No. of fresh Comp. Received during the Month	No. of Comp. Disposed during the month	No. of Comp. Pending at the end of the Month	Remarks if any
PART: "B" FOR ALL TYPES OF COMPLAINTS RECEIVED FROM BANKING OMBUDSMAN				
No. of Comp. outstanding as on start of the Month	No. of fresh Comp. Received during the Month	No. of Comp. Disposed during the month	No. of Comp. Pending at the end of the Month	Remarks if any
PART: "C" FOR ALL TYPES OF AWARDS PASSED BY BANKING OMBUDSMAN				
No. of Comp. outstanding as on start of the Month	No. of fresh Comp. Received during the Month	No. of Comp. Disposed during the month	No. of Comp. Pending at the end of the Month	Remarks if any

ANNEXURE -X (Contd..)**MONTHLY STATEMENT OF COMPLAINTS/ GRIEVANCES RECEIVED/
DISPOSED/ PENDING DURING THE MONTH OF _____****PART-"D" FOR BRANCHES & ZONAL OFFICES**

Sr. No.	D O Receipt	File/ Comp. No.	Code	Source of Comp.	Name of Complainant	Particulars of comp.	Action taken	Remarks, if any