



Punjab & Sind Bank

Grievance Redressal Policy

Date of approval: 27.01.2025

Grievance Redressal Policy

Preamble

The purpose of the Grievance Redressal Policy is to set out the processes that are required to ensure timely and effective redressal of customer complaints/grievances across the Bank.

This policy addresses the following areas:

- i. Sources of complaints/grievances & process to lodge complaint/grievance.
- ii. Procedure & Internal mechanism to handle complaints/grievances.

This policy helps to make Bank's Grievance Redressal Mechanism more meaningful and effective to ensure timely redressal of customer complaints/grievances and enhances customer satisfaction level.

This Policy has been prepared in terms of all the statutory / regulatory guidelines.

Rashmita Kwatra
General Manager
(Operations Department)

Grievance Redressal Policy**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. 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.

To make our customers aware of their rights, CITIZEN'S CHARTER, Customer's Rights and The Reserve Bank - Integrated Ombudsman Scheme, 2021(RB-IOS) are uploaded on Bank's website. 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.

This policy document aims at minimizing instances of customer complaints and grievances through proper grievances review & redressal mechanism to ensure that:

- (a) Customers are treated fairly at all times.
- (b) Grievances of customers are redressed in time.
- (c) Grievances of pensioners and senior citizens are dealt on priority.
- (d) Customers are fully informed about 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 about their grievances.
- (e) Bank will treat all complaints efficiently and fairly to avoid reputational loss as well as business loss. Bank's employees will 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:

In the Reserve Bank - Integrated Ombudsman Scheme, 2021 (RB-IOS), the complaint has been defined as “a representation in writing or through other modes alleging deficiency in service on the part of a Regulated Entity and seeking relief under the Scheme”.

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 Centre.
- (d) Ombudsman’s Office (RB-IOS).
- (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.
- (j) Banking related regulated agencies/authorities like IBA, SEBI, BCSBI etc.
- (k) CBI/ CVC/ Consumer Forums.
- (l) Any other Office of Central/State Govt., Public bodies etc.

4. Ways to Lodge Grievance:

In case of any difficulty, the customers may approach the Branch Manager, who will ensure that the customers’ banking needs are attended to. However, if this does not happen, customers may demand the complaint register, which will be available in all Branches with the Branch Incharge, and lodge a written complaint. A copy of the complaint shall be returned to the customer with an acknowledgement of receipt. The Branch shall make efforts to ensure that the redressal of the complaint takes place expeditiously and in any case within a maximum period of seven days. If, for any reason, the Branch is unable to redress the grievance within seven days, it will be escalated to concerned Zone. The complaint entered in the complaint register will be entered in Bank’s Standardized Public Grievance Redressal System (SPGRS) application by the Branch within the next working day and complaint number will be conveyed to customer by SMS on the registered mobile number / on registered email address automatically by SPGRS application.

In case the customer is unable to visit the Branch, he may lodge his complaint through other channels viz. Call Centre toll free number, through email to the designated e-mail Id

or lodge their grievance online on the Bank's website (<https://punjabandsindbank.co.in>) under the link 'Complaint / Grievance'. On completing the particulars and submitting the complaint in web-based complaint form - SPGRS, the customer will be given a unique complaint number which will enable him to follow up on his grievance with the Branch / Zone. Complaints lodged on these channels are forwarded/referred to the Branches / offices through web-based system for redressal as above.

In case of difficulty with the Branch, or unsatisfactory reply in respect of complaint lodged with the Branch / other channels, the customer can approach the concerned Zone under whose administrative control the Branch functions.

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.

6. Grievances Redressal Structure:

6.1. Board of Directors/Customer Service Committee of the Board: To review quarterly progress of redressal of public grievances.

6.2. Standing Committee on Customer Service: To monitor and review the functioning of Grievance Redressal Mechanism through HO Complaint Cell.

6.3. 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/ Ombudsman/ RBI/ MOF/ CPGRAMS/ INGRAM/ SGPRS, any other source detailed in the policy etc.

6.4. Zonal Nodal Officer for Ombudsman (RB-IOS):

The official posted as Zonal Manager (particular as per **annexure –II**) at Zonal Offices (Nodal Office) to oversee the process of redressal of public grievances received by the Zone (Nodal Office) from the office of Ombudsman (RB-IOS) irrespective of the Zone complaints belong to. Nodal Offices have to follow up with Zone(s)/ Department(s) for timely resolution of public grievances received from Ombudsman offices. Nodal Offices have to keep liaison with those offices from where grievances are referred to the Bank and the

Head Office/ PNO. All zones will assist Nodal offices for timely resolution of public grievances received from Ombudsman offices.

6.5. Zonal Nodal Officer (respective Zonal Manager): The Zonal Manager of the rank of GM/DGM/AGM of the respective zones will be the Nodal Officer for public grievances (including complaints received through Dist. Consumer Forum, under Consumer Protection (amendment) Act 2019, 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 their jurisdiction.

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

6.7. HO Complaint Cell: HO Complaint Cell headed by DGM/AGM//Chief Manager shall be Nodal Office for review/ monitoring of Grievances/ Representations in connection with deficiencies in banking services and will assist PNO for public grievances.

6.8. Internal Ombudsman: Bank shall examine the Grievances as per the Internal Grievances Redressal Mechanism and in case Bank 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. The Internal Ombudsman shall not handle complaints received directly from the complainants or members of the public but deal with the complaints that have already been examined by the bank but have been partly or wholly rejected by the bank.

The following types of complaints shall be outside the purview Internal Ombudsman (IO) and shall not be handled by the IO:

- (a) Complaints related to corporate frauds, misappropriation etc., except those resulting from deficiency in service, if any, on the part of the bank;
- (b) References in the nature of suggestions and commercial decisions of the bank. However, service deficiencies in cases falling under 'commercial decisions' will be valid complaints for the Internal Ombudsman;
- (c) Complaints / references relating to (i) internal administration, (ii) human resources, or (iii) pay and emoluments of staff in the bank;
- (d) Complaints which have been decided by or are already pending in other fora such as the Consumer Disputes Redressal Commission, courts, etc.;

(e) Disputes for which remedy has been provided under Section 18 of the Credit Information Companies (Regulation) Act, 2005.

Bank will forward all rejected / partially rejected complaints under the categories (a) and (b) above to the Internal Ombudsman/s. The Internal Ombudsman shall look for inherent deficiency in service in such cases and take a view whether any of these complaints can be exempted under (a) and / or (b) above as decided by the bank.

Complaints that are outside the purview of the Internal Ombudsman shall be immediately referred back to the Bank by the Internal Ombudsman.

The Internal Ombudsman shall analyse the pattern of complaints such as product / category wise, consumer group wise, geographical location wise, etc., and suggest means for taking actions to address the root cause of complaints of similar / repeat nature and those that require policy level changes in the Bank.

The Internal Ombudsman shall examine the complaints based on records available with the Bank, including any documents submitted by the complainant and comments or clarifications furnished by the bank to the specific queries of the Internal Ombudsman. The Internal Ombudsman may seek additional information and documents from the complainant, through the bank.

The Internal Ombudsman may hold meetings with the concerned functionaries/department of the bank and seek any record / document available with the bank that are necessary for examining the complaint and reviewing the decision. The bank shall furnish all records and documents sought by the Internal Ombudsman to enable expeditious resolution of the complaints without any undue delay.

In, cases of conciliation, where the decision of the internal Ombudsman is accepted by the complainant, the internal Ombudsman shall obtain and keep on record, a statement showing the terms of the agreement duly signed by the complainant.

The Internal Ombudsman shall not represent the regulated entity in legal cases before any court or fora or authority.

The Internal Ombudsman shall report to the Executive Director In-charge of customer service of the bank administratively (i.e. domain ED of HO Operations Department), and to the Board of the Bank functionally.

The Internal Ombudsman shall furnish periodic reports (including the analysis of complaints) on his / her activities to the Customer Service Committee of the Board, preferably at quarterly intervals, but not less than half yearly intervals. Bank shall put in place a system for discussion of cases, in which the decision of the Internal Ombudsman has been rejected by the bank, by the Customer Service Committee of the Board.

The Internal Ombudsman shall be designated as an ex-officio member or a permanent invitee to the meetings of the Customer Service Committee of the Board.

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 RBI-Ombudsman (RB-IO) with his complaint or resort to other avenues available to him/her for the redressal of grievance(s).

The Internal Ombudsman shall also have 'read-only' access to the Reserve Bank's Complaints Management System to enable the Internal Ombudsman to keep track of (i) the cases forwarded by the RBI Ombudsman to the bank, (ii) decisions of the RBI Ombudsman thereon, and (iii) where applicable, the decision of the Appellate Authority, under the Reserve Bank – Integrated Ombudsman Scheme.

7. Internal Procedure to handle grievances/representations:

On receipt of grievance(s)/ representation(s), an acknowledgement should be sent immediately to the complainant/representative **as per annexure-III**/based on the mode through which the complaint/grievance is received.

- A.** In case of receipt of complaint/ grievance from any Govt. agency, an acknowledgement should be sent **as per annexure-IV**/based on the mode through which the complaint/ grievance is received.
- B.** After acknowledgement/SMS/E-mail, complaints received should be analyzed from all possible angles and resolved within timeframe.
- C.** All grievances/ representations related to ATM operations/ATM Card, received at HO Complaint Cell as well received directly at HO ATM Cell will be handled/ resolved by HO ATM Cell.
- D.** All grievances/ representations related to pension received at HO Complaint Cell as well received directly at HO CPPC will be handled/ resolved by HO CPPC. For Ex-staffs, same will be handled/ resolved by HO PF Dept.
- E.** All grievances/ representations of the staff against the officials of the Bank received at HO Complaint Cell as well received directly at HO HRD Dept. will be handled/ resolved by HO HRD Dept.
- F.** All grievances/ representations of investors received at HO Complaint Cell as well received directly at HO Share Cell will be handled/ resolved by HO Share Cell.
- G.** All grievances/ representations relating to Internet Banking/ Mobile Banking/UPI received at HO Complaint Cell as well as received directly at concerned HO Department

will be handled/ resolved by HO IT Dept. / HO Digital Banking Department / Digital Reconciliation Cell.

- H. HO ATM Cell, HO CPPC, HO HRD Dept., HO Share Cell, HO Digital Banking Department , Digital Reconciliation Cell etc. will provide related data to HO Complaint Cell periodically.
- I. All the grievances/representations will be allotted complaint number under appropriate category available in Bank's Standardized Public Grievance Redressal System (SPGRS).
- J. The database along with the acknowledgement letter and other correspondence will be preserved at least for 3 years for future reference.
- K. All the grievances/ representation(s) need to be redressed within 30 days [Timeline advised by RBI under Master Direction - Reserve Bank of India (Internal Ombudsman for Regulated Entities) Directions, 2023]. The time given to various levels would be as follows:
- **Branch Level Resolution** will be 7 days on receipt of the complaint, if Branch is unable to resolve the complaint, it will be escalated to Zonal Office.
 - **The Zonal Office Resolution** will be in next 3 days (within 10 days from the receipt of the complaint), if Zonal Office fails to resolve within given timelines or resolution will take more than prescribed, Zone has to take up the matter with concerned HO Department and appraise reasons & date by which grievance would be resolved to HO Complaint Cell.
 - The concerned **HO Department** will redress the complaint/grievance pertains to their department within next 4 days (within 14 days from the receipt of the complaint) and apprise the competent authority and communicate decision to concerned Zonal Office & HO Complaint Cell.
 - On receiving response from concerned zonal office/HO department, for unresolved/ wholly or partially rejected complaints, **HO Complaint Cell** will review the matter and demand for any further clarification/information/document from concerned zonal office/HO department. HO Complaint Cell will redress the complaint/grievance within next 6 days (within 20 days from the receipt of the complaint) and escalate partly or wholly rejected complaint/grievance to the Internal Ombudsman for a final decision through grievance redressal portal.
 - The Internal Ombudsman and the bank will ensure that the final decision is communicated to the complainant within a period of 30 days from the date of receipt of complaint by the bank.

In case, the Bank requires more time to redress the complaint, Bank will intimate the customer and an interim response will be sent.

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

- L.** On redressal of the grievance, the complainant/ representatives will be informed accordingly and if possible & agreed by the complainant; a letter of satisfaction may be obtained & kept on record.
- M.** 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.
- N.** Besides Bank's own designed SPGRS portal, the department is using two other portals; namely CPGRAMS and INGRAM provided by the Ministry of Finance & Ministry of Consumer Affairs respectively, for receipt of public grievances and subsequent reporting of redressal/ closure.
- O.** Branch will be primarily responsible for comprehensive redressal of the grievance(s), received from different sources 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 department at Head Office.
- P.** 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 &/or complainant's letter of satisfaction along with Zonal Office comments & recommendations to Head Office for closure of the complaint.
- Q.** The Internal Ombudsman thus will be provided with the read only access to SPGRS so that all the complaints are accessible to the Internal Ombudsman who shall follow up the cases of delayed escalation with the concerned department and add his/her decisions on the complaints escalated to the Internal Ombudsman. The Internal Ombudsman will accordingly examine the matter at his end as per the policy.

- R.** The decision of Internal Ombudsman shall be binding on the bank. Where the Internal Ombudsman upholds the decision of the bank to reject or partly reject the complaint, the reply to the complainant should explicitly state the fact that the complaint has been examined by the Internal Ombudsman and for the reasons stated in the reply, the decision of the bank has been upheld. For complaints that are fully or partly rejected even after examination by the Internal Ombudsman, the bank shall necessarily advise the complainant, as part of the reply, that he/she can approach the RBI Ombudsman for redress (excluding complaints against regulated entities not covered under the RB-IOS, 2021) along with complete details of the complaint. The bank in its reply shall mention physical address of the Centralised Receipt and Processing Centre, as well as the address of Reserve Bank's Complaint Management System portal for online filing of customer complaints (<https://cms.rbi.org.in>).
- S.** In cases of conciliation, where the decision of the Internal Ombudsman is accepted by the complainant, a statement showing the terms of agreement duly signed by the complainant, shall be kept on record.
- T.** Where the Internal Ombudsman overrules the decision of the bank to reject or partly reject the complaint, the bank can disagree with the decision of the Internal Ombudsman only with the approval of the Competent Authority (Executive Director In-charge of customer service of the bank, i.e. domain ED of HO Operations Department). In such cases, the reply to the complainant shall explicitly state the fact that the complaint was examined by the Internal Ombudsman and the decision of the bank was overruled by the Internal Ombudsman in favour of the complainant; however, the bank, with the approval of the Competent Authority, has disagreed with the decision of the Internal Ombudsman. Such decision must be communicated to the complainant within 7 days of communication of the decision of the Internal Ombudsman on the case to the bank. All such cases shall be subsequently reviewed on a quarterly basis by the Customer Service Committee of the Board. Where bank disagree with the decision of the Internal Ombudsman, concerned department will get the approval of the Competent Authority (Executive Director In-charge of customer service of the bank, i.e. domain ED of HO Operations Department) and provide the same to HO Complaint Cell within prescribed time, so that Internal Ombudsman as well as complainant can be intimated in time.
- U.** In cases where the complainant has approached the RBI Ombudsman before the Internal Ombudsman has examined the complaint, the bank should obtain the views of Internal Ombudsman and include the Internal Ombudsman's views in its submissions to the RBI Ombudsman.

- V.** The decision of the Internal Ombudsman shall be mandatorily included in the information submitted by the bank to the RBI Ombudsman, while furnishing documents related to the complaints received in the Office of the RBI Ombudsman.
- W.** The CPGRAMS (Centralized Public Grievance Redress and Monitoring System) grievances shall be resolved promptly as soon as they are received and the maximum redressal time for cases in CPGRAMS is 21 days. In cases, where the redressal requires longer time, an interim reply may be given stating the reason for the same and expected timeline when the grievance could be resolved.
- X.** For delayed updation/ rectification of credit information, complainants shall be entitled to a compensation of ₹100 per calendar day in case their complaint is not resolved within a period of thirty (30) calendar days from the date of the initial filing of the complaint by the complainant with bank or credit information companies.

8. Internal Procedure to handle Grievances received from the office of the Ombudsman (RB-IOS):

Chapter IV of The Reserve Bank - Integrated Ombudsman Scheme, 2021(RB-IOS) prescribes procedure for redressal of grievance. In terms thereof, Grounds of Complaint & Grounds for non-maintainability of a Complaint defined as follows:

- **Grounds of Complaint:**

Any customer aggrieved by an act or omission of a Regulated Entity resulting in deficiency in service may file a complaint under the Scheme personally or through an authorised representative.

- **Grounds for non-maintainability of a Complaint:**

(1) No complaint for deficiency in service shall lie under the Scheme in matters involving:

(a) commercial judgment/commercial decision of a Regulated Entity;

(b) a dispute between a vendor and a Regulated Entity relating to an outsourcing contract;

(c) a grievance not addressed to the Ombudsman directly;

(d) general grievances against Management or Executives of a Regulated Entity;

(e) a dispute in which action is initiated by a Regulated Entity in compliance with the orders of a statutory or law enforcing authority;

(f) a service not within the regulatory purview of the Reserve Bank;

(g) a dispute between Regulated Entities; and

(h) a dispute involving the employee-employer relationship of a Regulated Entity.

(2) A complaint under the Scheme shall not lie unless:

(a) the complainant had, before making a complaint under the Scheme, made a written complaint to the Regulated Entity concerned and -

(i) the complaint was rejected wholly or partly by the Regulated Entity, and the complainant is not satisfied with the reply; or the complainant had not received any reply within 30 days after the Regulated Entity received the complaint; and

(ii) the complaint is made to the Ombudsman within one year after the complainant has received the reply from the Regulated Entity to the complaint or, where no reply is received, within one year and 30 days from the date of the complaint.

- (b) the complaint is not in respect of the same cause of action which is already-
- (i) pending before an Ombudsman or settled or dealt with on merits, by an Ombudsman, whether or not received from the same complainant or along with one or more complainants, or one or more of the parties concerned;
 - (ii) pending before any Court, Tribunal or Arbitrator or any other Forum or Authority; or, settled or dealt with on merits, by any Court, Tribunal or Arbitrator or any other Forum or Authority, whether or not received from the same complainant or along with one or more of the complainants/parties concerned;
- (c) the complaint is not abusive or frivolous or vexatious in nature;
- (d) the complaint to the Regulated Entity was made before the expiry of the period of limitation prescribed under the Limitation Act, 1963, for such claims;
- (e) the complainant provides complete information as specified in clause 11 of the Scheme;
- (f) the complaint is lodged by the complainant personally or through an authorised representative other than an advocate unless the advocate is the aggrieved person.
- Explanation 1: For the purposes of sub-clause (2)(a), 'written complaint' shall include complaints made through other modes where proof of having made a complaint can be produced by the complainant.
- Explanation 2: For the purposes of sub-clause (2)(b)(ii), a complaint in respect of the same cause of action does not include criminal proceedings pending or decided before a Court or Tribunal or any police investigation initiated in a criminal offence.

8.1. Zonal Office / Nodal Office / Head Office Departments will send an interim reply / provide any information / furnish certified copies of any document relating to the complaint which is or is alleged to be in its possession within 15 days to the Ombudsman offices for resolution.

8.2. On receipt of a copy of the Award, the Branch would inform the concerned Zonal Office/ Nodal Officer for Ombudsman and HO Complaint Cell. 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 Ombudsman, Zonal Office & HO Complaint Cell.

8.3. In case of award against Bank/ payment of claim/ penalty (as referred to in CHAPTER IV, Clause 15 (1) to (8), Clause 16 (1) to (2) and 17 (1) to (2)), Branch In-charge has to obtain permission; **as per annexure-V**, from the concerned Zonal Office/ Nodal Officer of Bank for Ombudsman and has to comply with the directives embodied in above clauses of the Scheme or in the Award pronounced by the Ombudsman. OR In case of referring the matter to Appellate Authority (Clause 17(2), necessary permission is to be obtained from concerned Department of Head office, but through Zonal Office, by sending a complete proposal; **as per annexure-VI** (along with relevant documents) under intimation to HO Complaint Cell.

The concerned Department at Head Office, on receipt of proposal for seeking permission to approach Appellate Authority [clause 17(2)] shall put up matter before the MD & CEO, who is the competent authority as per The Reserve Bank - Integrated Ombudsman Scheme, 2021, for approval.

8.4. Nodal Officer of the Bank for Ombudsman (RB-IOS) shall be responsible for representing the Bank and furnishing information to the Ombudsman in respect of complaints filed against the Bank received by his/her office.

9. 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 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 to HO Complaint Cell to apprise the top management.

10. REPORTING:

HO Complaint Cell will place a quarterly review note on status of Public Grievances before the Customer Service Committee of the Board.

11. Internal Audit:

The Internal auditors/ Concurrent auditors during RBIA/CCA needs to oversee the adherence to 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.

12. Exceptions:

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

13. Amendment/ Modification in the Grievance Redressal Policy:

The Bank reserves the right to amend/modify Grievance Redressal Policy, as and when deemed fit and proper, at its sole discretion. This policy shall be valid till the time of its next review.

14. Mandatory display requirements:

All the branches will make appropriate arrangement for;

- (a) Properly labeled Complaint Box and complaint register to be kept at prominent place preferably near the entrance of the branch.
- (b) Prominently displaying the name, address and contact details of Nodal Officer(s) and Principal Nodal Officer on the wall of the branch where other notices/information are being displayed.
- (c) Prominently displaying the contact details of RBI-Ombudsman office [Centralized Receipt and Processing Centre (CRPC) Reserve Bank of India, Central Vista, Sector 17, Chandigarh - 160 017] along with details of the complaint lodging portal of the Ombudsman (<https://cms.rbi.org.in>) on the wall of the branch where other notices/information are being displayed.

Note: A copy of this policy is available in Bank's official website

<https://punjabandsindbank.co.in>.

PRINCIPAL NODAL OFFICER (PNO) OF THE BANK

**General Manager (Operations),
Punjab & Sind Bank,
Bank House, 6th Floor,
21- Rajendra Place, New Delhi-110008.
Phone: 011- 25726359
E-mail: PNO@psb.co.in
Toll Free No. 1800 419 8300**

DETAILS OF OTHER PUBLIC GRIEVANCES NODAL OFFICER

Grievances Redressal Cell -Corruption/ Bribe Only	Grievances Redressal Cell- ATM Only	Grievances Redressal Cell- Pension Only	Grievances Redressal Cell- Staff Only	Grievances Redressal Cell- Credit Only
Head Office Vigilance Department, 1st Floor, Office Block 3, Plate B, East Kidwai Nagar, New Delhi- 110023. Contact No: 011 40175127 Email: hovig@psb.co.in	Asst. General Manager - HO ATM Cell. Punjab & Sind Bank, 2nd Floor, Plot No. 151 Sector- 44, Institutional Area, Gurugram Contact No : 0124-2544106, 0124-2544107 Email: atmcell@psb.co.in,	Asst. General Manager - HO CPPC Cell, Punjab & Sind Bank, Bank House, 21 Rajendra Place, 1st Floor, New Delhi-110 008 Contact No: 011 25756376, 25862474, 25763809 Email: cppc@psb.co.in	General Manager (HRD), Punjab & Sind Bank, 2nd Floor , Office Block 3, Plate B, East Kidwai Nagar, New Delhi- 110023. Contact No: 011 40175132	General Manager (Credit), Punjab & Sind Bank, 2nd Floor , Office Block 3, Plate B, East Kidwai Nagar, New Delhi- 110023. Contact No: 011 40175129

ANNEXURE-II

Details of Zonal Nodal Officers of the Bank for Ombudsman (RB-IOS)

S.No.	Zone Name	ZO code	Address	City	Telephone no.
1	Bhopal	Z8021	2nd Floor, Behind SBI, Kolar Road, Akbarpur, Bhopal, PIN 462042	Bhopal	0755-4243700
2	Chennai	Z8022	770 A Dewa Towers, First Floor, Anna Salai, Chennai, PIN 600002	Chennai	044 28492888, 04428491935
3	Chandigarh	Z8006	SCO 84-91, Sector 17B, Chandigarh, PIN 160017	Chandigarh	0172-5046941
4	Delhi-I	Z8012	2 nd floor , Sidhartha Enclave, Ashram chowk, Delhi, PIN 110014	New Delhi	011-42058053
5	Kolkata	Z8018	14/15 Old Court House street, Hemanta Basu Sarani, Kolkata, PIN 700001	Kolkata	033-22485867
6	Lucknow	Z8016	Ist Floor, Satguru Tower CP-47 A, Engineering College Chauraha Sector E, Jankipuram, Lucknow, PIN 226024	Lucknow	05224527746
7	Mumbai	Z8020	27/29 Ambalal Doshi Marg, Near Bombay Stock Market, Mumbai, PIN 400 001	Mumbai	022-66113500 022-66113505

SPECIMEN OF ACKNOWLEDGEMENT LETTER TO BE SENT TO COMPLAINANT

Shri/Smt. _____

Dear Sir/Madam,

**REG: YOUR LETTER/COMPLAINT DATED _____ REGARDING COMPLAINT
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,

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

Shri/Smt. _____

(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,

SEEKING PERMISSION FROM ZO/ HO NODAL OFFICER FOR OMBUDSMAN 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
_____, New Delhi

Dear Sir/Madam,

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): _____
4. Status of operation in account(S) (i.e. below average/ average/ good/ NPA/ suit filed etc.) _____
5. Vital contents/ facts of the complaint: _____
6. Reasons & calculations for payment of claim:
(If fact-finding conducted copy to be enclosed)
7. Opinion of the legal counsel (if any taken): _____
8. Who is responsible/ accountable? _____
9. 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,

SEEKING PERMISSION FROM HO [THROUGH ZO (IN CASE OF BO)] FOR REFERRING MATTER TO REVIEW COMMITTEE IN CASE OF THE RESERVE BANK - INTEGRATED OMBUDSMAN SCHEME, 2021

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

Reg: Complaint No. _____ **dated** _____ **of**
Shri/ Smt./M/S. _____ **against**
us/ our branch _____ **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/ suit filed etc.)
3. Vital contents/ facts of the complaint:
4. Views/ observations of Branch/ Zone (duly supported by the opinion of the counsel, (if fact-finding conducted copy to be enclosed)
5. Details of award passed by ombudsman:
6. Reasons/ basis because of which Branch/ Zone 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 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 Ombudsman.

Yours faithfully,