

ओरियन्टल बैंक ऑफ कॉमर्स  
(भारत सरकार का उपक्रम)



ORIENTAL BANK OF COMMERCE  
(A GOVERNMENT OF INDIA UNDERTAKING)

## POLICY FOR “CUSTOMER GRIEVANCE REDRESSAL MECHANISM” 2019

The Policy on Grievance Redressal Mechanism covers all the points of the “Model Policy for Grievance Redressal in Banks” duly approved by the Management Committee of IBA.

### Grievance Redressal Mechanism

#### Introduction:

In the present scenario of competitive banking, excellence in customer service is one of the most important tool for sustained business growth. Customer complaints are part of the business process of any corporate entity. This is more so for banks because banks are service organizations. As a service organization, customer service and customer satisfaction should be the prime concern of any bank. The bank believes that providing prompt and efficient service is essential not only to attract new customers, but also to retain the existing ones. This policy document aims at minimizing instances of customer complaints and grievances through proper service delivery and review mechanism and to ensure prompt redressal of customer complaints and grievances. The review mechanism should help in identifying shortcomings in product features and service delivery. Customer dissatisfaction would spoil bank’s name and image.

#### The bank’s policy on grievance redressal follows the under noted principles.

1. Bank will handle all complaints efficiently, fairly and in a time bound manner as these can damage the bank’s reputation and business if handled otherwise.
2. 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.
3. Complaints raised by customers are dealt with due courtesy and on time.
4. The Bank employees must work in good faith and without prejudice to the interest of the customers.
5. The bank shall have Zero Tolerance policy in respect of complaints relating to Misconduct and Misbehavior by staff. **All such complaints shall be closed only after analysis of CCTV footage.**

6. In order to make Bank's redressal mechanism more meaningful and effective, a structured system shall be put in place. 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 document would be made available at all Branches and the concerned employees would be made aware about the complaint handling process.

**The customer complaint arises due to;**

- a. The attitudinal aspects in dealing with customers.
- b. Inadequacy of the functions/arrangements made available to the customers or gaps in standards of services expected and actual services rendered.

The customer is having full right to register his complaint if he/she is not satisfied with the services provided by the bank. He/she can give his/her complaint in writing, orally or over telephone. If customer's complaint is not resolved within given time or if he is not satisfied with the solution provided by the bank, he can approach Banking Ombudsman with his complaint or other legal avenues available for grievance redressal.

**Mandatory display requirements**

It is mandatory for the bank to provide;

- a) Appropriate arrangement for receiving complaints and suggestions.
- b) The name, address and contact number of Nodal Officer(s).
- c) Contact details of Banking Ombudsman of the area.
- d) Code of bank's commitments to customers/Fair Practice code

**Resolution of Grievances**

Branch Manager is responsible for the resolution of complaints/grievances in respect of customer's service by the branch. He/she would be responsible for ensuring closure of all complaints received at the branches. It is his/her foremost duty to see that the complaint should be resolved completely to the customer's satisfaction and if the customer is not satisfied, then he/she should be provided with alternative avenues to escalate the issue.

If the Branch Manager feels that it is not possible at his/her level to solve the problem he/she can refer the case to Circle Office(CO) for guidance. Similarly, if CO finds that they are not able to solve the problem such cases may be referred to the General Manager (Banking Operation) at Corporate Office.

However, in respect of complaints related to other verticals/offices viz. RAG/ MSME/ DBD/CASA Back Office etc. the Branch Managers will attend and resolve the complaints in co-ordination with respective verticals to the full satisfaction of customer within timeline.

The respective CH/ In-charge shall ensure that the matter is promptly disposed within timeline and the action on the complaint to be informed to the BM promptly for disposal of complaint. All Clusters shall designate an Official as “**Nodal Officer – Complaints**” to deal with the complaints pertaining to their vertical.

### **Time frame**

Complaint has to be seen in the right perspective because they indirectly reveal a weak spot in the working of the bank. Complaint received should be analyzed from all possible angles. Specific time schedule has been set up for handling complaints and disposing them at all levels including branches, CO and head office. Branch manager should try to resolve the complaint within specified time frames as decided by the bank.

Communication of bank’s stand on any issue to the customer is a vital requirement. Complaints received which would require some time for examination of issues involved should invariably be acknowledged promptly.

### **Interaction with customers**

The bank recognizes that customer’s expectation/requirement/grievances can be better handled through personal interaction with customers by Bank’s staff. Periodic customer meets, at least once in a month will give a message to the customers that the Bank cares for them and values their feedback/suggestions for improvement in customer service. Many of the complaints arise on account of lack of awareness among customers about Bank services and such interactions will help the customers, understand and utilize banking services better. As for the Bank, the feedback from customers would be valuable input for revising its product and services to meet customer requirements.

### **Sensitizing operating staff on Handling Complaints**

Staff should be properly trained for handling complaints. We are dealing with people and hence difference of opinion and areas of friction may arise. Imparting soft skills required for handling aggrieved/ agitated customers, will be an integral part of the training program schedule. With an open mind and a smile on the face we should be able to win the customer’s confidence. It would be the responsibility of the Circle Head to ensure that internal machinery for handling complaints/grievances operates smoothly and efficiently at all levels. He/she should give feedback on training needs of staff at various levels to the Chief Learning Officer of the Bank.

The complaints shall be classified into 15 main categories as under:

S. No.	Main category	Sub-Category
1	ADVANCES	9
2	ATM	4
3	CUSTOMER SERVICE	10
4	MISCONDUCT AND MISBEHAVIOUR BY STAFF	1
5	DEMAT	1
6	DEPOSITS	4
7	GENERAL BANKING	8
8	GOVT. SCHEMES	5
9	NRI SERVICES	1
10	REMITTANCES	4
11	TECHNOLOGY ( Internet Banking/ M-Banking)	2
12	FRAUDULENT TELEPHONE CALLS	1
13	PENSION RELATED OTHER THAN STAFF	1
14	THIRD PARTY PRODUCTS (INSURANCE/MF/CARDS)	5
15	MISCELLANEOUS	1

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### Channels

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Following channels shall be provided to the customers to make a suggestion/ complaint:

S. No.	Main category	Medium
1	Customer care center	Toll free number
2	Branch	1. Complaint register 2. Online 3. Telephone 4. Email 5. Post
3	Circle Office/ HO complaint cell/ Chief Grievance Redressal Officer (CGRO)/ Principal Nodal Officer(complaints)	1. Online 2. Telephone 3. Email 4. Personal visit 5. Post 6. <b>Social Media</b>
4	Online Complaint Portal on Corporate Website	The online complaint functionality is available on

		<p>corporate website that provides the customers to lodge their complaints and grievances online through Bank,s website. The important features of the automated mechanism are as under-</p> <ul style="list-style-type: none"> <li>• Real- time complaint status tracking by complainant.</li> <li>• Time-bound auto escalation,compliant with time limits laid down by RBI.</li> <li>• Feedback from complainant to check the quality of redressal.</li> <li>• Root cause analysis and effective action on common grievance to avoid recurrence for responding to the standard/common type of complaints.</li> </ul> <p>There are five levels in this mechanism listed under-</p> <ol style="list-style-type: none"> <li>1-Branch level</li> <li>2-Cluster level</li> <li>3-Circle Office(CO)</li> <li>4-Head Office(HO)</li> <li>5-Internal Ombudsman(IO)</li> </ol>
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**Process**


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1. The work relating to Customer Complaint Redressal Cell has been assigned to General Manager (Banking Operation) who is Chief Grievance Redressal Officer (CGRO) and also the Principal Nodal Officer for complaints under the Banking Ombudsman Scheme for the Bank.
2. In terms of the Damodaran committee on Customer service, Chief Customer Service Officer (CCSO) has been appointed as Internal Ombudsman to look into the complaints remaining unresolved beyond 15 days, so that the number of cases referred to Banking Ombudsman is minimized. The Internal Ombudsman will report to the Executive Director on monthly basis.
3. The Ministry of Finance, Department of Financial services had vide their letter dated 11.06.2012 desired that Public Sector Banks should put in place a more effective 'Standardised Public Grievance Redress System'(SPGRS). The Board of Directors, vide Agenda Item no A-6 in the meeting held on 29.12.2012 approved the SPGRS which has been made operational in our Bank.

**INTERNAL MACHINERY TO HANDLE CUSTOMER COMPLAINTS / GRIEVANCES**
**1. CUSTOMER SERVICE COMMITTEE OF THE BOARD:**

- a) This sub-committee of the Board would be responsible for formulation of a Comprehensive Deposit Policy incorporating the issues such as the treatment of death of a depositor for operations of his account, the product approval process and the annual survey of depositor satisfaction and the tri-ennial audit of such services.
- b) The Committee would also examine any other issues having a bearing on the quality of customer service rendered.
- c) This Committee would also review the functioning of Standing Committee on Customer Service.
- d) The Sub-committee of the Board inter-alia examines any issue having a bearing on the quality of customer service rendered including the complaints/awards received through Banking Ombudsman.

**2. STANDING COMMITTEE ON CUSTOMER SERVICE AT HO:**

Following the acceptance of recommendations of Tarapore Committee Report, Adhoc Committee was converted into Standing Committee in each bank. The Standing Committee on Customer Service will be chaired by the Managing Director/ Executive

Director of the bank. Besides two to three senior executives of the bank, the committee would also have two to three eminent non-executives drawn from the public as members. The committee would have the following functions.

- a) 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 commitments in the Code of Bank's Commitments to Customers received from BCSBI.
- b) 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 zonal/regional managers/functional heads.
- c) The committee also would consider unresolved complaints/grievances referred to it by functional heads responsible for redressal and offer their advice.
- d) The committee would submit report on its performance to the customer service committee of the board at quarterly intervals.

### **3. CUSTOMER SERVICE COMMITTEES AT BRANCHES & Circle Office(CO)**

As per existing guidelines every branch has a customer service committee headed by Branch head wherein customers are also invited to attend the meeting and to study complaints/ suggestions, cases of delay, difficulties faced / reported by customers / members of the Committee and evolve ways and means of improving customer service. The meeting is fixed on every 15<sup>th</sup> day of the month and minutes are prepared and sent to Circle Office.

At Circle Office level also Customer Service Committee has been constituted and regular meetings are held. Minutes of such meetings at CO are sent to Head Office.

The Committee acts as a forum to enable customers meet and interact with the senior officials of the Bank with the following objectives:

- a) Collect customer feedback on services provided by the Bank
- b) Reduce information gap between customers and Bank
- c) Most importantly build trust amongst customers

The branch level committees may also submit quarterly reports giving inputs / suggestions to the Standing Committee on Customer Service thus enabling the Standing Committee to examine them and provide relevant feedback to the Customer Service Committee of the Board for necessary policy / procedural action.

#### **4. NODAL OFFICER AND OTHER DESIGNATED OFFICIALS TO HANDLE COMPLAINTS AND GRIEVANCES**

General Manager (Banking Operation) is designated as CGRO (Chief Grievance Redressal Officer) for Complaints as well as PNO (Principal Nodal Officer) for Banking Ombudsman Complaints. He is responsible for the implementation of customer service and complaint handling for the entire bank. At CO level, Circle Heads shall designate a Senior Official (**not below Scale IV**) at their office and designate him as "Nodal Officer-Complaints" to handle complaint grievances in respect of branches following under their control. The name and contact details of nodal officer (s) will be displayed on branch notice boards.

It is proposed that each Department at HO and CO (Other verticals) shall also designate a Senior Official (**not below Scale IV**) as Nodal Officer to handle complaint grievances in respect of Clusters following under their control. The name and contact details of **Nodal Officer(s)** shall be send to HO Banking Operation and CO for reference and record.

#### **5. ACTION POINTS FOR BRINGING IMPROVEMENT IN CUSTOMER SERVICE**

1. Sensitizing the staff at all levels to be proactive and customer friendly to provide requisite level of customer's satisfaction. Simultaneously, deterrent action is required in cases of gross indifference/harassment/ misbehavior.
2. The staff is also required to be well conversant with the systems and procedures and instructions/guidelines issued from time to time to facilitate faultless, proper and timely services to the customers.
3. Proper display of service charges and other details as per the requirement of the RBI/BCSBI
4. Adequate publicity of the complaint redressal mechanism/maintenance of complaint registers with provision of receipt of complaints to the customer immediately.
5. Adequate publicity of the schemes of the bank relating to deposits, advances and remittances with complete details of the charges, interest rates, time norms etc.
6. Adequate publicity of the citizen charter and Ombudsman Scheme.
7. May I help you desk to be made compulsory in all the branches having more than 30 staff strength. In other branches, concept of Floor Manager has been introduced wherein an official of the branch will be looking into customer service and complaints, if any. All officers in the branch will perform this duty which will be allocated on rotational basis every week by the Branch Head.
8. Proper induction/training to the front line staff to bring about the attitudinal changes.
9. Time bound and prompt action by the back office at the branch to avoid delays.
10. Strict adherence to system and procedures to avoid delays/errors.



11. Regular handling of the complaints received on the website by opening of the site on daily basis and updating the status of the complaints by the Nodal Officer.
12. Circle Office /Branch level customer service committee to be activated and made effective. The committees to be reconstituted at the branches by including at least 3 customers as members (1 depositor, 1 borrower & 1 senior citizen) and suggestions/ grievances received to be handled expeditiously.

## **6. COMPLAINTS- DISCLOSURE**

In terms of RBI's guidelines, Banks are also advised to disclose the following brief details along with their financial results:

### **A. Customer Complaints**

- (a) No. of complaints pending at the beginning of the year.
- (b) No. of complaints received during the year.
- (c) No. of complaints redressed during the year.
- (d) No. of complaints pending at the end of the year.

### **B. Awards passed by the Banking Ombudsman**

- (a) No. of unimplemented Awards at the beginning of the year.
- (b) No. of Awards passed by the Banking Ombudsman during the year.
- (c) No. of Awards implemented during the year.
- (d) No. of unimplemented Awards at the end of the year.

Further, Banks are also advised to place the detailed statement of complaints and its analysis on their web-site for information of the general public at the end of each financial year. Banks should include all complaints pertaining to ATM cards issued by them in their disclosures.

## **COMPLAINTS REDRESSAL PROCEDURE:**

### **At Branch level**

1. Branches have been provided complaint registers with perforated sheets for on the spot acknowledgement
2. Making an entry in the complaint register on the same day.
3. Attending to the complaint on the same day on priority.
4. Informing customer the time limit to redress the complaint if the same requires action by other offices.
5. Forwarding the complaint on the same day to the respective cluster (RAG/MSME/DBD) if the matter pertains to them and follow with them till resolution of complaint.

6. Branch shall also record all the complaint received including through Circle Office /Head office in the online complaint redressal system.

**At Circle Office**

1. Prompt acknowledgement of complaint be sent to complainant on the same day
2. Matter shall be taken up with Branch concerned for redressal of the complaint immediately
3. Final reply after redressal shall be sent to the complainant from Circle Office invariably.
4. Interim reply after 10 days be sent if the complaint is not redressed by then, informing the delay and likely date of redressal.

**At other Clusters (RAG/ MSME/ RRL/ DBD/ CASA Back Office/Services/Security/ Service Branch)**

1. On receipt of complaint forwarded by branch the cluster/office/department shall send acknowledgement of complaint to the branch on the same day.
2. Matter shall be taken up with Branch concerned for redressal of the complaint immediately.
3. Informing the branch time limit to redress the complaint if the same requires action by complainant/ branch.
4. Interim reply after 10 days be sent to the branch if the complaint is not redressed by then, informing the delay and likely date of redressal.

**At Head Office**

1. Prompt Acknowledgement of complaint to the complainant on the same day.
2. Forwarding the complaints to respective Circle Office / Branches for redressal of grievances expeditiously. If the matter pertains to other vertical, a copy of such complaint shall be forwarded to respective vertical at HO/ CO and concerned cluster/Office for redressal of grievances expeditiously within given timeline.
3. Follow up with COs/ concerned vertical/ department/ office and branches for redressal of complaints.
4. Overseeing that the complaint is satisfactorily resolved and reply is sent to the complainant by branch or Circle Office.
5. After examining the matter, the Bank will send final response or explain why the Bank needs more time to respond and shall endeavor to do so within 30 days of receipt of complaint and shall inform the customer the mechanism to take the complaint further if he/ she is still not satisfied with the resolution.

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## Guidance

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Circle Head or Senior Officials from respective COs shall visit the branches with highest number of complaints and

- At the Branch level meetings with the staff members, sensitize them to improve customer service and thereby reduce the incidence of complaints, to impress upon them the higher expectations of the customers and take steps to offer better services at the first point of contact.
- Staff members shall update their knowledge through e-circulars about the products and services being offered by the Bank and guidelines governing these products so that queries can be resolved promptly.

### **7. Compilation of total complaints received at Branch Offices/ Circle Offices, Head Office and on Website**

As per AFI observations and CVC guidelines, it is required to consolidate the position of total number of complaints received by the Bank at all levels. Bank receives complaints from various sources enumerated as under:

#### **SOURCES OF COMPLAINTS:**

1. Website of the Bank, emails of the Bank, Toll Free No. at Customer Care Centre, Direct Post at Bank's office address.
  2. Ministry of Finance, Department of Economic Affairs (Banking Division), Cabinet Secretariat, Department of Administrative Reforms and Public Grievances (CPGRAMS).
  3. Reserve Bank of India
  4. Banking Ombudsman under the Banking Ombudsman (Lokpal) Scheme.
  5. Direct Email/ Post/ Phone received at CMD/ED Secretariats, Public Representatives like MPs, MLAs and other bodies like BCSBI, CVC, SEBI, CBI etc.
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6. Complaints received on National Consumer Helpline which is Government of India's portal <http://consumerhelpline.gov.in> under Indian Institute of Public Administration.

In respect of above cases, the Complaint Redressal Cell at HO shall ensure that the complaints are satisfactorily resolved and suitable reply is sent to the authorities which have referred the case to the bank.

#### 8. Compensation to the aggrieved complainant

Compensation, due to delay in resolution of complaint, shall be paid in accordance with the procedure laid out in the Compensation policy of the Bank.

#### OPERATIVE GUIDELINES FOR COMPLAINTS –CATEGORY-WISE

s.no	Category of Complaints	Procedure for redressal of complaints
1	<b>Web complaints</b>	<p>The system automatically sends acknowledgement to the complainant and also generates a complaint number to each complaint.</p> <p>Web complaints are automatically forwarded to the concerned COs by the system. The Nodal officer at CO shall go through each new complaint daily and mark the proper category of complaint for proper identification and analysis. The nature of each complaint should be studied and only genuine complaints should be captured along with action taken for their redressal. The complaints which are suggestive in nature or originate due to lack of understanding on the part of customer are not to be included in complaints. Further, a letter of satisfaction from the complainant may be obtained in genuine complaint cases.</p> <p>Once the complaint is attended satisfactorily, final reply be updated in the system itself and the Nodal officer shall mark closure of the complaint in the system.</p> <p>In case the complaint cannot be attended to immediately for any reason the Nodal officer shall enter interim reply in the system informing the complainant the likely date of redressal and the reason for delay.</p> <p><b>Time limit for redressal:</b> <b>Generally within 7 days, Maximum 30 days</b></p>
2	<b>ATM related</b>	<p>The system automatically sends acknowledgement to the complainant and also generates a complaint number to each complaint. Web complaints are automatically forwarded to the concerned COs by the system.</p>

		<p>The Nodal officer has to immediately mark category in the system so that COPEC can initiate redress process.</p> <p><b>Time limit for redressal:</b>  <b>Maximum time limit- 7 days for failed transactions and 3 days for others.</b></p>
3	<b>Technology (i-bank/ m-bank) related</b>	<p>Same as above and complaint gets automatically displayed at COPEC</p> <p><b>Time limit for redressal: Maximum time limit- 7 days.</b></p>
4	<b>Advances</b>	<p>Circle Office to hold independent inquiry into the allegation as these cases fall under vigilance angle.</p> <p>Cluster Head of the respective credit verticals shall be held responsible for not adhering to the time norms for disposal of loan applications.</p> <p>If the delay in the matter is not for any genuine reason then explanation of the concerned officials shall be called for and dealt with as per Staff Accountability Policy of the bank.</p> <p>Inquiry officer shall meet the complainant and find out his/ her version of the case which shall be part of inquiry report.</p> <p>If vigilance angle is suspected the matter shall be referred to Vigilance Department at Head office.</p> <p>Reply to the complainant shall be sent by the Circle Head after studying the case.</p> <p>Action taken against staff shall be placed in the service record.</p> <p>In case of undue delay for sanction/rejection, Respective Loan Vertical Head shall take the decision and convey it to complainant within 7 days in normal cases and 3 days in case of education loans and govt. sponsored scheme loans.</p> <p>Interest and charges related matter may be referred to CO/HO in whose jurisdiction it falls for clarification/waiver.</p> <p><b>Time limit for redressal:</b>  <b>Generally within 3 days, Maximum 30 days</b></p>
5	<b>Customer Service</b>	<p>Branch shall attend to it on the same day.</p> <p>Reason for harassment and bad service to be studied and in case of staff fault, advisory letter to the staff member be issued and copy be sent to CO. Regret letter be sent to customer assuring prompt service in future. CO shall monitor action as above.</p> <p>Reason for error be analysed and rectified to avoid future</p>

		complaints of similar nature. <b>Time limit for redressal:</b> <b>Generally within 3 days, Maximum 7 days</b>
6	<b>Demat</b>	Branch shall attend to it on the same day and the process outlined for Customer Service complaints is to be followed. <b>Time limit for redressal:</b> <b>Generally within 5-7 days, Maximum 15 days</b>
7	<b>Deposits</b>	Branch shall attend to it on the same day. Reason for the delay be studied and in case of staff fault, caution letter to the staff member be issued and copy be sent to CO. Additionally the process outlined for Customer Service complaints is to be followed. <b>Time limit for redressal:</b> <b>Generally within 3-5 days, Maximum 15 days</b>
8	<b>General Banking</b>	Branch shall attend to it on the same day. Reason for harassment and bad service be studied and in case of staff fault, advisory letter to the staff member be issued and copy be sent to CO. Regret letter be sent to customer assuring prompt service in future. CO shall monitor action as above. Reason for error be analyzed and rectified to avoid future complaints of similar nature. <b>Time limit for redressal:</b> <b>Generally within 3-5 days, Maximum 15 days</b>
9	<b>Govt.Schemes</b>	Branch shall attend to it on the same day. Reason for the delay be studied and in case of staff fault, caution letter to the staff member be issued and copy be sent to CO. <b>Time limit for redressal:</b> <b>Generally within 7 days, Maximum 30 days</b>
10	<b>NRI Srevicees</b>	Branch shall attend to it immediately and seek guidance/support from IBD,HO. Customer shall be informed about exact status of the case and likely date for redressal. <b>Time limit for redressal:</b> <b>Generally within 3 days, Maximum 15 days</b>
11	<b>Remittances</b>	Branch shall attend to it immediately and simultaneously take up with Service branch/NEFT,RTGS cell / NRI cell at IBD as the case may be and send proper update to the customer. <b>Time limit for redressal:</b>

		<b>Generally within 3 days, Maximum 7 days</b>
12	<b>Fraudulent Telephone Calls</b>	Branch shall attend to it immediately and simultaneously take necessary steps & guide the customer so that account of the complainant may not be misused further. If needed Bank shall enquire the complaint to find the facts of the matter. <b>Time limit for redressal:</b> <b>Generally within 7 days, Maximum 30 days</b>
13	<b>Pension related other than Staff</b>	Branch shall attend to it on the same day. Wherever, Pension is paid through CPPC, Head Office, the complaint will be disposed off in co-ordination with CPPC, Head Office. For Pension being maintained and disbursed at Branches, it shall be disposed of by the respective branch. <b>Time limit for redressal:</b> <b>Generally within 3 days, Maximum 15 days</b>
14	<b>Insurance</b>	Branch shall attend to it on the same day. Insurance & TPP Department at Head Office will endeavor to dispose of the complaint with the help of Channel Partner, within timeline stipulated by Regulatory Authority viz. IRDA. <b>Time limit for redressal:</b> <b>Generally within 15 days, Maximum 30 days</b>
15	<b>Staff Misbehavior related complaint</b>	Branch shall attend to it on the same day. Since the bank has <b>Zero Tolerance policy</b> policy for such type of complaints staff concerned shall be dealt with sternly as he/she tarnishes the image of the bank. CO to hold independent inquiry into the allegation and action be taken as per the seriousness of the issue. Inquiry officer shall meet the complainant and take his/her version of the issue and incorporate the same in the report. Action taken against the staff shall be placed on the service record. Letter of regret to be sent to customer and if possible personally the same shall be conveyed' All such complaints shall be closed only <b>after analysis of CCTV footage.</b> <b>Time limit for redressal:</b> <b>Generally within 7 days, Maximum 15 days</b>

### **RBI guidelines**

RBI guidelines on complaints redressal as enumerated in Master Circular no. RBI/2015-16/59 DBR No.Leg.BC. 21/09.07.006/2015-16, dated July 1, 2015 have been taken into account while formulating this policy.

### **Grievance redressal under National Pension System**

**The time lines prescribed under redressal process are as under:**

- Every grievance shall be disposed off within a period of **Fifteen days of its receipt** and a final reply shall be sent to the complainant, containing details of resolution or rejection of the complaint, with reasons thereof recorded in writing.
- If the complainant is not satisfied with the redressal of his grievance or if it has not been resolved by the intermediary by the end of thirty days of filing of complaint, he may escalate the grievance to the National Pension System Trust.
- If the grievance remains unresolved after its receipt at the National Pension System Trust, on expiry of a period of thirty days from the receipt thereof, the complainant may file representation with the Ombudsman to be appointed by the Authority (PFRDA) under these regulations for redressal of the grievance of the complainant, within such period specified for the purpose.
- For appeal, against the resolution provided by the intermediary under the National Pension System, the complainant shall have forty five days time from the date of receipt of resolution or rejection beyond which the grievance shall be considered as disposed off.

Further, General Manager (Banking Operation) has been designated as Chief Grievance Redressal Officer and Assistant General Manager (Banking Operation) has been designated as Grievance Redressal Officer for Complaints related to National Pension System.



POLICY FOR "CUSTOMER GRIEVANCE REDRESSAL MECHANISM" 2019

Annexure 'B'				
Classification of complaints				
	CATEGORY		Sub - Category	Sub-Type
1	Advances	1	Agri/ Govt Scheme Loans	Compromise/waiver request not considered
				Delays in Sanction/Disbursement
				Disputed Terms and Conditions
				Erroneous Charges
				Errors in Rate of Interest
				Non-sanction of loans under Govt. Schemes
				Others
				Return of original documents after closure
				Compromise /waiver/NPA/ recovery related
		2	Bank Guarantee/LC	Invocation not honoured
				Others
				Gty expired margin not released
		3	Educational Loans	Delays in Sanction/Disbursement
				Demand for collateral security
				Disputed Terms and Conditions
				Erroneous Charges
				Errors in Rate of Interest
				Insurance cover related
				Non sanction of Loan
				Complaints related no CSIS subsidy
				PDC/ECS/Auto Debit not presented for recovery of EMI
				Queries related to CIBIL
				Rectification in address and contact details
				Return of original documents after closure
				Compromise /waiver/NPA/recovery related
		4	Home Loans	Delays in Sanction/Disbursement
				Disputed Terms and Conditions
				EMI not presented: PDC/ECS/Auto Debit
				EMI/Tenor change status
				Erroneous Charges
				Errors in Rate of Interest
				Insurance cover related
				Others
				Queries related to CIBIL
				Queries related to Interest Certificate

POLICY FOR "CUSTOMER GRIEVANCE REDRESSAL MECHANISM" 2019

			Rectification in address and contact details
			Return of original documents after closure
			Compromise /waiver/NPA/recovery related
	5	Personal Loans	Delays in Sanction/Disbursement
			Disputed Terms and Conditions
			Erroneous Charges
			Errors in Rate of Interest
			Non-sanction of Personal loans
			Others
			PDC/ECS/Auto Debit not presented for recovery of EMI
			Queries related to CIBIL
			Rectification in address and contact details
			Compromise /waiver/NPA/recovery related
	6	Recovery Agents	Alleged Bribery
			Harresment/Misbehaviour
			Others
	7	SME Advances	Compromise/waiver request not considered
			Delay in Sanction of loan
			Disputed Terms and Conditions
			Erroneous Charges
			Errors in Rate of Interest
			Non Return of original documents after closure
			Non-sanction of loans
			Others
			Compromise /waiver/NPA/recovery related
	8	Vehicle Loans	Delays in Sanction/Disbursement
			Disputed Terms and Conditions
			Erroneous Charges
			Errors in Rate of Interest
			Non Return of original documents after closure
			Others
			PDC/ECS/Auto Debit not presented for recovery of EMI
			Queries related to CIBIL
			Rectification in address and contact details

POLICY FOR "CUSTOMER GRIEVANCE REDRESSAL MECHANISM" 2019

				Compromise /waiver/NPA/recovery related
				Delays in Sanction/Disbursement
				Disputed Terms and Conditions
				Erroneous Charges
				Errors in Rate of Interest
				Non Return of original documents after closure
				PDC/ECS/Auto Debit not presented for recovery of EMI
				Queries related to CIBIL
				Compromise /waiver/NPA/recovery related
				Others
		9	Other Loan including OMLS/OBLS	
				ATM Room Not Clean
				ATM machine is out of order/without cash
				ATM room not Guarded/No Security
				Entry allowed to unauthorized person in ATM room
				Others
		1	ATM Maintenance Related	
				Account debited but cash not dispensed
				Account debited twice for the same withdrawal
				B to B transaction in OBC ATM
				C to C transaction in OBC ATM
				FEE payment in OBC ATM
				Less/Excess Amount dispensed
				Mobile Top up in OBC ATM
				SMS not received for transactions
				Trust donation in OBC ATM
				VISA money transfer in OBC ATM
		2	ATM Related	
				A/c Debited Twice For The Same Online Txn Through Debit Card
				A/c debited but amount not transferred in Online TXN through Debit Card
		3	Payment Gateway Related	
				A/c debited but amount not transferred to merchant establishment
				A/c Debited twice for same withdrawal at POS
				Debit Card not working for POS transaction
		4	Pos Related	
				Adequacy of staff at branch counters
				Lack of job knowledge
				Long queues for completing transactions/ Slow Cash Counter/Teller service
				No response to queries
		10	Customer Service at Branch	
3	Customer Service			

POLICY FOR "CUSTOMER GRIEVANCE REDRESSAL MECHANISM" 2019

				No signage		
				Poor ambience		
				Repeated visits to the branch for completing a transaction		
				Signature not attested		
				Single windows not doing all transactions		
				Others		
4	Misconduct and misbehavior by Staff	1	Staff attitude & misbehavior	Complaints related to Staff attitude & misbehavior		
5	Demat	1	Demat Related A/c	ASBA related issues		
				Change in Address		
				Change in Bank Details		
				Change in Signature		
				Charges of Demat A/c		
				Duplicate Demate A/c Statement		
				E-Instruction Related		
				Facilities available on internet/phone		
				Nomination		
				Opening/Closure/Transfer of Demat A/c		
				Registration for e-Instruction facility		
				Registration of Internet/mobile facility		
				Updation of customer details		
6	Deposit	1	Deceased Accounts	Advise on Settlement on Deceased A/c		
				Delays in settlement of claim		
				Nomination Related		
				Others		
		2	Fixed Deposit Accounts			Closure/Renewal/Transfer of FD/RD
						Delay in issue of Fixed Deposit Receipts
						Errors in TDS on interest
						Errors in interest calculation on Fixed Deposits
						Form 15G/ form 15H not accepted
						Non-receipt of TDS certificate
						Others
						Recurring Deposit related
						TDS deducted not reflected in NSDL
						TDS recovered despite form 15G / form 15H submitted
		3	Opening of Accounts			Delay in opening accounts
No frills account not opened						

POLICY FOR "CUSTOMER GRIEVANCE REDRESSAL MECHANISM" 2019

				Nominee Updation Not done		
				Others		
				Passbook not issued / delayed		
				Rectification in A/c details		
				Refused to open new account		
				Rigidity in KYC norms		
		4	Transfer Accounts	of	Delay in transfer of Fixed Deposits	
					Delay in transfer of SB accounts	
					Others	
		7	General Banking	1	Cash Related	Exchange of high/small denomination notes
						Non-acceptance of cash
						Non-exchange of soiled/mutilated notes
						Others
						Shortage in cash received
2	Charges Related			Charges for non-maintenance of minimum balance		
				Excess charges recovered		
				Others		
3	Cheque Related			Book	Cheque book not issued/delayed	
					Others	
					Wrong Customer details on Cheque leaves	
4	Collections/ Negotiations			Collection Charges incorrect		
				Delay in local Clearing/Outstation Collections		
				Instrument lost in transit		
				Instruments not acknowledged across counters		
				Interest not received on delayed collections		
				Non Home A/c cheques not accepted for collection		
				Others		
				Recovery of charges for at par instruments		
		Returned Cheque not delivered (Local/Outstation)				
		Stop Cheque payment request not honoured				
5	Operation Accounts	of	A/c Not converted to Flexi A/c/ Auto Sweep/MOD non functional			
			Delay in opening of accounts			
			Change of address not noted			
			Changes in terms not advised			
			Cheque book misplaced/ not issued/delayed			

POLICY FOR "CUSTOMER GRIEVANCE REDRESSAL MECHANISM" 2019

				Delay in activation of Dormant account
				Delay in credit of salary
				Delays in passbook updating
				Dishonour of Cheque
				Disputed Debit/Credit Transactions
				Errors in interest application
				Non-execution of SIs
				Others
				Signature Not Scanned
				Statements not received
				TDS recovered from SB account
		6	Pass Related Book	Denial/Difficulties in Pass Book updation
				Error/ overlapping in passbook entries
				Issuance of Duplicate Passbook
				Others
				Passbook not issued / delayed
		7	Safe Deposit Lockers/Safe Custody Of Articles	Allotment of Lockers
				Articles in lockers/safe custody tampered
				Break Open of Locker
				Changes in terms and conditions not advised
				Closure of Locker/Return of Safe custody articles
				Insistence for FD
				Loss/Replacement of Keys
				Others
				Recovery of excess rent for lockers
				Service Charges on Locker/Safe deposit
		8	Statement Related	Duplicate Statement
				Email Statement
				Others
Statements not received				
8	Govt. Schemes	1	New Pension Scheme	Issues related to New Pension Scheme
		2	Other Government Business	Challan copy not issued
				Errors in credit to Government Account
				Refusal to accept challans
		3	PPF Accounts Sukanya Samridhi Yojna	Delay in credit to PPF/SSY account
				Delay in opening account
				Delays in transfer of PPF/SSY accounts
				Errors in calculation of interest

POLICY FOR "CUSTOMER GRIEVANCE REDRESSAL MECHANISM" 2019

				Non-payment of Agent's commission		
				Passbook entries not made with errors		
				Others		
		4	Pension Accounts			Basic & DA related
						Commutations
						Delay in crediting pension accounts
						Delay in payment of dearness allowances/ other allowances
						Delay in transfer of pension accounts
						Disability pension not paid
						Form 16A not provided
						Life Certificate related
						Non-Payment of arrears
						Non-Payment of revised Pension/Arrears
						Recovery of excess pension
						Pension & arrears statements
						Others
						5
		Delay in payment of interest				
		Errors in account/nomination details				
		Errors in interest calculation				
		Passbook entries not made/errors in passbook entries				
		TDS deducted despite submitting Form 15G/H				
		Others				
9	NRI Services	1	NRI Services	Delay in Crediting Inward Remittances		
				Delay in opening NRE/NRO A/c		
				Delay in Providing Cheque Books/ Debit Cards/ Internet Banking Services		
				Incorrect Deduction of TDS on Deposits		
				Internet Banking transaction related		
				Non Registration of Mobile No for SMS Alerts		
				Non sanction or delay in sanction of loan and Others		
				POA holder not allowed to operate A/c		
				Service charges in accounts		
				Non receipt of ATM/PIN/ i-Banking kit/Pw		
				Non receipt of cheque book		
				Others		
10	Remittances	1	Remittance:	DD/Pay Order Requested not issued/delayed		

POLICY FOR "CUSTOMER GRIEVANCE REDRESSAL MECHANISM" 2019

			DD/PO	Duplicate draft not received/delayed		
				Error in draft issued/Draft not honored		
				Others		
		2	Remittance: NEFT/ RTGS			Amount debited but not credited to beneficiary
						Complaint on remittances to IOCL/HPCL
						Erroneous input for NEFT remittances screen in respect of a/c no./name of beneficiary remitter etc.
						Errors in amount remitted
						Errors in details of remitter/beneficiary
						Interest on delayed payment
						NEFT transactions through INB/MBS
		3	Remittance: Others			Delay in Crediting Inward Remittances
						Interest on delayed payment
						Others
						Remittance to Nepal not accepted
		4	NACH/ ECS			NACH/ ECS dishonored
						NACH/ ECS mandate not accepted
NACH mandate charges debited in the account						
Discrepancy in amt. debited/credited						
11	Technology	1	Internet Banking	Can't see all my accounts/ A/c details		
				Corporate Internet Banking Related		
				Failure Of Online Bill/Tax Payment/ Fund Transfer		
				Mobile No. not approved by Branch		
				Non receipt of SMS alerts		
				Online requests not processed		
				Payment Gateway transactions related		
				Refund from IRCTC/ e-commerce related transactions not credited		
				Request for profile password not approved by Branch (Reference No.)		
				Transaction rights/ requested not put through		
				Unable to add/approve/delete beneficiary		
		User id/password non functional/ non received				
		2	Mobile Banking			Application not available for particular handset/ model
Others as applicable to i-Banking complaints						
12	Fraudulent Telephone Calls	1	Fraudulent Telephone Calls	Fraudulent Telephone Calls		
				Others		



POLICY FOR "CUSTOMER GRIEVANCE REDRESSAL MECHANISM" 2019

13	Pension Amount Related other than Staff	1	Pension payment related (other than Staff)	29 different Pension Payment Authority
14	Third Party products (Insurance/ MF/ Credit Cards)	5	Life Insurance	Claim Related issue/ Miss selling/ Service Related/ Others
			General Insurance	Claim Related Issues/ account debited without mandate/ Others
			Oriental Medicclaim	Policy related/ Claim Related/ TPA Card Related/ Others
			Mutual Funds	Miss selling/ Service Related/ Others
			Credit Card	Card applied but not received/ card cancelled but lien not lifted
15	Miscellaneous	1	Others	Other complaint not covered above