

# **Policy Document on Grievance Redressal for Pensioners**

## **1. Introduction**

Pensioners are senior citizens of the state and are to be treated with utmost care and humanly. Our Bank which is acting an agent of RBI for the purpose of Government Business handles approximately 1.80 lac pensioners who maintain their accounts with our Bank.

The Controller General of Accounts, Government of India, Ministry of Finance in the 22<sup>nd</sup> Standing Committee Meeting held at Mumbai, to review the handling of Government Business, has urged all Agency Banks and Reserve Bank Of India that grievances of the pensioners should be redressed at branch level itself and Branch Managers should be sensitized to treat the requests of pensioners on priority. It was also directed that RBI should reiterate the existing guidelines on grievance redressal mechanism in respect of pensioners of all banks, for compliance.

Pensioners' complaints are part of Bank's daily routine business as they are service organizations in nature. As a service organization, service provided to the pensioners should be of concern of any bank. For redressal of pensioner's grievances, it is necessitated to formulate a policy in accordance with the directions of CGA and RBI for redressal of the grievances.

This policy document aims at minimizing instances of Pensioners' complaints and grievances through proper service delivery and review mechanism and to ensure prompt redressal of their complaints and grievances. The bank's policy on grievance redressal for pensioners follows the under noted principles.

- ❖ Pensioner is treated fairly, on priority and humbly at all operative levels.
- ❖ Complaints raised by Pensioners are dealt promptly with courtesy and well

within time lines.

- ❖ Pensioners are fully informed of the right to raise their issues/ complaints/grievances with the Business Unit and their right to alternative remedy, if they are not fully satisfied with the response of the bank.
- ❖ Bank will treat all complaints efficiently and fairly which otherwise may cost on the bank's reputation and business if not handled fairly.
- ❖ The bank employees must work in good faith and without prejudice to the interests of the pensioner.

The policy document will be made available at all branches and shall also be displayed on the Bank's website. The Bank shall also ensure that all employees are informed about the complaint handling process and its subsequent updates.

### **1.1 The Pensioner's complaint arises due to:**

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

The Pensioner is having full right to register his complaint if he is not satisfied with the services provided by the bank. He can give his complaint in writing, orally or over telephone. If pensioner's complaint is not resolved within a reasonable time frame or if he is not satisfied with the solution provided by the bank, he can approach Banking Ombudsman with his complaint or any other forum available for redressal of grievance as a general customer of the Bank.

## **2. Internal Mechanism for handling Pensioners complaints/ grievances**

- i. The pensioner who has any grievance and wants to make a complaint, the bank will explain him the procedure for its lodgment. If he/she is not satisfied with the outcome, the bank will help him/ her to the best of his satisfaction with any queries he/she has.
- ii. The complainant may use 'complaint boxes' available at every branch of the bank which can be used to drop complaints/feedback.
- iii. The Pensioners can also contact our Customer Care Cell through phone or visit personally for redressal of their grievances.
- iv. Pensioners can also use our Internet banking facility for sending their complaints/suggestions to the concerned Business Units/Offices.
- v. Within two weeks of receiving the complaint, the complainant shall receive a

written acknowledgement. If complaint is conveyed over phone at our Customer Care Helpdesk Number, a complaint reference number should be provided to complainant and keep him informed of the progress within a reasonable period of time.

- vi. After examining the matter, final response within eight weeks shall be conveyed to complainant. Bank will educate him about the further process if he is not satisfied with the final response of the Bank.

## **2.2 Nodal Officer and other Designated Officials to handle complaints and grievances of Pensioners**

The Assistant Vice President/ In Charge, Government Business Department is designated as the Chief Nodal Officer of the Bank who will be responsible for the implementation of customer service for Pensioners and their complaint handling for the entire bank. Besides the Chief Nodal Officer, In Charge Branches Department of all Zonal Offices are designated as Nodal officers, who will be handling complaints/grievances in respect of pensioners/ customers of their branches.

## **3. Resolution of Grievances**

Business Unit Heads at operational level will be responsible for the resolution of complaints/grievances in respect of customer service rendered to pensioners by the branch. They would be responsible for ensuring closure of all complaints received at the branches. It is the foremost duty of B/Unit Head to see that the complaint is resolved to the pensioners' complete satisfaction and if the pensioner is not satisfied, then he should be provided with alternate avenues to escalate the issue. If the Business Unit Head feels that it is not possible at his level to solve the problem he/she can refer the case to the Nodal officer at the Zonal Office for guidance. Similarly, if the Nodal Officer at Zonal office finds that they are not able to solve the problem such cases may be referred to the Chief Nodal Officer at Government Business Department Corporate Office. Business Units and Zonal Offices must send action taken report on complaints received to the Government Business Department Corporate Headquarters at the end of every month.

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