



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

प्रायोजक : पंजाब नेशनल बैंक



Sponsored by: Punjab National Bank

Inspection & Audit Division, Head Office, Plot No. 1, Sector 3, Rohtak-124001
Email: headofficeinspection@gmail.com

TO ALL OFFICES

Date: 01.11.2016

**INSPECTION & AUDIT DIVISION CIRCULAR
NO. 17/2016**

Reg: Grievances Redressal Policy 2016-17

The Board of Directors in its 22nd Meeting held on 21.09.2016 has approved the Grievances Redressal Policy of our bank for 2016-17 as per Annexure enclosed.

Incumbents-in-charge of Branches are advised to note the above guidelines for meticulous compliance.

GENERAL MANAGER

Encl: As above

GRIEVANCE REDRESSAL POLICY

1. Introduction

In the present scenario of competitive banking, excellence in customer service is the most important tool for sustained business growth. Customer complaints are part of the business life of any corporate entity as every business has to deal with situations in which things go wrong from a customer's point of view. This is more so for banks because banks are service organizations. As a service organization, imparting good customer service and enhancing level of customer satisfaction should be the prime concern of any bank. Providing prompt and efficient service is essential not only to attract new customers, but also to retain existing ones. Customer dissatisfaction would spoil bank's name and image.

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.

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

- ❖ Customers be treated fairly at all times.
- ❖ Complaints raised by customers are dealt with courtesy and on time.
- ❖ Grievances of pensioners and senior citizens are dealt on priority.
- ❖ 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.
- ❖ Bank will treat all complaints efficiently and fairly as they can damage the bank's reputation and business if handled otherwise.
- ❖ The 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 towards such an end. This system would ensure that the redressal sought is just and fair and is permissible within the given frame-work of rules and regulation. The policy document would be made available at all branches and at Bank's website www.shqb.co.in. The concerned employees would be made aware about the Complaint handling process.



- 1.1 A complaint is an expression of dissatisfaction made to an organization, related to its products, or services, or the complaints' handling process itself, where a response or resolution is explicitly or implicitly expected.

The reason for customer complaint can be divided into 3 main categories :

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

The customer has the right to register his complaint if he is not satisfied with the services provided by the bank. There are four main ways to complain – in person, by telephone, by mail/post or by e-mail/internet. Complaints received through all these channels must be handled efficiently and swiftly. If customer's complaint is not resolved within the prescribed time frame or if he is not satisfied with the solution provided by the bank, he can approach Banking Ombudsman with his complaint or resort to other legal avenues available for grievance redressal.

2. Internal Machinery to handle Customer complaints/ grievances

2.1 Complaint Registration

A customer may lodge complaint either in writing or through electronic means if he is not satisfied with the services provided by the Bank. All complaints will be recorded by the Bank in a database. The database, along with the acknowledgement letter and other correspondence **will be preserved at least for 3 years** for future reference. However, no action will be taken on anonymous/ pseudonymous complaints and the same will be filed as per guidelines issued by Central Vigilance Commission. Arrangements for receiving complaints and suggestions are given hereunder.

2.2 Complaints In Person

Complaint forms are to be provided at all branches and also available at Bank's website www.shgb.co.in under section 'Complaints'. Customer can obtain the complaint form from the branch manager/bank's website www.shgb.co.in, submit it to the branch manager and obtain acknowledgement.

Complaint book in perforated form is also to be made available at all the branches. A customer can obtain it from the branch manager, record his grievances therein and obtain acknowledgement.

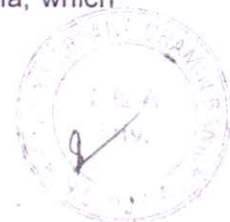
Customer may use complaint cum suggestion box kept at branch for any feedback/ suggestions for improvement in our products and services.

2.3. Complaints over Telephone

The complaint may be lodged over telephone with the Regional Office of the concerned branch or to the Branch Manager. The name and telephone number of Regional Office of the concerned Branch are displayed in the Branches and are also available on Bank's website www.shgb.co.in.

2.4 Call Centre:

- 2.4.1. Complaints can also be lodged at Bank's Call Centre on toll free number 18001802656 accessible 24 hours from MTNL/BSNL fixed phones throughout India, which is accessible from fixed as well as mobiles of any telecom operator.



2.4.2. Premium customers of the bank can also lodge a complaint at Bank's Call Centre on Toll Free number 18001802656.

2.5 Customer Care Centre:

Customers can also send complaints to the Principal Nodal Officer at the following address:-

General Manager,
Sarva Haryana GraminBank
Inspection & Audit Division.
Ashoka Plaza.
Rohtak- 124 001
Contact No. 9254355134, Fax No. 01262-252662,
Email: headofficeinspection@gmail.com

The contact details of Principal Nodal Officer cum Principal Grievances Resdresal Officer are available in all branches of the Bank on the Comprehensive Notice Board. Besides, contact details are also printed in the Pass Book.

2.6 Complaints through mail/e-mail

Customer can submit complaint by post or through e-mail on headofficeinspection@gmail.com. Complaints received by e-mail shall be acknowledged by e-mail. E-mail address of the Nodal Officers are provided at the Branches and also on bank's website www.shgb.co.in

2.7 All feedbacks (positive as well as negative) received on social media platforms like FaceBook, Twitter, LinkedIn & YouTube, etc. will be accessed and dealt with by a team of officials at Insp. & Audit Div., HO, Rohtak. The information/data will be analyzed and put up to the Standing Committee on Customer Service and Customer Service Committee of Board along with other information periodically.

3. Resolution of Grievances

3.1 Grievances related to attitudinal aspects

- Such complaints shall be handled courteously, sympathetically and above all swiftly.
- Misbehaviour/rude behaviour with customers shall be treated at **Zero tolerance level** and immediate action taken. Bank, under no circumstances shall tolerate misbehaviour of any degree by our staff members.
- To keep the complaints related to misbehaviour/rude behaviour at a zero tolerance level, stern action/ disciplinary action against the erring officials would be initiated by the respective Disciplinary Authority.

3.2 **Grievances relating to transactions/operations:** Primarily, the Branch responsible for the resolution of complaints/grievances in this category. Branch would be responsible for ensuring rectification of entry / transaction or satisfaction of customers. It is the foremost duty of the branch to see that the complaint is resolved to the customer's satisfaction and if he/she is not satisfied, then to provide him/her with alternate avenues to escalate the issue. In case, it is not getting resolved at branch level, they can refer the case to Regional Office for guidance/resolution. Similarly, if Regional office finds that they are not able to solve the



