

## Complaints and Grievance Redressal Policy

1. (a) On receipt of a written complaint or grievance from any member of the public or customer, it will be inwards in a register for the purpose. Maintenance and upkeep of the Register would be checked by the Audit Team during inspections and also by senior functionaries visiting from HO/ZO. The Register would be maintained as under :

Complaints received at BOs	- BO
Complaints received at ZOs	- ZO
Complaints received at HO departments at Lucknow and New Delhi- HRDD, HO, Lucknow	
Complaints received at HO departments at Mumbai	- HRDD, HO, Mumbai

An acknowledgment would be sent by the concerned BO/ZO/HO to the complainant within 7 days of the receipt of the complaint and endorsements would be sent to zonal in-charge and HRDD, HO, Lucknow.

(b) **Copies** of all complaints received directly in the BOs should be immediately forwarded to the concerned ZO. The ZO in-charge will examine all the complaints. If prima facie, existence of any vigilance angle is perceived, those complaints, along with comments of the ZO in-charge, should be immediately referred to the Internal Advisory Committee on Vigilance [IACV], constituted in the Bank at HO, Lucknow to take a view on existence of vigilance angle or otherwise, through HRDD, HO, Lucknow.

(c) **Copies** of all complaints received directly in the ZOs and HODs should be immediately forwarded to HRDD, HO, Lucknow by the concerned ZO / HOD in-charge. HRDD will examine all the complaints. If prima facie, existence of any vigilance angle is perceived, those complaints, along with HRDD comments, should be immediately referred to the IACV by HRDD, HO, Lucknow.

2. Besides forwarding **copies** of all complaints, Investigation of the complaint / grievance received from any member of the public or customer will be initiated by the Competent Complaint / Grievance Redressal Authority within seven days of the receipt of the complaint / grievance and it would be completed within a maximum period of 3 months. While employee's complaints / grievances pertaining to administrative matters would also be entered in the Register, they would be dealt with separately as per procedure detailed in HRDD letter no. 5183 / dated March 15, 2007. While forwarding the complaints received at BO/ZO/HO departments to the Redressal Authorities, the concerned in-charge / authority would submit his comments on the complaint/grievance.

3. If preliminary examination reveals that there is no substance in the complaint or the complaint is frivolous, the Grievance Redressal Authority may close the case and file the complaint. Appropriate entries should be made in the Register indicating reasons for the action.

4. If preliminary examination reveals existence of grievance of a specific nature, the complaint will be investigated further, under advice to the complainant. The Grievance Redressal Authority may also consult the respective Head of the Department in HO, if considered necessary.

5. If the complaint is of general nature having substance in it, then the matter may be referred to Head of the Department in Head Office for further examination and taking a view in order to issue general instructions to all offices.

In all the above steps, the disposal should be recorded in the register accordingly

6. In case, the complainant is not satisfied with the redressal step he may be advised to make an appeal to the appellate authorities as indicated at 10 below.

7. Any such complaint / grievance received in Head Office will further be examined and action will be taken accordingly with the consent of the appropriate authority.

8. Inward register should form the basis for the half yearly report required to be furnished to HRDD in Head Office. For this the inward register should have the following columns :

S. No.

Date & mode of receipt

Name and address with telephone nos/e-mail etc. of aggrieved party

Particulars of complaint / grievance, in brief

Initials of the BO / ZO / HRDD, HO In-charge

Particulars of disposal together with date & initials

9. Such a register should be periodically verified by the controlling / monitoring authorities and action where ever necessary should be taken on a priority basis.

10. Controlling / Monitoring authorities for redressal of complaints / grievances (viz. In-charges of zonal offices & HRDD at Mumbai and Lucknow may formulate a system of periodical reporting by the offices / departments falling under their jurisdiction, which shall be compiled as at end of June and December each year and forwarded to HRDD, HO by July 15 and January 15 respectively for onward reporting to the Board.

The list of Competent Complaint / Grievance Redressal Authorities and the Appellate Authorities are as under :

<b>Sr. No</b>	<b>Complaint / Grievance against / in respect of</b>	<b>Competent Complaint / Grievance Redressal Authority</b>	<b>Appellate Authority</b>
1	Support staff and Officer(s) upto Grade 'B' below the level of a branch in-charge	RO in - charge / Branch in-charge for employees posted in regional / branch offices DGM at ZO for employees posted at ZOs DGM, HRDD at Mumbai for employees posted in HO departments in Mumbai DGM HRDD at Lucknow for employees posted in HO departments in Lucknow and New Delhi.	CGM - HRDD, SIDBI, HO, Lucknow
2	(i) Branch In-charges other than in Grade 'E' ; (ii) Officers of the rank of Grade 'C' & 'D'	Zonal In-charge for officers in BOs / ZOs HRDD In-charge, Lucknow for officers in HO departments.	ED (HRDD)
3	Zonal In-charge / Department heads / Grade 'E' & 'F' officers	Executive Director looking after the affairs of HRDD	DMD / CMD
4	Any other matter not covered elsewhere	Concerned ZO / HRDD, HO In-charge	ED (HRDD)

11. Further, in case the Redressal Authority finds the complaint / grievance motivated or vexatious, it would refer the matter to HRDD, HO, Lucknow which will take such action as deemed fit.

12 The Redressal Authority shall ensure that the identity of the complainant is protected, if he so desires.

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