

# **POLICY ON GRIEVANCE REDRESSAL MECHANISM FOR PENSIONERS**

**(UPDATED AS ON 31.01.2012)**

## **PREAMBLE**

In the present scenario of the 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.

Payment of pension is a very significant segment in the competitive banking. A pensioner is a person who after completing his tenure of employment undergoes a change in activity one of which is generally known as Retirement. Majority of the pensioners are senior citizens to whom bank has an obligation to fulfill.

It was felt necessary to address the issue of complaints from the pensioners so that a time bound redressal may be effected to the satisfaction of the complainant.

This policy document aims at minimizing instances of complaints from the pensioners and grievances through proper service delivery and review mechanism and to ensure prompt redressal of pensioners grievances.

## **BASIC PRINCIPLES**

- Pensioners are to be treated fairly at all times;
- Complaints raised by pensioners are to be dealt with courtesy and with a minimum loss of time;
- Pensioners should be fully informed of avenues available for registering their complaints/grievances within the bank and all their rights to alternative remedy, if they are not fully satisfied with the response of the bank;
- Bank would treat all complaints efficiently and fairly;
- Bank employees should work in good faith and without prejudice to the interest of the pensioner;
- Awareness of staff members in respect of the need to minimize pensioners' grievances.

## **OBJECTIVES OF THE POLICY**

- Correcting mistakes as early as possible and ensuring non-recurrence of such mistakes;

- Addressing the complaints promptly;
- Letting the pensioner know to take his complaint forward in case he is not satisfied with the primary response from the bank;
- Providing suitable alternative avenues to mitigate problems arising out of technological failure;
- Prioritized service to Pensioners, physically handicapped persons by effective crowd/people management available at all branches;
- Provision of SMS alerts service about balance in the account at periodic intervals and about due dates for submission of important documents
- Pensioners to be allowed to submit the annual life certificate at any of the (linked) branches and not necessarily at the home branch. All the life certificates may be maintained in a centralized database;
- The data relating to individual pensioners, the monthly certificates etc, that pensioners would desire shall be available in a secure domain for immediate retrieval and usage.
- Hassle- free settlement of amount dues to the nominee/ legal heirs , as and when required in line with RBI Guidelines and Board approved policies
- Cent Swabhiman and Cent Swabhiman plus Scheme (Reverse Mortgage Scheme) of the Bank, which could be a steady source of income for pensioners//senior citizens, will be adequately popularized by the Bank for creating awareness among Pensioners/ Senior Citizens.
- Bank shall have uniformity as to the age for consideration of the longevity based on which pensioner's loan is calculated. We have a scheme for personal loan to Pensioners/ Family Pensioners irrespective of their age, drawing pension from our Bank.
- On demise of the pensioner, the existing "Either or Survivor" pension account shall become a single account in the name of the "Survivor" and the family pension shall automatically be credited to such accounts. Similarly, all joint accounts with "Either or Survivor" clause shall become single accounts of the "Survivor" after the demise of the other joint account holder.
- Bank shall streamline and fine- tune the functioning of its Centralized Pension Processing Centres to ensure timely disbursement of pension, commencement of family pension on time and error- free calculation of pension.

- Bank shall endeavour to disburse pension to sick and disabled pensioners preferably above the age of 80 years in rural and semi urban areas at their door steps. Bank may make use of Business Correspondents for this purpose.

#### **PAYMENT OF PENSION:**

- Bank, under arrangement, makes –pension payments on behalf of the Government to the retired employees of Central & State Govt/Defence / Railways, etc...All pension payments are subject o rules and procedures prescribed by the Govt. , RBI and the concerned Departments / Organizations from time to time.
- A pensioner can open an account with cheque book facility and also with nomination in his pension account..
- Pensioner shall submit Life Certificate in prescribed format once every year in the month of November. Pension payment may be withheld by the bank if Life certificates are not submitted on time.
- Pensioners shall submit non employment certificate once in six month in May & November.
- If the family pension is a widow, at the time of first payment of pension , a certificate to the effect that she has not remarried and an undertaking to the effect that if she remarries, she will intimate the fact promptly to the Pension Paying Branch of the Bank.
- If the family pensioner is a widower/unmarried daughter, the remarriage / non marriage certificate shall be submitted by the pensioner once in six months in May & in November.
- Pensioner shall submit an unstamped letter of undertaking authorizing the Bank for the recovery of any excess payment made in pension in error.
- The Bank shall credit the pensioner’s saving / Current Account during the last 4 working days of the month. The pension for the month of March will be credited on / after 1<sup>st</sup> working day of April. Bank will not pay the pension in cash.
- Bank will deduct income tax at prescribed rate from the pension amount and net amount is payable to the pensioner’s account.

## **REDRESSAL MECHANISM**

### **1. Complaints**

This policy provides for receipt of complaints and acknowledgement there against to the pensioner in a structured manner as under:-

#### **Complaints Registration**

A pensioner may lodge complaint either in writing or through electronic means if he/ she 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 3 years for future reference.

Arrangements for receiving complaints and suggestions are given hereunder,

#### **Written Complaints**

\* Complaint book is available at all the branches. A pensioner can obtain it from the Branch Manager, record his/ her grievances therein and obtain acknowledgement. A pensioner may use complaint cum suggestion box kept at branch for any feedback/ suggestions for improvement of our products and services.

\* The complaints can also be filed through the website of the Bank [www.centralbankofindia.co.in](http://www.centralbankofindia.co.in) under section 'Complaints. This shall be immediately acknowledged by complaint registration number for future reference.

#### **Complaints over Telephone**

The minor complaint may be lodged with the Regional Office of the concerned branch or to the Branch Manager. The name and telephone numbers of Regional Office of the concerned branch are available in the branch and in our website.

#### **Complaints through e- mail**

The pensioner can submit complaint through e-mail of our Centralized Pension Processing Centres at [cmcppc@centralbank.co.in](mailto:cmcppc@centralbank.co.in). The complaints may be lodged telephonically with CPPC at their number 022- 27563400 during office hours.

#### **Complaints at Call Centre**

The Pensioner can lodge complaints at Bank's call centre at toll free number 1800 200 1911, accessible 24 hours from MTNL/ BSNL fixed phones throughout India.

## 2. Structure of Complaints

The pensioners should submit complaints containing following information for early redressal of their grievances:-

Name of Pensioner/ Family Pensioner	
Pension Sanctioning Authority	
PPO Number	
Date of Birth / Date of death of the original pensioner ( In case of Family Pensioner)	
Class of Pension i.e. Superannuation/ Family/ Invalid/ Voluntary	
Name of the Pension Paying Branch	
HSS A/C NO. ( Single/ Joint)	
Present Address of the Pensioner	
Telephone / Mobile No. & e- mail ID, if any	
Details of Grievance	

## 3. Internal Machinery to handle Pensioners' Complaints/ Grievances

A pensioner can lodge a complaint in writing to CPPC, A branch, Regional Office or Central Office of the Bank under this policy. Complaints can also be lodged with the Toll Free Helpline Number of the Bank, CPPC, over telephone with CPPC, through e- mail or with any other modes as mentioned above.

Complaints received through Central Government/ State Governments, Ministries Government Departments, Reserve Bank of India, Member of Parliaments and Legislative Councils shall be recorded separately with intent to resolve within a time period of 30 days from the date of receipt. Bank, however would not take cognizance of anonymous and unsigned complaints

## 4. TIME FRAME

Our Centralized Pension Processing Centre (CPPC), as a nodal point for the Bank, will resolve the complaints within a period of 15 days from the date of receipt. If unable, CPPC will escalate complaint to the next higher authority i.e. Nodal Officer, Central Office of the Bank, which will endeavor to resolve the matter within next fifteen days. The time frame for resolution of the complaint shall be thirty days from the date of receipt of the complaint at any level or taking together all the tiers. CPPC will take all necessary steps to redress the complaint within the time frame. If unable to resolve due to

reasons beyond its control, CPPC shall refer it to the concerned Pension Sanctioning Authority with full intimation to the complainant.

#### **5. Resolution / Escalation of Complaints:**

- CPPC/Branch Manager shall be responsible for resolution of the complaints/grievances in respect of pension matters. He/ She will be responsible for ensuring closure of the complaints received at the branch. It shall be his/ her foremost duty to get the complaints resolved completely to the satisfaction of the pensioners. If the pensioner is not satisfied, he/ she will suggest remedial measures, alternative avenues to escalate the complaints.
- If the CPPC/Branch Manager feels that it shall not be possible to resolve the complaint at his/ her level, he/ she would immediately refer it to the concerned Regional Office for the resolution of the complaints/ grievances.. If the CPPC/ Regional Office also finds that they shall not be able to resolve the complaint, they shall escalate such complaints to its next higher authority i.e. Nodal Officer at Central Office without any delay.
- For strengthening the Pensioners confidence in the internal redressal mechanism, there shall be proper monitoring of internal redressal mechanism so that a minimum number of complaints are escalated to Banking Ombudsman's Office.
- Bank shall appoint a Chief Customer Service Officer (CCSO), an official in the form of an Internal Ombudsman. After the appointment of the CCSO, the role of Banking Ombudsman shall be that of an Appellate Authority.
- A pensioner aggrieved with a banking service as hitherto will first complain to the bank and if within a month does not receive a reply or is unsatisfied with the reply, will appeal to the CCSO of the Bank. On failure to get a reply within a further 30 days from the CCSO or if unsatisfied with the reply of the CCSO, the complainant can appeal to the Banking Ombudsman of the relevant jurisdiction.
- Bank may consider for a provision of incentive for resolving the complaints at lower level and disincentive for escalating it to a higher level.

## **6. The Banking Ombudsman Scheme**

- The Scheme of Banking Ombudsman (BO) was introduced with the object of enabling resolution of complaints relating to provision of banking services and resolving disputes between a bank and its constituent through the process of conciliation, mediation and arbitration in respect of deficiencies in customer service. After detailed examination of the complaints/ grievances of customers of banks and after perusal of the comments of banks, the Banking Ombudsman issues their awards in respect of individual complaints to redress the grievances.
- Bank shall ensure that the Awards of the Banking Ombudsman are implemented expeditiously and with active involvement of its Top Management.
- A pensioner aggrieved with the decision of BO can go the formal fora like Consumer Courts, Civil Court etc. The Bank aggrieved with a BO decision shall seek the advice of the Customer Service Department of Reserve Bank of India before approaching the courts.
- Moreover, before challenging any such Award or decision in higher court, our bank shall examine the cost implications of such a decision from the bank's perspective. Further, any decision or Award given by BO or any Grievance Redressal Forum shall be internally examined by the bank for initiating possible Class Action at the branch/ concerned offices.

## **7. Customer Service during Internal Audit:**

The Bank / branch inspection shall also review the systemic ways of complaint resolution rather than mere number of cases resolved.

## **8. CPPC/ Branch Level Pensioners Committee :-**

- In order to encourage communication between pensioners and the Bank at branch level, branch will initiate necessary steps for setting up of such Committee. Such committee would meet at least once in a month to open channel of communication, receive suggestions, and discuss cases of delays and difficulties faced by the pensioners as well as complaints, if any. The Meet must discuss ways and means of improving developing service level to the pensioners, keeping in mind the level of comfort needed by senior citizens.
- Alternatively or till the formation of Branch level Pensioners Committee, Branch will invite pensioners including Senior Citizen Pensioners in the branch level Customers Service Committee Meet.
- CPPC shall constitute Pensioner's Committee consisting of local pensioners, Senior Citizens, Senior Govt. officials dealing with pension matters including from Defence Department and senior officials from Central Office. CPPC will conduct one meeting every month and shall forward valuable suggestions to Customer Service Department at Central Office.

## **9. Nodal officers and other designated officers to handle complaints/grievances**

- This also provides for engagement of Nodal Officers in the rank of General Manager or Deputy General Manager for the implementation of the Policy provision of Pensioners Grievance Redressal Mechanism for the entire bank. The policy therefore, designates Nodal Officer for the customer care as the Nodal Officer for Pensioner's Complaints/ Grievances Redressal Mechanism.
- /There shall be one Pensioner Relations Officer engaged at CPPC, Mumbai, who will handle pensioner's complaints/ grievances in respect of CPPC. In case of the Pensioners belongs to area other than Mumbai, Pensioner Relations Officer at CPPC would immediately contact concerned Regional Office to redress the complaint within the given time frame.
- The Pensioner's cell at CPPC shall exclusively look after pension matters as well as complaints and grievances of all types of Pensioners from pensioners.

## **10. Mandatory display requirements:-**

The Bank shall arrange to display information on the following aspects –

- Proper arrangement for receiving complaints/suggestions through Bank's Website, exclusively for the pensioners;



- Name, address and Contact No. of the Nodal Officer to be displayed in the Bank's Website;
- . Contact details of Banking Ombudsman of the area.

### **11. Rights to the pensioners under this policy :-**

- To receive an acknowledgement within three days with the Unique Reference No./Call ID;
- . Pensioner's complaint would be resolved within a period of 30 days from the date of its receipt. In case resolution of the complaints needs more time, the Bank shall inform the pensioner about the need of more time with appropriate reasons.

### **12. Sensitizing operating staff on handling complaints:-**

Staff shall be properly trained for handling complaints. The Bank is dealing with people and hence difference of opinion and areas of friction can arise. With an open mind and smile on the face the Bank's staff would be able to win the pensioner's confidence. It shall be the responsibility of the Nodal Officers to ensure that internal machinery for handling complaints/grievances operates smoothly and efficiently at all levels. Nodal Officer shall provide feedback on training needs of staff at various levels to the HR Department of the Bank.

### **13. Maintenance of Pensioner's Day every month at all level of the Bank:-**

A particular date and period of time, at least once in a month shall be kept aside at the level of the CPPC, Branch Manager, Regional Manager, Zonal Manager and Senior Executives at Central Office for interaction with the pensioners. This would provide enough room for the pensioners to ventilate their problems which will take care of many minor complaints as well as minimize dissatisfaction against the Bank at the grass root level.

### **14. Maintenance of Complaint Box /Register:-**

All offices and branches of the Bank shall maintain a complaint Box/Register where pensioners/customers can drop their complaints. The complaint box would be placed in a suitable position where it would be easily visible and identifiable.

### **15. Amendments / Modification of the policy:-**

Bank shall make all its efforts to review this policy time to time with an intension to provide better grievances redressal mechanism to pensioners in coming periods.

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