

CCSO SCHEME

1. TITLE, COMMENCEMENT & EXTENT

- (1.1) The Chief Customer Service Officer (CCSO).
- (1.2) It shall come into force w.e.f 13.04.2013
- (1.3) It shall extend to the whole of Punjab National Bank..

2 ESCALATION OF COMPLAINTS TO CCSO

Bank will internally escalate all cases to the CCSO (Internal Ombudsman) for final decision where either the complaint is rejected or only partial relief is provided to the complainant.

(3) POWER, JURISDICTION AND REPORTING

- (3.1) The Chief Customer Service Officer shall receive and consider complaints relating to the deficiencies in banking or other services filed on the grounds as per **Annexure-I** (mentioned in clause 8 of Banking Ombudsman Scheme of RBI) and facilitate their satisfaction or settlement by agreement or through conciliation and mediation between the bank and the aggrieved party or by passing an Advisory in accordance with the Scheme.

For the purpose of carrying out his duties, Chief Customer Service Officer may call for any information or ask for furnishing certified copies of any document relating to the complaint which is alleged to be in its possession, and the Customer Care Centre, HO of the Bank will provide all support.

- (3.2) The Chief Customer Service Officer shall exercise general powers of superintendence and control over his Office and shall be responsible for the conduct of business thereat.

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- (3.3) The Chief Customer Service Officer shall maintain confidentiality of any information or document that may come into his knowledge or possession in the course of discharging his duties and shall not disclose such information or document to any person except with the consent of the person furnishing such information or document, provided that nothing in this clause shall prevent the Chief Customer Service Officer from disclosing information or document furnished by a party in a complaint to the other party or parties to the extent considered by him to be reasonably required to comply with any legal requirement or the principles of natural justice and fair play in the proceedings.
- (3.4) The Chief Customer Service Officer shall put up an MIS of complaints received and unresolved complaints on the monthly basis.
- (3.5) Audit Committee of the Board shall have supervision of the CCSO.
- (3.6) CCSO should report directly to the CMD/ED of the Bank.

In short, CCSO shall be reporting directly to the Chairman and Managing Director of the Bank and shall be the focal point for Internal Grievance Redressal System in terms of Damodaran Committee recommendations so that a minimum number of complaints are escalated to Banking Ombudsman and minimize exigencies of Awards against the Bank. CCSO will help in strengthening customer confidence in the internal redressal mechanism.

4 SETTLEMENT OF COMPLAINT BY AGREEMENT

- (4.1) As soon as it may be practicable to do, the Chief Customer Service Officer shall send a copy of the complaint along with document to his Secretariat under advice to the Principal Nodal Officer (GM –Customer Care Centre) at HO and endeavour to promote a settlement of the complaint by agreement between the complainant and the bank through conciliation or mediation.
- (4.2) For the purpose of promoting a settlement of the complaint, the CCSO may follow such procedure as he may consider just and proper and he shall not be bound by any rules of evidence.
- (4.3) The proceedings before the CCSO shall be summary in nature.
- (4.4) If a complaint is not settled by agreement within a period of 30 days from the date of receipt of the complaint or such further period as the CCSO may allow the parties, he may, after affording the parties a reasonable opportunity to present their case and take the decision on the complaint.

- (4.5) The CCSO shall take into account the evidence placed before him by the parties, the principles of banking law and practice, directions, instructions and guidelines issued by the Reserve Bank from time to time and such other factors which in his opinion are relevant to the complaint.
- (4.6) The decision passed shall contain the direction/s, if any, to the bank for specific performance of its obligations and in addition to or otherwise, the amount, if any, to be paid by the bank to the complainant by way of compensation for any loss suffered by the complainant, arising directly out of the act or omission of the bank maximum upto Rs.50,000/- or actual loss whichever is lower.
- (4.7) A copy of the decision shall be sent to the complainant and the bank.
- (4.8) The decision shall lapse and be of no effect unless the complainant furnishes to the bank concerned within a period of 30 days from the date of receipt of copy of the decision, his consent for accepting the decision passed by the CCSO.

5 COMPLAINT TO BANKING OMBUDSMAN (BO:RBI)

- (5.1) The bank shall, unless it has requested the complainant to move/approach to Banking Ombudsman (RBI), within one month from the date of receipt by it of the acceptance in writing by the complainant, comply with the decision and intimate compliance to CCSO.
- (5.2) Customer can approach the BO(RBI) only after the complaint is decided by CCSO.
- (5.3) Any person aggrieved by decision of the CCSO on the complaint may move to BO:RBI within 30 days from the date of receipt of communication of decision from CCSO of the Bank.

6 REMOVAL OF DIFFICULTIES

- (6.1) If any difficulty arises in giving effect to the provisions of CCSO Scheme, the decision of CMD will be binding .
- (6.2) Bank to display salient features of the CCSO Scheme for common knowledge of public on bank's website.

Abbreviations used:

CCSO:	Chief Customer Service Officer
CMD:	Chairman & Managing Director
ED:	Executive Director
RBI:	Reserve Bank of India
BO:	Banking Ombudsman
MIS:	Management Information System



GROUNDS OF COMPLAINT

- (1) Bank will internally escalate all cases to the Chief Customer Service Officer(CCSO) where either the complaint is rejected or only partial relief is provided to the complainant on any one of the following grounds alleging deficiency in banking including internet banking or other services.
- a) non-payment or inordinate delay in the payment or collection of cheques, drafts, bills etc.;
 - b) non-acceptance, without sufficient cause, of small denomination notes tendered for any purpose, and for charging of commission in respect thereof;
 - c) non-acceptance, without sufficient cause, of coins tendered and for charging of commission in respect thereof;
 - d) non-payment or delay in payment of inward remittances ;
 - e) failure to issue or delay in issue of drafts, pay orders or bankers' cheques;
 - f) non-adherence to prescribed working hours ;
 - g) failure to provide or delay in providing a banking facility (other than loans and advances) promised in writing by a bank or its direct selling agents;
 - h) delays, non-credit of proceeds to parties' accounts, non-payment of deposit or non-observance of the Reserve Bank directives, if any, applicable to rate of interest on deposits in any savings, current or other account maintained with a bank ;
 - i) complaints from Non-Resident Indians having accounts in India in relation to their remittances from abroad, deposits and other bank- related matters;
 - j) refusal to open deposit accounts without any valid reason for refusal;
 - k) levying of charges without adequate prior notice to the customer;
 - l) non-adherence by the bank or its subsidiaries to the instructions of Reserve Bank on ATM/Debit card operations or credit card operations;
 - m) non-disbursement or delay in disbursement of pension (to the extent the grievance can be attributed to the action on the part of the bank concerned, but not with regard to its employees);
 - n) refusal to accept or delay in accepting payment towards taxes, as required by Reserve Bank/Government;
 - o) refusal to issue or delay in issuing, or failure to service or delay in servicing or redemption of Government securities;
 - p) forced closure of deposit accounts without due notice or without sufficient reason;
 - q) refusal to close or delay in closing the accounts;
 - r) non-adherence to the fair practices code as adopted by the bank.
 - s) Non –adherence to the provisions of the Code of Bank's Commitments to Customers issued by Banking Codes and Standards Board of India and as adopted by the bank ;
 - t) non-observance of Reserve Bank guidelines on engagement of recovery agents by banks; and
 - u) any other matter relating to the violation of the directives issued by the Reserve Bank in relation to banking or other services.

2) A complaint on any one of the following grounds alleging deficiency in banking service in respect of loans and advances may be filed with the Banking Ombudsman having jurisdiction:

- a) non-observance of Reserve Bank Directives on interest rates;
- b) delays in sanction, disbursement or non-observance of prescribed time schedule for disposal of loan applications;
- c) non-acceptance of application for loans without furnishing valid reasons to the applicant; and
- d) non-adherence to the provisions of the fair practices code for lenders as adopted by the bank or Code of Bank's Commitment to Customers, as the case may be;
- e) non-observance of Reserve Bank guidelines on engagement of recovery agents by banks; and
- f) non-observance of any other direction or instruction of the Reserve Bank as may be specified by the Reserve Bank for this purpose from time to time.

(3) The CCSO may also deal with such other matter as may be specified by the Bank from time to time in this regard.
