

Roles and Responsibilities of Principal Nodal Officer

Introduction

Bank has appointed a Principal Nodal Officer (PNO) under the Banking Ombudsman Scheme.

With a view to enhance the grievance redressal mechanism of the Bank, the PNO is expected to oversee the overall complaints management process of the Bank. The PNO acts as a bridge between various departments of the Bank and the Customer Service Committee of the Board. The PNO is empowered to ensure that feedback received from the Internal Ombudsman is implemented. The PNO also ensures that all Regulatory guidelines in the area of customer complaint handling are promptly implemented across the Bank in their true spirit.

Important responsibilities of the PNO

- Enforce the Board approved Grievance Redressal Policy in the Bank.
- Supervise & monitor the handling of Customer Grievances in the Bank through various dedicated teams both in quantitative and qualitative aspects.
- Provide day to day support on decision making in complaints which are complicated in nature.
- Update Management on the progress of Customer Complaints and Customer Service in general.
- Review all Level 2 and above complaints for adequacy before representation to the Internal Ombudsman.
- Monitor implementation of Advisories / Awards received under the Banking Ombudsman scheme.
- Review Customer Service aspects in the Bank and initiate prompt corrective action wherever service quality / skill gaps have been noticed through Process Transformation on an ongoing basis.
- Ensure timely and effective compliance of RBI instructions on customer complaint handling in tune with the spirit and intent of such instructions.
- Work on feedback of Internal Ombudsman towards improving complaint handling and customer service in the Bank.
- Submission of Notes to the Customer Service Committee of the Board and taking action on their directions.