

## SOFTWARE PRODUCTS DEVELOPED FOR BANKS

### Public Grievance Redressal System (P G R S)

#### General Information

Grievance Redressal System addresses the grievances of the beneficiaries in a systematic manner. The different categories of the grievance are IMB related, Pension related, Can Card related, Deposits related, Advances related and Other Services related.

The complainant can register their grievances by different form by filling up the standard paper application form or using a toll free phone or by e-mail. The complainant will get a Registration Number. The complainant can use this registration number for future reference such querying the stage of the complaint, status of the complaint. All the complaints are addressed by bank officials only. If redressal is not done as per timelines, then the complaint will be escalated to the next higher authority. The Nodal Officer (GM, Customer Service Section, M & CRM Wing Head Office) is monitoring the implementation of customer service and complaint handling for the entire Bank. Overseeing Executive of Customer Service Section at Circle Offices are handling the complaints received directly from customers of that region. Time limit to solve the complaint for General Complaints is 21 days, complaints forwarded by RBI/MPs/VVIPs etc within 15 days and complaints from PMs Office within 7 days

#### Complaint Registration

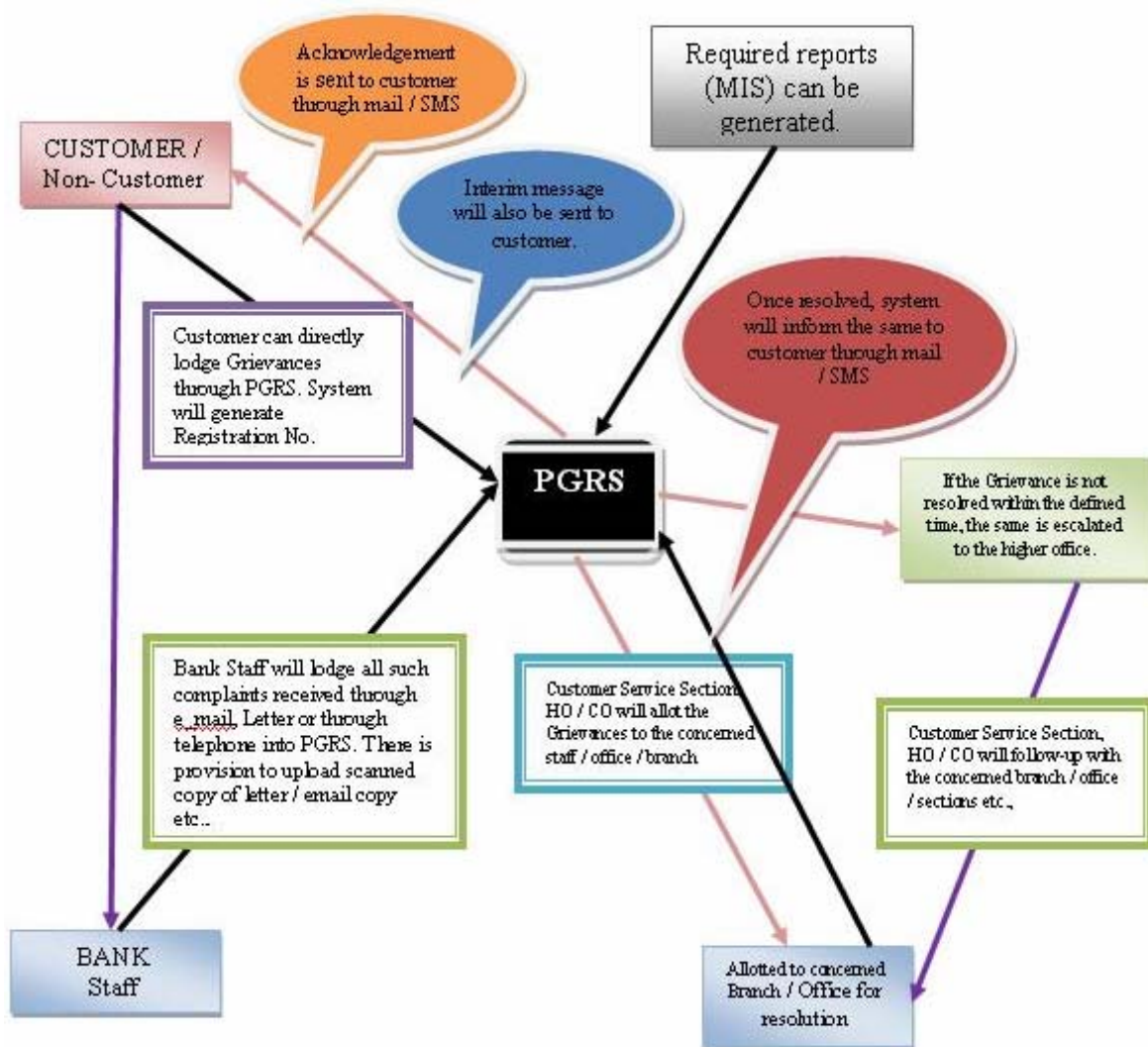
The complainant can register their grievances in the system using e-mail, web page, telephone call or paper form Public users can register their complaint and later they can query the status of the complaint. Registered users will get full access to the system based on the role. . The complainant will get system generated Complaint Registration Number. In the main page there are two types of users namely “Public” and “Registered Users”. After the successful registration the system will send SMS to the complainant, about the successful registration and system generated complaint registration number.

Classification of grievances – Based on the service nature and nature of the complaint, the grievance redressal officer will allocate the complaint to the office. IMB, Pension, Can Card, Deposits, Advances, Other services etc are the major services and the complainant can register the complaint. Based on the severity, the Customer Service Section officer will assign the complaint to the concerned officer and will update the resolution.

## **Highlights**

- ❖ *Complaint Registration:* Registered users or General Public can register the complaint through the portal. Nature of service, Nature, Account number, Card number, pension number, name of the complainant, telephone number, mobile number, address, e-mail id, Complaint details, Grievance received type etc are the major inputs in the registration module
- ❖ *Allocation Module:* Customer service section user will allocate the complaints to the concerned office. Allocation Office, Wing, Section, Allocation date, severity of the complaint etc are the input elements in the allocation module. System supports multiple allocations. Single complaint can allocate to multiple offices
- ❖ *Complaint forward Module* If the concerned officer is not able to resolve the complaint then the user can forward the complaint to other section. Forwarded office, forwarded wing, forwarded section, forwarded staff id, reason for forward, forwarded date etc are the input elements under the forwarded module.
- ❖ *Follow-up Module:* Once a complaint is allocated to an office, the PGRS officer can make follow-up. Follow-up date, follow-up remarks, follow-up staff id etc are the major inputs in the follow-up module.
- ❖ *Resolution updation Module:* Once the complaint got resolved, the resolution details can update in the system. Resolution description, resolution handled user id, resolution updated date, resolution conveyed mode etc are the major inputs in the resolution updation module.

- ❖ *Escalation service* of the system automatically route the complaint to the next higher officer.
- ❖ *SMS Service:* The PGRS applications SMS service will generate SMS elements including Mobile number, Message string, Complainant's registration number and push the data to the SMS Gateway Server of the Bank.
- ❖ *E-mail Service:* The PGRS applications 'E-Mail push' service will generate e-mail contents and it will send the e-mail to the specified e-mail id.



## **Benefits**

- PGRS Database Server provides a common platform to share the information
- Centrally located database
- Online update of the database at any point of time
- Accessibility from any PCs with Internet Explorer
- Updated information from any location and at any point of time

## **Technical Details**

Front End: **ASP.NET** Database: **ORACLE**

## **Client**

Canara Bank