



Grievance Redressal - Frequently Asked Questions (FAQ)

Q. 1. Where to lodge the complaint related to services provided by Punjab National Bank.

Ans. Customer can lodge the complaint at Bank's Contact Centre, post, email, digital channels and organizational website of PNB.

Q. 2. Who can lodge a grievance ?

Ans. Grievance can be lodged by any person who has engaged with the services provided by Punjab National Bank i.e. both customer and non-customer.

Q. 3. What is the process/channels for lodging a grievance ?

Ans. The Customer has the right to Grievance Redressal and Bank has made adequate Arrangements for receiving Grievances and Suggestions, details of which are as under:

- **Complaints in Person:** Grievance can be lodged at branch level with acknowledgement and Bank's website www.pnbindia.in under option 'Lodge a complaint'.
- **Contact Centre:** Grievances can also be lodged at Bank's Contact Centre on toll free number 18001800 / 1800 2021 accessible 24 hours from fixed as well as mobiles of any telecom operator throughout India or 0120-249 0000 - a paid number, which is accessible to Customers from abroad as well as throughout India.
- **Grievances through Post/ e-mail:** Customer can submit Grievance by post or through e-mail on 'care@pnb.co.in'. Contact Number and E-mail address of the Principal Nodal Officer, is provided at the Branches and on Bank's website www.pnbindia.in.
- **Grievances through digital channels:** Customers may directly lodge the Grievances through Internet Banking Services, Mobile Banking App (PNB One) and whatsapp banking.

Q. 4. What is the timeline for Grievance redressal ?

Ans. Bank endeavor to redress complaints within a maximum period of 15 working days. Further, in case of Complaints requiring some time for examination of issues involved/ detailed investigations; final response or explanation for further time required, will be sent by the Bank within 30 days of receipt of complaint. In the event of complaints involving fraud, redressal will be as per FRMD Policy/ RBI guidelines.

However, specific TAT as stipulated by NPCI, RBI, other regulatory authorities and CPGRAM /INGRAM shall be adhered to.



Q. 5. If customer is not satisfied with the resolution provided by bank, what options are available with them?

Ans. Customer can reopen the complaint within 15 days of closure. Further, if customer is not satisfied with the resolution provided by the bank. He/she can approach to Banking Ombudsman as per the RBI guidelines.

Q. 6. What is the process to track the status of complaint.

Ans. Two options are available to track the status of complaint :

- At the Grievance redressal page, available at PNB website, there is an option of "Track Status". Customer can check the status of complaint by entering the complaint no and captcha code shown at page.
- Bank's Contact Centre on toll free number 18001800 / 1800 2021 accessible 24 hours from fixed as well as mobiles of any telecom operator throughout India or 0120-249 0000 - a paid number, which is accessible to Customers from abroad as well as throughout India.

Q. 7. Does the complainant receive any acknowledgement after filing a grievance?

Ans. An acknowledgement is sent to the complainant, within 3 days from date of receipt of complaint.
