

Redressal of Public Grievances

Prompt redressal of public grievances is one of the top priorities of NABARD. Corporate Planning Department (CPD) is the Nodal Department for handling public grievances. A Grievance Cell is constituted in CPD at Head Office which works in coordination with the Grievance Cell set up at the Regional Offices (ROs) of NABARD.

The public grievances are received by CPD, HO through various means:

1. **Public Grievances (PG) Portal of Govt. of India.** The Govt. of India, Department of Administrative Reforms & Public Grievances, Ministry of Personnel, Public Grievance & Pension has a web-based mechanism 'Centralized Public Grievances Redress and Monitoring System (CPGRAMS)', for lodging Grievances by Citizens of India which includes Bank customers as well. This is known as Public Grievance portal (www.pgportal.gov.in). Customers / Public may make use of the Portal to communicate their grievances.
2. **INGRAM:** The Department of Consumer Affairs has an Integrated Grievance Redress Mechanism (INGRAM) portal for bringing all stakeholders together such as Consumers, Central and State Government Agencies, Private Companies, Regulators, Ombudsmen and Call Centres, etc. The grievances related to NABARD and its supervised entities are also received through this portal which can be accessed through the web link <https://consumerhelpline.gov.in/about-portal.php>
3. **NABARD website:** NABARD has a Web portal- <https://www.nabard.org/grievanceform.aspx> for receiving grievances/complaints/feedback from public. This portal can be accessed through NABARD website viz. www.nabard.org.
4. **CMS Portal of Reserve Bank of India(RBI):** RBI has a software application to facilitate redressal of grievances. Members of public can access the CMS portal at RBI's website to lodge their grievances against any of the entities regulated by RBI. The link for the same is <https://cms.rbi.org.in/cms/indexpage.html#eng>.
5. Public Grievances received through Post and email.

Mechanism for Public Grievance Redressal:

An e-module, Grievance Redressal Mechanism (GRM), has been developed in NABNET (NABARD Intranet) for speedy communication and faster disposal of grievances. All public grievances received by CPD, HO are entered in this module and forwarded to the concerned Departments of NABARD, Head Office (HO)/ Regional Offices (ROs) depending on the nature of the complaint.

1. Grievances relating to working and functioning of NABARD: The grievances relating to working and functioning of NABARD are forwarded to the concerned Departments of Head Office (HO) for redressal. Further, Environment & Social (E&S) and Gender related grievances in respect of

projects funded by NABARD can also be lodged. The grievances are addressed in a fair and just manner and a reasoned reply is furnished to the optimum satisfaction of the complainant.

2. Grievances relating to Client Institutions: Grievances relating to client institutions viz., Regional Rural Bank (RRBs)/ Rural Cooperative Banks (RCBs) are forwarded to concerned Regional Offices. The Action Taken Report is forwarded by the banks to the complainant under advice to CPD, HO/RO. To ensure focussed attention of the management of the client banks towards timely disposal of such grievances, the RRBs and RCBs have been advised to include review of status of public grievances/ grievances as a regular agenda item in the Board Meetings.

The ATR/comments received from ROs/Departments at HO through Grievance Module of NABNET are uploaded on the PG Portal/INGRAMS/replied to GoI by email.

Appointment of Grievance Redressal Officer and Nodal Officers

'Grievance Nodal Officers' have been nominated in all ROs/Departments of HOs for managing and disposal of grievances. Further, for regular review and effective monitoring of grievances, all ROs have a Senior Officer designated as Grievance Redressal Officer.

For NABARD as a whole, Chief General Manager, Corporate Planning Department acts as Chief Grievance Redressal Officer (CGRO).

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Timelines for Grievance Redressal:

- As per GoI instructions, presently, the time line for redressal of public grievances/ grievances is 45 days from the date of receipt and diligent efforts are made to adhere to the same.
- The GoI regularly monitors and reviews the pendency of the public grievances.
