

# CANARA BANK OFFICERS FEDERATION (Reg.)

An affiliate of INDIAN NATIONAL BANK OFFICERS' CONGRESS (INBOC)



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To  
The Chief General Manager  
Operations Wing  
Canara Bank  
HO, Bengaluru

Respected Sir,

**Sub: Employee-Linked QR Code Customer Feedback System introduced vide circular IC/796/2024 dated 16/11/2024**

Greetings from Canara Bank Officers Federation,

The purpose of this letter is to invite your immediate attention to the latest circular IC/796/2024, dated 16/11/2024 issued by the Operations Wing Customer Service Vertical Head Office, Bengaluru on the subject Introduction of “Comprehensive Employee Specific Feedback Management” Solution for collecting and analysing real time customer feedbacks, through various Channels, for the branch employees on the services rendered by them, as we are receiving continuous grievances and representations from officers on the contents of the said circular.

From the representations received we are of the opinion that the contents of the circular, if implemented, may not address the customer grievances but may be counterproductive for the following reasons,

### **REASON NO.1 – NECESSARY CUSTOMER FEEDBACK MECHANISM IS ALREADY IN PLACE AS PER IBA AND RBI GUIDELINES**

The circular IC/796/2024, dated 16/11/2024 says “*Customer Feedback serves as the most important tool to improve upon Customer Service. A satisfied customer is an ambassador of any organisation. On the other hand, customers who have suggestions/feedbacks provides scope to the bank to immediately act upon the deficiencies and find solutions to fix them*”.

It is pertinent to mention here that, as per the IBA and RBI guidelines, our bank has already issued IC/712/2024 dated 10/10/2024 - MASTER CIRCULAR ON CUSTOMER SERVICE & CUSTOMER GRIEVANCE REDRESSAL to take care of the customer feedbacks, grievances, suggestions and complaints and the procedure to address them. Some of the customer feedback tools stated in the master circular are listed here below.

- Customer Day, Branch Level Customer Service Committee Meeting (BLCSC),

- Monthly Customer Meet at Circle Offices and Regional Offices
- Standing Committee Meeting on Customer Service at Circle Offices & Regional Offices
- Customers' Fortnight
- Annual Customer Satisfaction Survey
- Customer Relationship Management Solution (CRMS)
- CPGRS & CPGRAMS
- Internal Grievance Redressal (IGR) Mechanism
- Alternate Grievance Redressal (AGR) mechanism
- INTEGRATED OMBUDSMAN SCHEME 2021

The list is not exhaustive. The said master circular for customer grievance has a separate chapter on 'STUDY ON COMPLAINTS' where it is stated as follows,

*"The Customer Service Section/Operations Section at Circle Offices must analyze complaints received by their Branches, ROs and Circle at a periodical interval. This analysis should thoroughly examine the nature of complaints and identify Complaint-Prone Branches within the Circle. Deficiencies or problems in such branches should be studied, and remedial measures implemented to rectify issues and reduce the number of complaints. Repetitive complaints in Branches/ROs/COs must be analysed, and mitigatory steps to be implemented.*

*Additionally, feedback received from customers through the CPGRS package should be analyzed at regular intervals, such as monthly or quarterly. Any identified gaps must be addressed promptly. Feedback rated as "poor" or "below average" should be scrutinized separately and presented to the Circle Head on a quarterly basis to determine and rectify the causes of customer dissatisfaction. If any such study or corrective measure necessitates higher-level intervention, it should be escalated in real time.*

*Similarly, all User Wings/Verticals must conduct Root Cause Analyses (RCAs) regularly on various complaints and scenarios in coordination with other stakeholders to address shortcomings in the products they handle. This will enhance performance by restoring customer trust and strengthen the Bank's grievance redressal mechanism.*

*The Customer Service Vertical must analyze all complaints received by the Bank periodically and present the findings to top management and the Board for their review, comments, and guidance.*

*The observations from the complaints analysis is to be shared with User Wings/Verticals to address and bridge the gaps identified in the various products and services they handle. User Wings must provide updates on their progress, including the steps taken or remedial actions implemented to resolve the issues in the Bank."*

In addition to the above the Bank's current system of branch-level customer feedback via SMS links already provides actionable insights while maintaining anonymity. This approach aligns with our Bank's ethos of collective responsibility and encourages employees to improve without singling out individuals

Hence the best framework to address the customer feedback and grievances is already in place and the need of the hour is to ensure that the framework is implemented in true spirit by all the stakeholders starting from branches, ROs, Cos, HO wings etc.

## **REASON NO.2 – IC/796/2024 NOT ALIGNING WITH OUR BANK MOTTO “TOGETHER WE CAN”.**

The circular IC/796/2024, dated 16/11/2024 says

*“Bank has designed a comprehensive strategy to capture the customer feedbacks which are Employee Specific and are captured on real time.”*

Though the circular is speaking about capturing the employee specific customer feedback it is concentrating only on the branch level feedback mechanism and subjecting the branch staffs directly to the customers' feedback whereas the employees working at RO/CO/HO are exempted from this direct feedback mechanism.

We feel Publicly linking feedback to individual employees exposes staff to potential bias, unfair criticism, or even malicious feedback. Often, dissatisfaction stems from systemic or policy-level issues, infrastructure gaps, or operational constraints that are beyond the control of the individual employee even while giving their 100 percent. Receiving negative feedback in such cases could adversely affect morale and mental well-being, especially when employees are already working under challenging circumstances.

Thus, this feedback mechanism is placing the branch staffs in the disadvantageous position compared to the employees working in RO/CO/HO as they carry the risk of getting the negative feedback for any delay of service at RO/CO/Wings level.

Employees frequently interact with customers having varied expectations and grievances. Feedback gathered in such interactions may not accurately reflect an employee's service quality but could instead highlight broader systemic challenges. Addressing these issues at a branch or organizational level would ensure a more holistic and effective resolution thus overall increasing bank efficiency and profitability.

Our Bank has always valued teamwork and collaboration as pillars of its organizational culture. The employee-specific feedback system, however, risks fostering unhealthy competition among staff. This could strain relationships and shift the focus from collective branch performance to individual ratings, undermining the essence of teamwork which contradicts our esteemed Bank's Moto “Together We Can”.

In contrast, the MASTER CIRCULAR ON CUSTOMER SERVICE & CUSTOMER GRIEVANCE REDRESSAL (IC/712/2024 dated 10/10/2024) is more aligning with our bank motto “Together We Can”.

From the representations of officers, it is understood that most of the customers feedback/complaints were on the digital products and alternate channels such as ATM not functioning, Cash not dispensing, BNA not functioning, UPI transaction failed etc. Proper Root Cause Analysis (RCA) on those complaints would have revealed the reasons for the complaints as the non replacement of old ATM/BNA machines as per ATM policy, non-upgradation of the digital channel /UPI applications.

Getting feedback on the counter staffs/employees through QR code/KIOSK etc. will only divert the attention from the objective of resolution of grievances / feedbacks, towards appraising/ranking the branch level staffs for the issues that are beyond their control. Thus, the IC/796/2024, dated 16/11/2024 is departing from the very motto of “Together We Can” and may not address the customer grievances.

### **REASON 3 – RISK OF NON COMPLIANCE OF BANK / RBI/ GOVT REGULATIONS**

As per Regulation 3(1) of the CANARA BANK OFFICER EMPLOYEES' (CONDUCT) REGULATIONS, 1976 all the officers, at all times take all possible steps to ensure and protect the interest of the bank and discharge his duties with utmost integrity, honesty, devotion and diligence and do nothing which is unbecoming of an officer employee.

There are chances that some officer employees may be forced to deviate from the prescribed norms to earn good customer rating. Thus, this mechanism is posing a serious risk to the public money and may affect our business principle of “Compliance First, Business Next”.

For the reasons discussed above we request your good office to withdraw circular IC/796/2024 dated 16/11/2024 and implement the Master Circular on Customer Service & Customer Grievance Redressal (IC/712/2024 dated 10/10/2024) in true spirit involving all the stakeholders mentioned in the circular.

Thank you for considering our representation.

We look forward to your positive response.

Yours sincerely,



**BENNET SEBASTIAN  
GENERAL SECRETARY  
CANARA BANK OFFICERS FEDERATION**

cc : Sri Debashish Mukherjee, Executive Director, Canara Bank, HO, Bengaluru.  
cc : The Chief General Manager, (HR) Canara Bank, HO, Bengaluru.  
cc : The General Manager, (IR), Canara Bank, HO, Bengaluru.