

UNITED BANK OF INDIA
Operations & Services Deptt.
11, Hemanta Basu Sarani, Kolkata-700001

APPLICATIONS ARE INVITED FOR APPOINTMENT TO THE POST OF INTERNAL OMBUDSMAN ON CONTRACT BASIS

- **AGE, ELIGIBILITY & CONTRACT PERIOD (As on 01.11.2018).**

| SR. NO. | Name of the Post | Age as on 01/11/2018 | Eligibility |
|----------------|-------------------------|-----------------------------|--|
| 1. | Internal Ombudsman | Less than 70 yrs. | Essential: The eligible person should be a retired or serving officer not below the rank of Dy. General Manager or equivalent of a Bank/ Financial sector/ Regulatory Body other than United Bank of India. The eligible person should have skills and experience of minimum seven years of working in areas such as banking, regulation, supervision, payment and settlement systems and /or consumer protection. .The appointment of the Internal Ombudsman is of contractual nature. Tenure of the Internal Ombudsman shall be fixed terms of three years. The Internal Ombudsman shall not be eligible for reappointment or for extension. |

2.CONTRACT AMOUNT (REMUNERATION):

The contract shall be fixed at Rs. 60000.00 per month, subject to deduction of taxes applicable and conveyance facility as applicable.

3.Leave:

Internal Ombudsman shall be eligible to a total of 12 days Casual leave per year and 15 days Annual Leave. His working hours shall be the usual hours as applicable on all days except Sundays and holidays declared under N.I. Act. Balance of the unavailed leaves shall not be allowed to be carried over to the next year.

4. Location:

The office of the Internal Ombudsman shall be located at Head Office Building, Kolkata with optimum infrastructure required to perform the duties. Further, Bank may also utilize his services/ depute him/her anywhere in the country or wherever Bank has its offices.

5.JOB PROFILE:

Internal Ombudsman will be directly reporting to MD & CEO of the Bank and shall be the focal point for Internal Grievance Redressal Mechanism in terms of Damodaran Committee Recommendations to minimize number of complaints that are escalated to Banking Ombudsman as also to minimize exigencies of Awards against the Bank. Internal Ombudsman will help in strengthening customer confidence in the internal Redressal Mechanism.

6.SELECTION PROCEDURE:

The selection will be made on the basis of personal interaction/interview by a Committee consisting of MD & CEO and Executive Director/s.

7.HOW TO APPLY:

Eligible applicants have to submit their applications in the given format. (Annexure-A). Last date for receipt of application is **27/11/2018**. No application shall be entertained beyond the stipulated date. Incomplete applications shall be rejected.

Hard Copy of the Application super-scribed as

“Application for the Post of Internal Ombudsman (I O)”

will be submitted to :

**The General Manager (Resource Management)
United Bank of India
Head Office
United Tower,
11, Hemanta Basu Sarani
Kolkata – 700 001.**

8.APPLICATION FEE (NON REFUNDABLE):

Application fee is Rs. 1000.00 payable by way of Demand Draft drawn in favour of "United Bank of India-Recruitment of Internal Ombudsman " payable at Kolkata.

9.General Instructions:

While applying for the post, the applicant should ensure that he/she fulfills the eligibility criteria and other norms mentioned above and that the particulars furnished are correct in all respects. In case it is detected at any stage of recruitment that the applicant did not fulfill the eligibility criteria and/or that he/she furnished any incorrect/ false information or suppressed any material information/fact(s), his/her candidature will automatically stand cancelled. If any of the above shortcoming(s) is/ are detected even after appointment, his/her contractual appointment is liable to be terminated without notice.

Mere submission of application against the advertisement and apparently fulfilling the criteria prescribed in the advertisement would not bestow on him/her the right to be called for the interview.

ANNEXURE A

APPLICATION FOR THE POST OF INTERNAL OMBUDSMAN ON CONTRACT BASIS



Paste Passport size Photograph
and sign across the same.

The General Manager (Resource Management)
United Bank of India
Head Office
United Tower
11, Hemanta Basu Sarani
Kolkata – 700 001

Engagement of INTERNAL OMBUDSMAN

With reference to your advertisement dated _____, I submit my application as
under:

1.NAME (in full): _____

2.ADDRESS FOR CORRESPONDENCE:

3.CATEGORY: _____

4. IF PERSON WITH DISABILITY:

Type of Disability: _____

Percentage of Disability: _____

5. DATE OF BIRTH (As per School Leaving Certificate) : ____/____/_____
dd mm yyyy

Age in completed number of years as on 30/09/2018: _____ years.

6. Details of Non Refundable Application Fee:

Name of DD Issuing Bank: _____

Place of Issue: _____

Date of Issue: _____

Amount: _____

7. Contact Details::

MOBILE NO.: _____ LANDLINE NO.: _____

E-MAIL ID: _____

8. GENDER: _____

9. NATIONALITY: _____

10. BIRTH PLACE: _____ NATIVE PLACE: _____

11. RELIGION: _____

12. MARITAL STATUS: _____

13. FATHER'S/HUSBAND'S NAME: _____

14. PERMANENT ADDRESS: _____

15.

a. EDUCATIONAL QUALIFICATIONS: _____

b. PROFESSIONAL QUALIFICATIONS: _____

16. EXPERIENCE (Preceding seven years) – Total (in years) _____

| Sl.No. | Name of Bank | Designation | Duration | Responsibilities | Pay Scale | Extra Ordinary Achievements |
|--------|--------------|-------------|-----------|------------------|-----------|-----------------------------|
| | | | From - To | | | |
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17. RETIRED ON VRS/SUPERANNUATION: _____

DATE OF RETIREMENT: _____

TOTAL YEARS OF SERVICE _____ YEARS

17 A. PRESENT DESIGNATION OF SERVING OFFICIAL _____

DATE OF APPOINTMENT _____

18. DETAILS OF EXPOSURE OF OPERATIONAL BANKING:

| Sl. No. | Area of Operational Banking | No. of Years |
|---------|-----------------------------|--------------|
| | | |
| | | |
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| | | |

19. NO. OF YEARS WORKED AS BRANCH MANAGER AND/OR REGIONAL MANAGER AND/OR ZONAL MANAGER:

BRANCH MANAGER: _____ Years.

REGIONAL MANAGER: _____ Years

ZONAL MANAGER: _____ Years

20. DETAILS OF PRESENT EMPLOYMENT:

| Organisation | Full Address | Designation | Reporting to | Salary/Compensation Presently Drawn |
|--------------|--------------|-------------|--------------|-------------------------------------|
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|--|--|--|--|--|
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Declaration:

I hereby declare that the particulars furnished above are true and correct to the best of knowledge & belief and I understand that in the event of any information being found false or incorrect at any stage or not satisfying the eligibility criteria according to the requirements of the relative advertisement, my candidature/appointment for the said post is liable to be cancelled / terminated at any stage and if appointed, my services are liable to be terminated. I am willing to serve anywhere in India. I agree that Bank has right to utilize my services in any part of the country at its discretion.

I hereby agree that any legal proceedings in respect of any matter of claims or disputes arising out of this application and / or out of said advertisement can be instituted by me only at Kolkata and the Courts / tribunals /forums at Kolkata. I undertake to abide by all the terms & conditions mentioned in the advertisement displayed on Bank's website dated _____ .

(Signature of the applicant)

Place: _____

Date: _____

Enclosures:

- 1.
- 2.
- 3.
- 4.



UNITED BANK OF INDIA
OPERATIONS & SERVICES DEPARTMENT
HEAD OFFICE, 11 HEMANTA BASU SARANI
KOLKATA 700 001

Annexure – A(1)

Appointment of Internal Ombudsman (Eligibility/ Remuneration)

- Bank may select/nominate on contractual basis through proper procedure one Internal Ombudsman from retired/serving officer, not below the rank of Dy. General Manager of Bank(other than United Bank of India) /Financial Sector/Regulatory Body.
- There will be an appointment Committee for selection and appointment of Internal Ombudsman under the Chairmanship of the MD & CEO. The selection will be made on the basis of personal interaction/interview by a committee consisting of MD & CEO and Executive Director(s) of the Bank.
- The tenure of internal Ombudsman will be three years.
- The fixed emoluments of Rs.60000.00 per month will be paid subject to deduction of taxes as applicable and conveyance facility as applicable.

Location of Office

The office of Internal Ombudsman will be located at Bank's Head office at Kolkata.

Powers & Jurisdiction of internal Ombudsman

- (1) The Internal Ombudsman shall not handle complaints received directly from the customers or members of public. In other words, the Internal Ombudsman will deal only with the complaints that have already been examined by the Bank's internal grievance redressal mechanism and have remained partly or wholly un- redressed.
- (2) Internal Ombudsman shall examine all customer grievances including complaints of deficiencies on the part of the bank as also those under clause 8 of the banking ombudsman scheme, 2006(as amended from time to time)

receive by bank's and which are partly or wholly rejected by bank's internal grievance mechanism, excepting the following :

- a). Complaints related to frauds, misappropriation etc., except in respect of deficiencies of service , if any , on the part of the bank.
 - b). Complaints/references relating to a) internal administration, b) human resources, c) pay and emoluments of the staff,
 - c). Reference in the nature of suggestions, request for concession in the rate of interest charged, rejection of loan proposal, modification in sanction terms and conditions, enhancement in credit limit, waiver/write off of loans, etc. Which are primarily in the nature of commercial decisions.
 - d). Complaints which have been decided by or are already pending in other fora such as Consumer Forum, Courts, Debt Recovery Tribunals , etc.
- .(3) The Internal Ombudsman shall analyze the pattern of complaints such as product /category wise, consumer groups wise, best on geographical location etc. and suggest means for taking actions to address the root cause of complaints of different nature
 - (4) The Internal Ombudsman shall examine the complaints on the basis of records/documents available with the bank and comments/clarification furnished by the bank to the specific queries of the Internal Ombudsman.
 - (5) The Internal Ombudsman may hold meetings with concerned functionaries/department of the bank and seek any record/document available with the bank i.e necessary for examining the complains. To ensure resolution through conciliation, the internal ombudsman may seek direct feedback/clarification from the complainant.
 - (6) In cases of conciliation , where the decision of the internal ombudsman is accepted by the complainant, the Internal Ombudsman shall obtain and keep on record, a statement showing the terms of agreement duly signed by the complainant.
 - (7) The Internal Ombudsman shall not represent the bank in legal cases arising out of complaints examined by the bank or the Internal Ombudsman.
 - (8) The Internal Ombudsman shall report to the MD & CEO
 - (9) The Internal Ombudsman shall immediately refer back to bank all such complaints which are outside the perview of the scheme.

Operational Procedure in Handling Grievances

- (1) Partly or wholly rejected complaints by the bank's internal grievance redressal mechanism will be escalated to internal ombudsman within two weeks of receipt of the complain, before conveying the final decision to the complainant within a period of 30 days, from the receipt of complaint
- (2) Bank shall provide read only access to Comprehensive Customer Complain Management Portal(CCMS) so that all complaints are accessible to the Internal Ombudsman for following up the cases of delayed escalation with the concern department.
- (3) The Internal Ombudsman shall also have read only access to the Reserve Bank of India Complaints Management System for keeping Track of the cases forwarded by the offices of Banking Ombudsman and the decision by the Banking Ombudsman thereon.
- (4) Bank shall furnish all records/documents sought by internal Ombudsman to enable him/her to redress /resolve customer grievances expeditiously.
- (5) Bank shall, in their final reply to the complainant after obtaining Internal Ombudsman's decision, explicitly mentioning that the complaint has been examined by the bank's Internal Ombudsman.
- (6) The decision of the Internal Ombudsman shall be mandatorily included in the information submitted by Bank's to the Banking Ombudsman, while furnishing documents related to the complaints received in the office of the Banking Ombudsman.
- (7) Bank shall provide available requisite infrastructure (Information Technology/Human Resources etc.) to the Office of the Internal Ombudsman.
- (8) Bank shall use the analysis of complain handled by the Internal Ombudsman in their training programmes /conference to raise awareness. The Internal Ombudsman may also be associated for such trainings, where necessary.

- (9) Bank shall not provide the contact details of Internal Ombudsman in the public domain as the Internal Ombudsman shall not handle complaints received directly from the customers.

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OVERSIGHT

- The Internal Ombudsman shall furnished Periodical reports on his /her activities including the analysis of the complaint to the Customer Service Committee of the Bank's Board, preferably at quarterly intervals, but not less than bi-annually.