1. **Introduction:**

Bank realizes that quick and effective handling of complaints or grievances as well as prompt corrective & preventive actions to improve processes are essential to provide excellent customer service to all segments of customers.

This Grievance Redressal Policy aims to provide a timely and seamless framework for handling grievances in the interests of the subscribers, by the Bank under the National Pension System and other pension scheme and for effective resolution of such grievances.

The policy drawn here is in line with Pension Fund Regulatory and Development Authority (Redressal of Subscriber Grievance) Regulations, 2015 and NPS Trust formulated ‘Guidelines for Grievance Redressal by an Intermediary of NPS’.

2. **Grievance Redressal Officers (GROs) in the Bank:**

The following are the GROs in the Bank:

i. Grievance Redressal Officer (GRO) at Branch Level: Branch Manager

ii. Grievance Redressal Officer (GRO) at Local Head Office (LHO) Level: Deputy General Manager (Outreach)

iii. Chief Grievance Redressal Officer (CGRO) at Corporate Centre: Deputy General Manager (Marketing Cross-Selling)

3. **The type of grievances for which a Subscriber can approach the Bank**

A Subscriber can approach the Bank in case of the following grievances:

1. Non receipt of PRAN Card.
2. Re-issue of PRAN Card.
3. Re-issue of I-PIN/T-PIN.
4. Submission of request for modification (Form S2) in subscriber details such as personal details, nomination details, employment details, etc.
5. Incorrect/non updation of subscribers details (after submission of Form S2).
6. Submission of request for Shifting of Subscriber (Form ISS-1).
7. Contribution not uploaded by Bank.
8. Delay in contribution upload by Bank.
10. Queries regarding submission of PRAN application, change in subscriber details, shifting of subscriber etc.
11. Queries relating to service term such as amount of NPS deduction, payment of salary, retirement benefits etc.
12. Submission of request for withdrawal.
13. Miscellaneous

4. Registration of grievances/complaints

Subscribers have the option of registering grievance/complaint through the following alternatives:

i. Submitting Physical forms to branches

Subscriber can submit the grievance in a prescribed format (wherever applicable) to the branch. The concerned branch will forward the complaint to Mumbai Main Branch who would enter the complaint details at CRA’s Central Grievance Management System (CGMS). Subscriber will have to mention his/her PRAN as the means of authentication. Upon submission of form with the branch, he/she will get an acknowledgement receipt. The GRO contact details should be part of the acknowledgement along with the relevant TAT of grievance resolution and escalation mechanism.

CGMS has the provision where the POP-SP (SBI Branches registered as POP-SPs) can lodge grievance on behalf of the subscriber. The grievance can be entered at the branch level and the token no. can be provided to the subscriber over the counter. The system generates a Token No. / Acknowledgement in a printable format. It can be used to track the grievance.

ii. Call Centre/Interactive Voice Response System (IVRS) (Only for NPS)

Subscribers can contact the Central Recordkeeping Agency (CRA) call centre at toll free telephone number 1-800-222080 and register the grievance. A subscriber will have to authenticate himself/herself through the use of T-pin allotted to the Subscriber at the time of opening a Permanent Retirement Account under the NPS. On successful registration of subscriber’s grievance, a token number will be allotted by the Customer Care representative for any future reference.

iii. Web based interface (Only for NPS)

Subscriber can register the grievance at the website www.npscra.nsdl.co.in with the use of the I-pin allotted to him/her at the time of opening a Permanent Retirement Account. On successful registration, a token number will be displayed on the screen for future reference.

iv. Write/ e-mail to CRA (Only for NPS)
Send a physical letter to CRA or an e-mail to info.cra@nsdl.co.in mentioning the grievance.

v. Write/ e-mail to PFRDA (Only for NPS)

A subscriber may also write to Grievance Redressal Cell, PFRDA, 1st Floor, ICADR Building, Vasant Kunj Institutional Area, Ph II New Delhi 70 (Email: grc@pfrda.org.in) for taking appropriate action. The Subscriber can check the status of the grievance in CRA website at www.cra-nsdl.com

5. Allocation of Grievance to the concerned party/ entity

Whenever a subscriber raises a grievance, a system generated alert goes to the entity against which the grievance is raised. The respective entity then resolves the grievance and post resolution details in CRA system.

6. Status of the grievance lodged by subscriber (Only for NPS)

When a subscriber registers a grievance in the CRA website (www.cra-nsdl.com), a unique token number is assigned to each and every grievance. Subscriber can use that token number to know the status of the grievances either through the call centre or through the CRA web-site.

CRA system also has provision of generating SMS alerts, which would be directly sent on subscriber mobile number registered with CRA.

7. Turnaround times for grievance redressal

i. An acknowledgement shall be sent to the complainant within three working days of the receipt of the grievance by the concerned entity so identified for the purpose. The stamp on the acknowledgement shall contain the name, designation and contact details of the officer who shall be dealing with the grievance received.

ii. The complainant shall be provided with a unique grievance number for future reference for every grievance registered. The grievance redressal proceedings of the complaint shall be deemed to have commenced on the first date of receipt of the grievance by the Bank.

iii. In case the complaint received does not pertain to the Bank, the complaint shall be transferred to the concerned intermediary within three working days, under intimation to the complainant.

iv. Where the Bank has resolved the complaint, within three working days, it may communicate the resolution along with the acknowledgement to the complainant.
v. Every grievance shall be disposed off within a period of thirty days of its receipt and a final reply shall be sent to the complainant, containing details of resolution or rejection of the complaint, with reasons thereof recorded in writing.

vi. The Bank while disposing off the complaint, shall inform the complainant the manner in which he or she may pursue the complaint, if dissatisfied with such resolution or rejection, as the case may be.

vii. Bank will maintain records of each complaint received by it and the measures taken by it for its redressal.

viii. The Bank will submit periodic reports to the National Pension System Trust or Authority as may be specified from time to time.

ix. Any failure on the part of the Bank to follow the above-mentioned procedures and time-frames shall involve such penalties or other actions as may be imposed or taken by the Authority in accordance with the provisions of the Act, in addition to any compensation that may be required to be paid to the subscriber by the Bank.

8. Escalation of Grievance

i. The following officers would be overlooking at grievances pertaining NPS and other pension schemes regulated by PFRDA. Once the Bank develops an integrated system with CRA Central Grievance Management System (CGMS), an automatic internal escalation mechanism would also be established. Efforts would be made to ensure that the grievance/complaints are resolved in best possible manner.
   a. GRO at Branch Level: Branch Manager
   b. GRO at LHO: Deputy General Manager (Outreach)
   c. CGRO at Corporate Centre: Deputy General Manager (Marketing Cross-Selling)

ii. Any subscriber whose grievance has not been resolved within thirty days from the date of receipt of the grievance by the Bank, or who is not satisfied with the resolution provided by the Bank under the National Pension System (other than National Pension System Trust) may register a grievance with the National Pension System Trust, against the Bank. The National Pension System Trust shall follow up the grievance with the concerned intermediary for redressal of the subscriber grievance. The National Pension System Trust shall call for the resolution of the subscriber grievance and respond to the subscriber within thirty days from the date of receipt of the grievance under this sub-regulation, about the resolution of the grievances.
iii. Provided that provisions of this sub-regulation, shall not apply where the complaint is directly in relation to a grievance against the National Pension System Trust and no other intermediary. Provided further that where the complaint is directly against the National Pension System Trust and no other intermediary, the National Pension Trust shall resolve the grievance of the subscriber in the manner and within the period specified under this regulation [except under sub-regulation (7)] and if the grievance remains unresolved, the complainant may file an appeal with the Ombudsman to be appointed by the Authority under these regulations for redressal of the grievances of the complainant, within such period as has been specified for the purpose.

iv. The subscriber whose grievance has not been resolved by the Bank within thirty days from the date of submission of the grievance to the National Pension System Trust, or who is not satisfied with the resolution provided by the National Pension System Trust shall prefer an appeal to the Ombudsman against the concerned intermediary or entity.

v. Nothing contained in point (i) shall apply to a grievance which is directly against the National Pension System Trust, and it shall be resolved by the National Pension System Trust in accordance with the provisions under ‘Turnaround times for grievance redressal’.

In case a Subscriber is dissatisfied with the resolution of their grievances, they may write to Grievance Redressal Cell (GRC), PFRDA at the below mentioned address for taking appropriate action:

Grievance Redressal Cell, PFRDA, 1st Floor, ICADR Building, Vasant Kunj Institutional Area, Ph II New Delhi 70 (Email: grc@pfrda.org.in). NPS Information Desk Toll Free No. (at PFRDA): 1800 110 708

9. Closure of grievance

A grievance shall be considered as disposed off and closed in any of the following instances, namely:

i. when the Bank or any other entity regulated by Authority has acceded to the request of the complainant fully;

ii. where the complainant has indicated in writing, its acceptance of the response of the intermediary or entity regulated by the Authority;

iii. where the complainant has not responded within forty-five days of the receipt of the written response of the intermediary or entity regulated by the Authority;
iv. where the Grievance Redressal Officer has certified under intimation to the subscriber that the intermediary or entity regulated by the Authority has discharged its contractual, statutory and regulatory obligations and therefore closes the complaint;

v. where the complainant has not preferred any appeal within forty-five days from the date of receipt of resolution or rejection of the grievance communicated by the intermediary or entity regulated by the Authority or the National Pension System Trust, as the case may be;

vi. where the decision of the Ombudsman in appeal has been communicated to such complainant:

Provided that the closure shall not be applicable where the Ombudsman or the Authority, as the case may be has allowed filing of the appeal, beyond the specified period.

10. Definitions.—(1) In this policy, unless the context otherwise requires,-

(a) “Act” means the Pension Fund Regulatory and Development Authority Act, 2013 (23 of 2013);

(b) “any other pension scheme” means any other pension scheme referred to in clause (b) of sub-section (1) of Section 12 of the Act;

(c) "complainant" means any person who lodges a complaint in accordance with these regulations;

(d) “grievances or complaint” includes any communication that expresses dissatisfaction, in respect of the conduct or any act of omission or commission or deficiency of service on the part of, an intermediary or an entity or a person governed by the provisions of the Act and in the nature of seeking a remedial action but do not include the following -

(i) complaints that are incomplete or not specific in nature;

(ii) communications in the nature of offering suggestions;

(iii) communications seeking guidance or explanation;

(iv) complaints which are beyond the powers and functions of the Authority or beyond the provisions of the Act and the rules and regulations framed thereunder;
(v) any disputes between intermediaries; and

(vi) complaints that are sub-judice (cases which are under consideration by court of law or quasi-judicial body) except matters within the exclusive domain of the Authority under the provisions of the Act;

(e) “intermediary”, in relation to the National Pension System, includes pension fund, central recordkeeping agency, National Pension System Trust, pension fund adviser, retirement adviser, point of presence, such other person or entity connected with collection, management, recordkeeping and distribution of accumulations.

Explanation: Such intermediaries shall include;

(i) Principal Accounts Office, Pay and Accounts Office and Drawing and Disbursing Officer under the Central Government or analogous offices under it or Central autonomous bodies which interact with the central recordkeeping agency on behalf of the subscribers for the purpose of National Pension System;

(ii) Directorate of Treasury and Accounts, District Treasury Office and Drawing and Disbursing Officer under the State Government or analogous offices under the State Government or State autonomous bodies which interact with the central recordkeeping agency on behalf of the subscribers for the purpose of National Pension System;

(f) "Ombudsman" means any person appointed under regulation 11 of these regulations and includes a Stipendiary Ombudsman;

(g) "Stipendiary Ombudsman" means a person appointed under regulation 17 for the purpose of acting as ombudsman in respect of a specific matter or matters in a specific territorial jurisdiction and for which he may be paid such expenses, honorarium or sitting fees as may be determined by the Authority from time to time.

(h) "request" means any communication from a subscriber soliciting a service from an intermediary under the National Pension System or an entity or a person governed by the provisions of the Act.
# ANNEXURE

## Chief Grievance Redressal Officer (CGRO) at Corporate Centre

<table>
<thead>
<tr>
<th>Office/ Circle</th>
<th>Name</th>
<th>Designation</th>
<th>Mobile No.</th>
<th>Landline No.</th>
<th>e-mail Id</th>
</tr>
</thead>
<tbody>
<tr>
<td>Corporate Centre</td>
<td>Shri. Subodh Punetha</td>
<td>DGM (CVE-BU)</td>
<td>022-22870889</td>
<td>7898841650</td>
<td><a href="mailto:dgm.mcs@sbi.co.in">dgm.mcs@sbi.co.in</a></td>
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## Grievance Redressal Officer (GRO) at Local Head Office (LHO)

<table>
<thead>
<tr>
<th>City</th>
<th>Name</th>
<th>Designation</th>
<th>Mobile No.</th>
<th>Landline No.</th>
<th>e-mail Id</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ahmedabad</td>
<td>Shri Ashok Kumar Verma</td>
<td>DGM</td>
<td>079-25502875</td>
<td>7600041020</td>
<td><a href="mailto:dgmoutreach.lhoahm@sbi.co.in">dgmoutreach.lhoahm@sbi.co.in</a></td>
</tr>
<tr>
<td>Bengaluru</td>
<td>Shri. Sesh Kumar Adiraju</td>
<td>DGM</td>
<td>080-25943559</td>
<td>9448993050</td>
<td><a href="mailto:dgmoutreach.lhoban@sbi.co.in">dgmoutreach.lhoban@sbi.co.in</a></td>
</tr>
<tr>
<td>Kolkata</td>
<td>Smt. Meera Shekar</td>
<td>DGM</td>
<td>N.A.</td>
<td>9674710200</td>
<td><a href="mailto:dgmoutreach.lhokol@sbi.co.in">dgmoutreach.lhokol@sbi.co.in</a></td>
</tr>
<tr>
<td>Bhopal</td>
<td>Shri. Deepak Dube</td>
<td>DGM</td>
<td>0755-2575004</td>
<td>9669201802</td>
<td><a href="mailto:dgmoutreach.lhobho@sbi.co.in">dgmoutreach.lhobho@sbi.co.in</a></td>
</tr>
<tr>
<td>Bhubaneswar</td>
<td>Shri. Arun Kumar Agarwal</td>
<td>DGM</td>
<td>0674-2392724</td>
<td>9867568191</td>
<td><a href="mailto:dgmoutreach.lhobhu@sbi.co.in">dgmoutreach.lhobhu@sbi.co.in</a></td>
</tr>
<tr>
<td>Chandigarh</td>
<td>Shri. B. Rajendra Kumar</td>
<td>DGM</td>
<td>0172-4567661</td>
<td>8412773337</td>
<td><a href="mailto:dgmoutreach.lhocha@sbi.co.in">dgmoutreach.lhocha@sbi.co.in</a></td>
</tr>
<tr>
<td>Chennai</td>
<td>Shri. Santhosh Nair</td>
<td>DGM</td>
<td>044-28214603</td>
<td>9004032898</td>
<td><a href="mailto:dgmoutreach.lhoche@sbi.co.in">dgmoutreach.lhoche@sbi.co.in</a></td>
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<tr>
<td>Delhi</td>
<td>Shri Anil K Tak</td>
<td>DGM</td>
<td>011-23407421</td>
<td>9829566677</td>
<td><a href="mailto:dgmoutreach.lhodel@sbi.co.in">dgmoutreach.lhodel@sbi.co.in</a></td>
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<tr>
<td>Hyderabad</td>
<td>Shri. K.Srinivas</td>
<td>DGM</td>
<td>040-24754537</td>
<td>8008022887</td>
<td><a href="mailto:dgmoutreach.lhohyd@sbi.co.in">dgmoutreach.lhohyd@sbi.co.in</a></td>
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<tr>
<td>Thiruvananthapuram</td>
<td>Shri Vinayak L Kaisare</td>
<td>DGM</td>
<td>0471-2329890</td>
<td>9447177700</td>
<td><a href="mailto:dgmoutreach.lhotri@sbi.co.in">dgmoutreach.lhotri@sbi.co.in</a></td>
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<tr>
<td>Lucknow</td>
<td>Shri Aparna Avasthi</td>
<td>DGM</td>
<td>0522-2295328</td>
<td>7738069201</td>
<td><a href="mailto:dgmoutreach.lholuc@sbi.co.in">dgmoutreach.lholuc@sbi.co.in</a></td>
</tr>
<tr>
<td>Mumbai</td>
<td>Shri S Surya Narayana Prasad</td>
<td>DGM</td>
<td>022-26445106</td>
<td>8130266233</td>
<td><a href="mailto:dgmoutreach.lhomum@sbi.co.in">dgmoutreach.lhomum@sbi.co.in</a></td>
</tr>
<tr>
<td>Guwahati</td>
<td>Smt. Anjali Lyndem</td>
<td>DGM</td>
<td>0361-2237626</td>
<td>9987116071</td>
<td><a href="mailto:dgmoutreach.lhoguw@sbi.co.in">dgmoutreach.lhoguw@sbi.co.in</a></td>
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<tr>
<td>Patna</td>
<td>Shri Apresh Kumar Denis Das</td>
<td>DGM</td>
<td>N.A.</td>
<td>7781014071</td>
<td><a href="mailto:dgmoutreach.lhopat@sbi.co.in">dgmoutreach.lhopat@sbi.co.in</a></td>
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<tr>
<td>Amaravati</td>
<td>Shri Rajesh Ramaswamy</td>
<td>DGM</td>
<td>N.A.</td>
<td>9967592357</td>
<td><a href="mailto:dgmoutreach.lhoand@sbi.co.in">dgmoutreach.lhoand@sbi.co.in</a></td>
</tr>
<tr>
<td>Jaipur</td>
<td>Shri. Vinit Kumar</td>
<td>DGM</td>
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<td>9414086860</td>
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