CUSTOMER GRIEVANCE REDRESSAL POLICY- 2018

CUSTOMER SERVICE DEPARTMENT

CORPORATE CENTRE

MUMBAI

INDEX

CUSTOMER GRIEVANCE REDRESSAL POLICY - 2018

ABBREVIATIONS

CMS- Complaint Management System, **SMS**-Structured Messaging system, **RBO**-Regional Business Office, **ATM**- Automated Teller Machine, **PIN**- Personal Identification Number, **SBI**- State Bank of India, **LHO**-Local Head Office, **RBI**- Reserve Bank of India, **BCSBI**-Banking Codes and Standard Board of India, **DPG**-Department of Public Grievances, **MD**-Managing Director, **DMD**-Deputy Managing Director, **CGM**-Chief General Manager, **I.O.**-Internal Ombudsman

CUSTOMER GRIEVANCES REDRESSAL POLICY - 2018

1. **SBI's policy on customer grievances redressal is based on the following principle:**

'The customer is the focus of the Bank's products, services and people. The Bank's business growth depends entirely on the satisfaction of customers with what the Bank offers them. A suitable mechanism must therefore exist for receiving and redressing customer grievances courteously, promptly and satisfactorily. Any mistake made by the Bank should be rectified immediately. The details of grievances redressal mechanism must be in the domain of public knowledge'.

The above principle is incorporated in the Bank's policy of grievances redressal.

2. Grievances relating to Branch transactions:

i) In case of any difficulty in transactions, the customers may approach the Service Manager at the Branch or the Customer Relations Executive or the Branch Manager, who will ensure that the customers' Banking needs are attended to. However, if this does not happen, customers may demand the complaint book, which will be available in all Branches, and lodge a written complaint. A copy of the complaint shall be returned to customer with an acknowledgement of receipt. The Branch shall make efforts to ensure that the redressal of the complaint takes place expeditiously and in any case within a maximum period of three weeks. If for any reason the Branch is unable to redress the grievance within three weeks, the customer will be informed of the reasons and the action taken for early redressal. The complaint entered in the complaint book must be entered in CMS and complaint number should be conveyed to customer by SMS at the earliest.

ii) In case the customer is unable to visit the Branch, he may lodge his complaint on other channels viz. Contact Centre toll free numbers 1800 425 3800, 1800 11 22 11 or 080-26599990 or through SMS Unhappy channel by sending SMS 'UNHAPPY' to number 8008 20 20 20. The customers shall be given a unique complaint number, which can be used by the complainant for tracking the status of his complaint. Customers can also send their complaints through email at contactcentre@sbi.co.in or lodge their grievance online on the Bank's web site (www.sbi.co.in or bank.sbi) under the link 'Customer Care' or on pre-login page of onlinesbi.com (Bank's Internet Banking platform), by clicking on the 'Complaints' link. Complaints lodged on these channels are forwarded to the Branches through web based system for redressal as above. The complainant can also get the status of redressal of his complaint directly from the Contact Centre by calling on the toll free numbers as given above.

iii) In case of difficulty with the Branch, or unsatisfactory reply in respect of complaint lodged with the Branch/other channels, the customer can approach the Assistant General Manager [Regional Business office (RBO)] /General Manager (Network) of the Local Head Office under whose administrative control the Branch functions. The contact particulars of the officials can be obtained from the Branch or from the helpline numbers at the concerned Local Head Office.The customers can also write to the Customer Service Department at the concerned Local Head Office. The helpline numbers and addresses are given in the Annexure and are also placed on the website along with this policy.

iv)A web-based Complaint Form will also be made available on the Bank's website for customers to register their grievances online. On completing the particulars and submitting the form, the customer will be given a unique ticket number which will enable him to follow up on his grievance with the Branch/Local Head Office or the Corporate Centre.

v) Instead of lodging a complaint in web based complaint form if a customer sends an email to customercare@sbi.co.in or other mail addresses of executives,it will be forwarded to the email ID noreply@sbi.co.in which will auto send a link of CMS to the complainant for providing details/ data in the web based complaint form so as to facilitate him / her to get a ticket number of the grievance and subsequent tracking of the status of complaint by the complainant.

3. Escalation matrix for customer complaints

Within the overall maximum period of three weeks within which a complaint needs to be redressed, there will be a prescribed escalation matrix for redressal of the complaints at different levels in the organisation. The matrix prescribes the time period for unresolved complaints/ grievances not redressed to customers satisfaction to be escalated to higher authorities. The escalation matrix for customer complaints is given below:

Sl. No.	Lodging / Escalation /Auto Escalation of complaints	Day of lodging / Escalation	Days available for redressal (Within the maximum three weeks)
1	Branch	1st Day	10 days
2	Local Head Office	11th Day	5 days
3	Corporate Centre	16th Day	6 days

The complaint lodged by a customer is first assigned to the Branch for redressal. If the complaint is not redressed within 10 days, it is escalated to Local Head Office on the 11th day of first lodging of the complaint. If the complaint is not redressed within the next 5 days (15 days from day 1), it is escalated to Corporate Centre. The complaint will invariably have to be redressed within a maximum period of 21 days / three weeks.The Customer can approach the Banking Ombudsman in case his grievance is not redressed within 30 days of lodging the complaint as per extant guidelines.

4. Grievances relating to Technology related transactions

i) Keeping in view the growing trend and increased significance of Digital Banking products (like ATMs, Internet Banking, Mobile Banking, SBI Buddy, Bhim SBI Pay, Yono, etc), and newer interfaces of customer engagements, the Bank has introduced exclusive mechanisms for redressal of grievances arising from use of these channels. Assistance for such alternate channels and digital banking products are available on Toll free helpline number 1800-425-3800, 1800-112-211 or 080-26599990.Customer may also lodge / post his grievance online on the Bank's web site (www.sbi.co.in or bank.sbi) under the link 'Customer Care' or on pre-login page of onlinesbi.com (Bank's Internet Banking platform), by clicking on the 'Complaints' link.

ii) In respect of digital banking / electronic banking transactions done by the customers, they may lodge their service requests / query / complaints etc on SMS Unhappy number 8008202020 or contact their home Branch or e-mail at contactcentre@sbi.co.in for redressal of their issues / complaints. In case the customer is not satisfied with the handling of his complaint, he may contact the General Manager (Network) of the LHO or the Customer Service Department at LHO / Corporate Centre. The contact details are available on the Bank's web site.

iii) However, for notifying the Bank of any unauthorized electronic banking transactions in their account(s) customer is required to immediately report the unauthorized transaction on our dedicated tollfree(helpline) number<1800 11 11 09>OR other toll free numbers<1800 11 22 11> or <1800 425 3800>. A separate link<Report Unauthorised Transactions> will also be provided in bank's website www.sbi.co.in and bank.sbi for the purpose of reporting of unauthorized electronic transactions and the same may also be made use of. Further, they may also notify unauthorized electronic banking transactions by forwarding transaction SMS to <9223008333> or by forwarding transaction email to

unauthorisedtransactions@sbi.co.in or through Phone Banking (if registered) or contact their home branch during working hours.

iv) Unauthorised Transactions in Electronic Banking Channels: In case of unauthorized transactions in electronic banking channels, the following will be the rights and obligations of the customer:

a. For availing electronic banking facilities, customer must mandatorily register their mobile number for SMS alerts and wherever available, email address for email alerts. Bank may not offer the facility of electronic banking, other than ATM cash withdrawals, to customers who do not register mobile numbers with the bank.
b. Customer should notify the Bank of any unauthorised electronic banking transaction at the earliest after the occurrence of such transaction. The longer the time taken to notify the Bank, the higher will be the risk of loss to customer as per Bank's Compensation Policy placed on our web site www.sbi.co.in and Bank.sbi.
c. To facilitate this, Bank will provide 24*7 access to customers through multiple channels such as website(www.sbi.co.in and bank.sbi), Phone Banking, SMS (on dedicated no.9223008333), email (on dedicated email address unauthorisedtransactions@sbi.co.in),dedicated toll free number for reporting unauthorized transactions <1800 11 11 09>, or other toll free numbers <1800 11 22 11>/ <1800 425 3800> and reporting to home branch during the working hours etc.
d. Bank shall provide a direct link for lodging such complaints, with specific option to report unauthorised electronic transactions viz.<Report Unauthorised Transactions>on home page of website www.sbi.co.in and bank.sbi.
e. Bank shall send, wherever mobile number / email address is registered, advices / alerts of electronic banking transactions by means of SMS and / or e-mail containing a mechanism to enable the customer to instantly notify objections, if any, in cases of unauthorised transactions.
f. On receipt of complaint of unauthorised transaction from the customer, Bank will take immediate steps to prevent further unauthorized transactions using the concerned channel by blocking the respective channel immediately.

g. As soon as the complaint is lodged, an SMS / email acknowledgement will be sent immediately along with the registered complaint number, provided the customer has registered his / her correct mobile number / email address with the bank.
h. Bank shall ensure that a complaint is resolved and customer liability, if any, is determined within 90 days.
i. A Board approved Compensation Policy 'SBI Compensation Policy (Banking Services) – 2018' is placed in the Bank's website www.sbi.co.in and bank.sbi, which will govern, among other things, the amount payable to customers in case of unauthorized electronic banking transactions also.

5. Nodal Officer for handling customer grievances:

i) The Chief Nodal Officer at SBI, Corporate Centre, Mumbai for customer grievances redressal is the General Manager (Customer Service), Customer Service Department. The Nodal Officer is responsible for implementation and monitoring of customer grievances redressal in the entire Bank. Aggrieved customers can write quoting their complaint number to the Nodal Officer regarding their grievances at the following address:

The General Manager
(Customer service)
State Bank of India
Customer Service Department
State BankBhavan,
Madam Cama Road
Nariman Point, Mumbai 400 021

Tel: 022 22740970
Fax:022 22742431
Email: gm.customer@sbi.co.in

The contact particulars are also available on the Bank's web site as also with the Help lines functioning at 16 Local Head Offices across the country.

ii) The Nodal officer for grievance redressal at Local Head Offices shall be the respective General Manager (Network) and grievances will be handled by the

Chief Manager / Assistant General Manager (Customer Service) under his control. The Network Nodal Officer shall monitor the implementation of the Bank's grievances redressal mechanism in Branches of his Network. There will be a Dy.Gen Manager (Channel Management &Customer Service) & an AGM (Customer Service) at each LHO for coordinating with all the networks and Corporate Centre. They shall bring the deficiencies, if any, to the attention of the Chief General Manager (LHO) for rectification. The Network Nodal Officer shall also ensure implementation of policies and instruction of BCSBI relating to the Bank's Codes of Commitments to customers and instructions on customer service issued by the RBI, DPG and other Regulatory Agencies.**

6. Acknowledgement of Grievances and Redressal:

i) The RBO, LHO or the Corporate Centre as the case may be, will acknowledge the grievance within three (3) working days of receipt and initiate action to have the grievance resolved within a maximum period of three weeks from the date of receipt. The customer will also be kept informed of the action taken, the reasons for delay if any, in redressal and the progress in redressal of grievance.

ii) Complaints received by e-mail shall be acknowledged by email to the extent possible. The follow up action taken in respect of such complaints shall be advised to customers by email/SMS. However, in cases of complaints of serious nature and delays in redressal etc., a paper trail will necessarily be created.

iii)In case the customer is unhappy with the redressal provided by the Bank or his grievance has not been redressed within one month of the date of the complaint, he can also approach the Banking Ombudsman concerned for redressal. The customer will be given the necessary guidance in this regard by the Branches / LHOs. The contact details of the Banking Ombudsman of the respective Region shall be displayed at each Branch.

7.Review Mechanism

i.Chairman / Managing Director (MD)/ Dy. Managing Director (DMD)

The redressal of customer grievances takes place mainly at three levels – Branch, Controlling Office (Regional Business Office / Local Head Office) and Corporate Centre. A large number of grievances are addressed by customers directly to the Chairman /Managing Director / Deputy Managing Director. Where the issues raised in the grievance are considered serious, the Chairman / MD /DMD shallcall for a report on the causes that led to the grievance, the redressal and further action taken. Such grievances will be considered disposed of only on approval from the Chairman / MD /DMD.

ii. Bank's Central Board/Local Board

An analysis of customer grievances received and review of grievance redressal mechanism shall be placed before the Committee of Bank's Central Board of Directors, namely, Customer Service Committee of the Board (CSCB) every Quarter. A similar review shall also be done at the Bank's 16 Local Head Offices in respect of grievances received from customers in their area of Operation and the report shall be placed before the Local Board.

iii.Customer Service Committee of the Board

The Customer Service Committee of the Board shall also periodically review major areas of customer grievances and measures taken to improve customer service. The Committee will examine all issues that have a bearing on the quality of customer service provided to individual depositors and borrowers.

iv.Standing Committee on Customer Service

The Standing Committee on Customer Service shall be constituted in each Circle and will be headed by the Chief General Manager. The other members of the Committee will be Senior Executives from the Circle and Executives nominated by the CGM. The committee shall also have representation from customers of the Bank at the Centre (not more than two, one preferably a senior citizen/pensioner). The Committee will review feedback on customer service from Branches in the Circle, implementation of commitments in the BCSBI's Code of Bank's

Commitments to Customers / Code of Bank's Commitment to Micro & Small Enterprises and suggest measures to tone up customer service and customer grievances redressal. The other functions of the Standing Committee shall be as directed by RBI.

v. Internal Ombudsman(Review mechanism)

An Internal Ombudsman (I.O.) shall be appointed by the Bank who will be a retired official not below the rank of General Manager from some other Bank, as per procedure laid down by the RBI. Internal Ombudsman shall be the focal point for internal grievance redressal system so that a minimum number of complaints are escalated to Banking Ombudsman. In case the Bank decides to reject a complaint and/or decides to provide only partial relief to the complainant, it will be forwarded to I.O. for further examination. The I.O. shall not entertain and examine first resort complaints, which need to be first examined by the Bank's internal grievance redressal mechanism. Also, the complaints which are already pending in other forums such as consumer forums, courts etc. will not be entertained by I.O. The I.O. shall furnish periodical reports to the Customer Service Committee of the Board (at least once in six months). However, aspects relating to frauds, misappropriation etc. shall be reported to Audit Committee of the Board immediately. The I.O. is the apex level redressal authority within the Bank. The Grievance Redressal Procedure including references to the I.O. shall be completed and grievance redressed within the extant time lines stipulated as per RBI guidelines and Bank's policy.

8.Pre-empting occurrence of customer grievances&sensitizing operating staff on handling complaints

Customer grievances provide valuable feedback on quality of service at Branches and whether the initiatives taken by the Bank in technology and re-engineering of business processes are having the desired impact on business growth and improved customer satisfaction. The Bank also understands the importance of sensitizing staff to handle customer transactions / requests with courtesy, empathy and promptness. All Branches shall form a Customer Service Committee with representation of officers, award staff and subordinate staff as well as customers as laid down in this regard. The Committee shall hold a meeting on 15^{th} of every month (on previous working day in case 15^{th} is a holiday) and deliberate on all issues relating to customer service at the Branch and take suitable action as decided by the Committee for improvement of customer service at the Branch. Customer Relations Programmes shall be organized at all Branches at least once every quarter on 25^{th} of Feb, 25^{th} May, 25^{th} Aug and 25^{th} Nov (on previous working day in case of a holiday) where staff and customers meet and interact freely on service related issues. While these shall be structured meets, the customers will also be free to meet the Branch Managers/ other Officials at Administrative Offices to discuss their grievances. 'Customers' Day' shall be observed on 15^{th} and 25^{th} of every month. Top functionaries at Administrative Offices and Branch Managers shall make themselves available for a minimum of two hours (2.30 pm to 4.30 pm) on the 15^{th} and 25^{th} (the previous working day in case 15^{th}/ 25^{th} falls on a holiday) of every month for customers to attend to their grievances and listen to their suggestions. The Bank shall also conduct training programmes regularly for staff on customer service and minimizing customer grievances. Further, all staff training programmes of duration exceeding 3 days, will have a session dedicated for sensitizing the staff and imparting soft skills required for handling irate customers. The Bank shall also conduct customer satisfaction surveys periodically to understand customers' perceptions of SBI's service and to identify priority areas for improvement of customer satisfaction.

Note: A copy of this policy is available in our official website www.sbi.co.in and bank.sbiunder link "customer care".

ANNEXURE – I

HELPLINE NUMBERS / ADDRESSES OF CIRCLES (Customer Service)

S.N.	Circle Addresses	STD Code	Phone/Fax	**E-mail Address**
1.	State Bank of India Local head office Lal Darwaja Ahmedabad - 380001	079	25506050 / 25507495 Fax:-25506648	agmcustomer.lhoahm @sbi.co.in
2.	State Bank of India Local Head Office LHO (Andhra) Amaravati, Hybank Towers, Gunfoundry, Abids, Hyderabad - 500001	040	23387268 / Fax-2338771	agmcustomer.lhoand @sbi.co.in
3.	State Bank of India Local Head Office 65, St. Mark's Road Bangalore - 560001	080	25943126 Fax-25943125	agmcustomer.lhoban @sbi.co.in
4.	State Bank of India Local head office Hoshangabad Road Bhopal - 462011	0755	4288025 / 2575226 Fax-2551342	agmcustomer.lhobho @sbi.co.in
5.	State Bank of India Local Head Office 111 - Pandit Jawaharal Nehru Marg, Bhubaneswar-751001	0674	2392458 / 2390248	agmcustomer.lhobhu @sbi.co.in
6.	State Bank of India Local Head Office Sector-17"A" Chandigarh -160017	0172	4567120 / 4567277	agmcustomer.lhocha @sbi.co.in
7.	State Bank of India Local Head Office Circle Top House Aparna Complex 16, College Lane Chennai - 600006	044	28266131 / 28214381	agmcustomer.lhoche @sbi.co.in
8.	State Bank of India Local Head Office 11-Parliament Street, New Delhi - 110001	011	23407121 / 23361969	agmcustomer.lhodel @sbi.co.in

9.	State Bank of India Local Head Office Opp .Assam Sachivalay G S Road, Dispur Guwahati - 781006	0361	2237561 / 2237819	agmcustomer.lhoguw @sbi.co.in
10.	State Bank of India Local Head Office Koti, Bank Street Hyderabad - 500095	040	23466513 / 24751010	agmcustomer.lhohyd @sbi.co.in
11.	State Bank of India Local Head Office Near Udyog Bhavan, Tilak Marg, C Scheme, Jaipur - 302005	0141	2256326 / 5101654	agmcustomer.lhojai@ sbi.co.in
12.	State Bank of India Local Head Office Samriddhi Bhawan, 1 - Strand Road Kolkata - 700001	033	22624954 / 22439358	agmcustomer.lhokol @sbi.co.in
13.	State Bank of India Local Head Office Moti Mahal Marg, Hazratganj, Lucknow - 226001	0522	2295395 / 2231463	agmcustomer.lholuc @sbi.co.in
14.	State Bank of India Local Head Office West of Gandhi Maidan Patna - 800001	0612	2209080 / 2209006	agmcustomer.lhopat @sbi.co.in
15.	State Bank of India Local Head Office "Synergy", B.K.C. Mumbai - 400051	022	26445471 / 26445464	agmcustomer.lhomu m@sbi.co.in
16.	State Bank of India Local Head Office Poojapura, Thiruvanathpuram - 695012	0471	2377228 / 2320589	agmcustomer.lhotri@ sbi.co.in

Annexure-II

References of Circulars/ Guidelines used for drafting Customer grievance Redressal Policy

1. Master Circular on Customer Service in Banks 2015 (RBI Circular DBR.No.Leg.BC.21.09.07.006/2015-16 dated 01.07.2015)
2. RBI Notification no. DBR.No.Leg.BC.78/09.07.005/2017-18 dated 06.07.2017.
3. RBI Letter DBR CO. Leg No.16264/09.07.005/2014-15 dated 11.05.2015
4. BCSBI Code of Bank's Commitment to Customers

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भा.स्टे.बैं./S.B.I. ग्रा.से.वि. Customer Service Dept. कॉर्पो. केंद्र/Corpo. Center