

NPCI/2014-15/NACH/Circular No.71

December 18, 2014

To

All APB & ACH Credit Member banks

Process for non-financial queries pertaining to DBTL

DBTL phase II has been commenced w.e.f November 19, 2014. The transactions are being processed by member banks on regular basis. There has been a lot of thrust by the government to get the people enroll their Aadhaar number or LPG ID with the banks and OMCs to become eligible for receiving the subsidy. The general public might have queries / grievances to be addressed by UIDAI / OMC or Banks.

It has been decided that the queries / grievances relating to Banks will be collated and sent to banks on daily basis (This is in addition to the queries / grievances addressed to the call center of the respective banks). The bank has to verify the details provided and respond with redressal or status. Initially NPCI will send the queries through a mail and in due course we shall develop a system for routing non-financial queries. All the financial queries will be routed through Dispute Management System (DMS) of NPCI, banks that are not live on DMS platform are advised to complete the formalities and get onboarded.

The document depicting the process to be followed given in Annexure I, for the reference of member banks.

You are advised to assign the responsibility to a nodal officer/s with a specific email id (bank may choose to create a distribution list so that many users can get this mail) to resolve the queries in time. Provide us the details of the nodal officers in the following format

1. Name
2. Designation
3. Phone no
 - a. Land line
 - b. Mobile
4. Email id

We will be commencing this activity from December 26, 2014. Please treat this as urgent and provide us with the above details by December 20, 2014.

With Warm Regards,


(Giridhar G M)

VP & Head - NACH & CTS Operations

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Annexure I

1. Entities involved

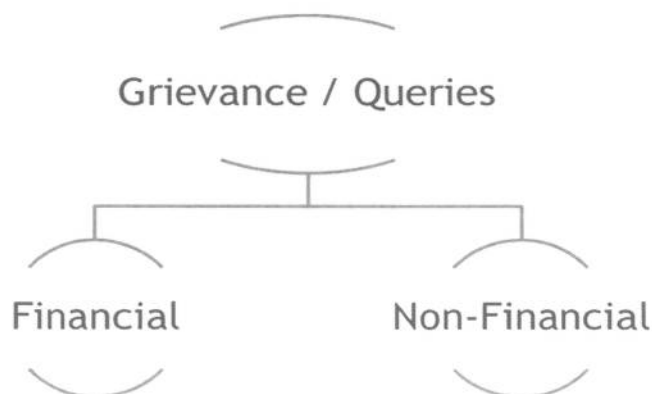
- a) Oil Marketing Companies
- b) Banks
- c) NPCI
- d) UIDAI

2. Proposed model

- a. The ticketing system of OMCs will be used for recording the customer grievances.
- b. The call center of OMC will record the entire grievances irrespective of the entity to which it belongs.
- c. The grievance will be classified as financial and non-financial
 - i. **Financial:** All the queries pertaining to the transactions that have gone through NPCI to the destination banks will be treated as financial transactions.
 - ii. **Non-Financial:** Queries pertaining to activities that are pre-requisites for receiving the subsidy and the queries on the process followed at OMC for calculation and crediting subsidy will be treated as non-financial. A few examples are given below
 - 1. Aadhaar seeding not done by bank
 - 2. Despite seeding Aadhaar number OMC portal is showing non-CTS complaint
 - 3. Aadhaar card is not received
 - 4. Name on the Aadhaar card is mis-spelt
 - 5. Subsidy amount less than anticipated

3. Procedure for handling Grievances / Queries

After receipt of grievances OMCs will classify the same as financial and non-financial grievances.



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Process for handling financial queries / grievances

1. In case of financial disputes the Dispute Management System (DMS) of NPCI will be used for raising the grievances / queries with the destination banks.
2. As only the banks can participate in the grievance handling mechanism OMCs will collate all the disputed transactions in a file and provide the same to their sponsor bank.
3. Sponsor bank in turn will upload the file in to DMS of NPCI
4. The disputes based on the item sequence number given in the file gets segregated and sent to the destination banks by NPCI.
5. The destination banks will have to look into the disputes, take corrective action or respond with proper details.
6. NPCI will co-ordinate with the banks for resolution of disputes.
7. In case disputes are not settled to the satisfaction of the parties involved then the same can be put up for arbitration. The panel for resolution of disputes (PRD) constituted by NPCI will look into the issue verify the evidence and pass its judgment accordingly.

Process for handling non-financial queries / grievances

- a) OMCs after receiving the queries / grievances will first look to resolve the same based on the information they have been provided with.
- b) In case OMCs don't have sufficient data then the same will be assigned to the respective entities viz NPCI, Banks or UIDAI.
- c) OMCs will provide the data to NPCI for bank related queries.
- d) NPCI will send the queries to the bank, either through mail or system.
- e) As and when query response is received the same will be updated to OMC for onward communication to their consumer.
- f) Banks should appoint nodal officer who will act as a single point of contact (for each bank) for query resolution and provide escalation matrix.

