

NPCI/2015-16/NACH/Circular no.150

09 Feb 2016

To,

All the Member banks of NACH
All the Banks Processing DBTL transactions
All the Oil Marketing Companies

Madam/Dear Sir

Grievance Management System- Pending LPG subsidy queries/grievances at bank's end

Refer to our circular no. NPCI/2015-16/NACH/106 dated 29 Jun 2015 on implementation of Grievance management system for LPG subsidy related queries and grievances. NPCI has implemented the Grievance Management System (GMS) - a centralized grievance redressal system to address the grievances related to the LPG subsidy credit to the consumer's account. The system is developed based on the recommendation of the Prof. S.G. Dhande committee appointed by the Government of India, to review the Direct Benefit Transfer for LPG Scheme (DBTL).

2. GMS connects the OMCs (Oil marketing companies i.e., IOCL, BPCL, HPCL) and banks. OMCs raise the grievances of their customers in the GMS system and banks need to check and resolve the same with the necessary comments.

3. GMS was implemented on 15th July 2015 and till now, around 7,200 grievances are raised by the OMCs and banks in the GMS and nearly 5,700 grievances are resolved by the various banks. We would like to bring your attention on the number of grievances pending at your bank end which needs to be resolved.

4. As per the recommendations of the committee on DBTL, the grievances needs to be closed within 3 days and a maximum of 7 days can be admitted.

5. The Turn-Around Time (TAT) for resolution of grievances in GMS has been fixed by NPCI as 3 working days and maximum of 7 working days will be given for closure of grievances by the banks.

6. The unresolved grievances beyond above said TAT will be escalated to the senior management of the banks as a part of escalation mechanism.

7. Please find below the escalation process to be followed for the pending grievances in GMS with effect from 15 Feb 2016.

No. of days grievances pending	Escalation process
0-3 Working days	Grievances will be assigned to the initial assignee as per Escalation matrix in GMS
4-7 working days	Grievances will be escalated as per the escalation matrix set by banks in GMS
More than 7 working days	Mail will be sent to the Nodal officer of the banks on number of pending grievances
More than 15 working days	Letters will be sent to the Senior Management (GM and above) of the bank on number of pending grievances
More than 30 working days	Pending grievances data of the banks will be shared to the Department of Financial services (DFS), Government of India.

8. Member banks are requested to refer the data of the pending grievances of each bank and close the grievances immediately without any further delay.

9. Member banks are requested to log in to the Grievance Management System (GMS) in NACH application to know the details of pending grievances on a daily basis and close them with the appropriate reasons.

10. For any queries or training support relating to the Grievance Management System (GMS), please contact the following NPCI officials.

S.No	Name	Email id	Phone numbers
1	Srinivas Akula	srinivas.akula@npci.org.in	044-28160759
2	Sathish A C	sathish.ac@npci.org.in	044-28160758

With Warm Regards,



(Giridhar G.M.)
VP & Head CTS and NACH Operations