

FOREWORD

Dear Colleague,

Quality of Customer handling is the main ingredient for any service centric organization to succeed. In modern day banking, with increased competition and stifling product/pricing differentiation, client dealing and communication with the customers are of paramount importance.



In the recent past, our Circle has witnessed a surge in escalation of complaints to the Ombudsman and top management of the bank, because these complaints are not being resolved at the branch level banking to the satisfaction of the customers. We need to handle the complaints in the right spirit and keep in mind that the customers, who complain, value their relationship with us and hence expect better customer service. We need to deal with the complaints expeditiously and conclusively. Complaints should be treated as positive criticisms and feedback; it is a channel of self-inspection.

While making some internal analysis into the escalation of the complaints, it was observed that a majority of complaints which could have been solved at branch level got escalated either due to negligence or due to knowledge gaps. “Handbook on Customer Grievance Redressal Mechanism” is an excellent tool to bridge the issue of knowledge gap amongst the staff members. The widespread approach towards the various types of customer complaints, the SOP for solving the complaints and the utmost importance of digital drive and analytics in complaint management have been profoundly described in this handbook in a very lucid language making it the ultimate “mantra” of grievance redressal mechanism.

I would like to congratulate, SBIOA (Bengal Circle), for coming up with this brilliant initiative. I am sure this Handbook will pave the way in making our Circle achieve Gold Standard in customer service. The success of this handbook will depend upon how much usage our staff members put into and make their respective branches complaint free.

“Customers don’t measure on how hard you tried. They measure you on what you deliver”-
Steve Jobs

Stay Safe, Stay Healthy
With Regards

A handwritten signature in black ink, appearing to read 'R K Mishra'.

R K Mishra
Chief General Manager,
Kolkata Circle

PREFACE

Customer Service has great significance in banking industry today. The banking system in India today has perhaps the largest outreach for delivery of financial services and is also serving as an important trench for delivery of financial transactions. While the coverage has been expanding day by day, the quality and content of dispensation of customer service has come under tremendous pressure mainly owing to the failure to handle the soaring demands and expectations of the customers every day.

State Bank of India has the largest network of branches spread over the entire country with millions of customers. A large variety of products and services offered, the varied institutional framework – all these add to the enormity and complexity of banking operations in India giving rise to complaints for deficiencies in services and betterment of the same. This is evidenced by a series of studies conducted by various committees such as the Talwar Committee, Goiporia Committee, Tarapore Committee, etc., to bring in improvement in performance and procedures involved in the dispensation of hassle-free customer service.

State Bank of India, as the largest bank of the nation, has been actively engaged from the very beginning in the review, examination and evaluation of customer service.

State Bank of India Officers' Association (Bengal Circle) has taken up a humble effort to summarize the methods of Customer Grievance Redressal Mechanism to ensure the benchmark of customer service by enhancing the timelines and quality of services rendered to the bank's customers, rationalising the process taking into account of the technological developments leading to customer satisfaction. This booklet on Customer Service will surely keep the membership apprised of all the changes that have taken place for customer grievance redressal. We hope, the booklet will be of immense value and will continue to inculcate in the members the skills and knowledge to properly handle the customers in order to provide customer satisfaction so that SBI becomes the bank of choice for the whole nation. **However, we need to improve our customer service at branches, processing centres to enhance our branch image. We should endeavour to provide prompt and personalised customer service by being courteous and proactive.**

We sincerely appreciate the role of all who have innately connected with collating and compilation of all useful information. All efforts are being made to make this publication error free. However, we invite suggestions from the members for improving and updating the contents of this compilation.



Asitava Kundu
President



Shubhajyoti Chattopadhyay
General Secretary

CUSTOMER SERVICE EXPERIENCE

10 Ways Banks Can Better Manage Complaints

Without the ability to properly and effectively manage customer complaints, banks put customer retention at risk, a direct factor in bottom line profitability. Furthermore, bank complaints are closely watched by regulators meaning that more complaints means more scrutiny from regulatory agencies. So, while customer complaints are not a positive sign for banks, they do offer great opportunity for learning and improvement.

With the right systems in place and a solid strategy around complaint management, banks can tackle complaints successfully, decreasing complaint volume and retaining customers that may have otherwise gone elsewhere. According to Navigant, “1 in 3 customers will stop doing business with you if you do not resolve their complaints.”

Banks need to implement a better complaint management strategy, use these 10 tips to get started.

1. Invest in a robust complaint management software

In order to effectively manage consumer complaints, it is imperative for banks to invest in a robust complaint management system that can manage large amounts of data. Not only will a strong complaint management system help you document,

track, manage and respond to customer complaints, but it will decrease potential regulatory violations and ensure your institution stays in compliance with regulatory agencies.

2. Centralize and log all complaints

Once your bank has a strong complaint management software system in place, centralizing and logging all complaints becomes possible. And that’s important because with multiple branches and digital communication channels, consumers have an array of avenues by which to log complaints. Without a centralized complaint management system, this omni-channel reporting can result in a delay in response time and complaints falling through the cracks, plus it can make it extremely difficult to perform a comprehensive analysis on the customer data to improve service in the future.

3. Make it easy for customers to file complaints

Filing complaints shouldn’t be difficult for consumers. If they are already unhappy with a service or product the last thing you want to do is make them jump through hoops and wait on hold or navigate frustrating automated call systems to make their complaint heard. By offering a direct email address that customers can use to file complaints or offering a live chat option banks and credit unions can make the complaint process much smoother for customers.

Make it easy for your bank customers to file complaints

4. Keep an eye on social media

In order to proactively manage complaints including informal complaints, banks and credit unions need to be present and active on social media. According to a report, “The use of social media is expanding exponentially. When customers’ issues are not quickly resolved to their complete satisfaction, they are quick to broadcast their frustration using social media.” What’s more, “90% of consumers trust peer recommendations posted on social media sites,” which means if these informal complaints are not mitigated, the potential for an institution’s reputational damage is huge.

Managing banking complaints on social media

Not only is responding to negative comments important, but acknowledging the positive comments can go a long way as well.

5. Respond to customer complaints immediately

Quickly responding to customer complaints and comments is important in today’s fast paced world. A slow response increases the chances that a customer will resort to social media, where they can publicize the issue on a broader scale. “By being proactive, particularly in social [media], we find that we can efficiently solve legitimate issues and prove our commitment to the customer’s happiness.”

6. Mandate standard and consistent employee training for all customer service employees

Thorough and regular bank employee training is essential for a smooth complaint resolution process. Employees should be

trained on how to handle complaints and the importance of complaint handling. It is wise to hold trainings on a regular basis, every 6 months or so, in order to provide a refresh for employees and disseminate any updates or lessons learned over the past many months and from the complaint analytics. Not only does regular employee training create a better complaint resolution experience for customers but it helps to ensure the institution is staying in compliance with consumer protection laws and regulations.

Consistently train customer service employees on how to deal with complaints at your bank.

7. Make comprehensive policies and procedures easy to find

Along with employee training your bank or should draft clear and comprehensive policies and procedures for complaint handling. And not only that, but they need to be easy to find and navigate. Some of the best complaint management software systems include content management as well, making it easy to centralize policies and procedures that can be quickly found by employees.

8. Answer customer questions before they ask them

Anticipating customer questions might sound hard at first, but with a robust customer service application you can easily predict what your customer is interested in and what questions they may have based on their online user behavior. By offering answers to questions, immediately, banks offer customers a much better experience and allow them to find the answers they need without having to visit a branch or call

customer service, which in return reduces complaints. Answer customer questions before they ask them to help reduce bank complaints

9. Analyze the data

The ability to conduct regular analysis and reporting is one of the greatest benefits of a robust complaint management system. By analyzing the data you can look for trends in the types of complaints that are being reported and take action to fix or improve these areas. Analyze data from banking customer complaints

10. Be empathetic

At the end of the day, being empathetic to customer needs and complaints is key. Banks need to make their customers feel that they are being heard and understood. Empathy and understanding can go a long way in mitigating the escalation of a complaint and the loss of a customer.

Monitoring consumer complaints can help institutions proactively identify risks of consumer harm, compliance management program deficiencies, and customer service issues. Developing effective complaint management processes and using complaint information to inform the compliance management program can be challenging, however. This part elaborates the importance of monitoring and taking action on consumer complaints and highlights effective complaint management processes.

➤ Why is it important to monitor and take appropriate action on complaints?

In general, banks should monitor their complaints to help identify whether their products and services are causing issues for

customers and whether their operations and processes are working as intended. Complaints can serve as helpful indicators of possible weaknesses in processes, training, and controls. Banks should also ensure they investigate consumer complaints thoroughly and respond to complainants promptly with the results of those investigations.

Banks should consider adopting processes such as internal complaint-tracking and analysis practices, regulatory reviews, and complaint-handling procedures that result in consumers receiving prompt and thorough responses.

➤ What are effective complaint management processes?

Banks should consider adopting processes such as internal complaint-tracking and analysis practices, regulatory reviews, and complaint-handling procedures that result in consumers receiving prompt and thorough responses.

➤ Internal Complaint Tracking and Analysis

Banks should consider establishing complaint-tracking mechanisms, which can be organized by risk, business line, or regulation, depending on the bank's size, complexity and complaint volume. Banks that contract with third parties to interact with their customers should consider requiring those parties to have similar tracking mechanisms, with routine reporting to the bank. A bank can use these mechanisms to help identify issues or weaknesses in its products, processes, or practices that confuse consumers. For example, complaints may indicate that staff members are not following the bank's established procedures or that the bank needs to expand its audit coverage of a particular function. Analysis of trends and

escalation of higher-risk matters, such as when complaints suggest a bank’s product is causing customer confusion, are important components of effective complaint management.

➤ **Regulatory Review**

Banks should evaluate complaints to ensure the bank is not violating consumer protection laws and regulations, including confirming the bank has not engaged in unfair or deceptive acts or practices (UDAP) or discrimination. Such reviews not only help ensure the bank responds to the complainant’s issue correctly and in accordance with consumer laws and regulations but also serve as an added control enhancing the bank’s efforts to self-identify and correct isolated or systemic violations or issues resulting in consumer

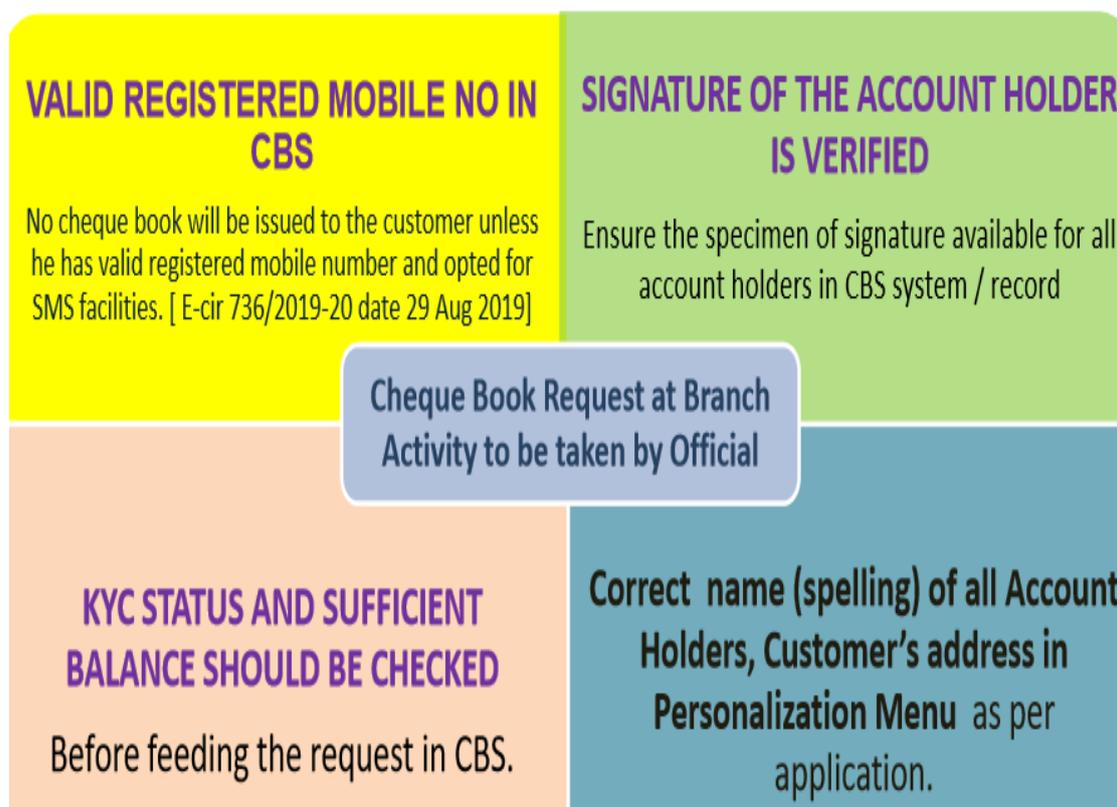
harm. To be effective, staff members conducting the reviews should receive

appropriate regulatory training in how to determine whether or not a complaint raises any potential regulatory concerns.

➤ **Complaint-Handling Procedures**

Banks should establish appropriate processes to ensure bank staff responds to consumer complaints timely after completing comprehensive investigations and determining appropriate redress. As noted, these processes should be appropriate for the types and volume of complaints the bank receives. The bank should also provide bank staff with appropriate and effective training on these processes. Prompt and comprehensive responses to complaints demonstrate good customer service on the part of the bank.

CHEQUE BOOK RELATED COMPLAINTS



- Customers' requisition slip/Requisition letter be preserved at the branch along with day's vouchers at one place.
- Undelivered cheque books received at Home Branch from India Post (In case of non-delivery to customers), be deactivated in CBS. **Customers should be sent SMS/be contacted over phone by the branch for taking delivery of cheque books** & record the same in Undelivered Cheque Book Register. While delivering the cheque books to customers, cheque books be ensured to be activated again in CBS by the branch.
- If not contacted within 2 months of receipt of cheque books at the branch, these cheque books be destroyed as per procedure mentioned in SOP.

TRACKING STATUS OF CENTRALIZED CHEQUE BOOK & WELCOME KIT DESPATCH

SBI Times>> Work Places>> Useful Links1>>Cheque Book Despatch details.

<https://workflow.sbi/LCPCChqBkDispatch/>

Account wise status or Branch code wise status of cheque books despatched can be seen by all branches by visiting above site.

ISSUE OF CHEQUE BOOK THROUGH ALTERNATE CHANNEL

1. **INTERNET BANKING:** SBI Internet Banking (<https://www.onlinesbi.com/retail.htm>)
The cheque book delivered at Registered Address Last Available Dispatched Address or New Address as per selection.
2. **ATM:** The cheque book delivered at customer registered residential address.
3. **YONO LITE SBI (SBI ANYWHERE):** The cheque book delivered at customer registered residential address in the branch.

Customer Delight TIPS

SBI offers first free cheque book in a financial year. Request the customer to place a request for first free cheque book for a financial year as per e-Circular 01/2017-18 dated 01 Apr 2017.

HELP DOCUMENT FOR RESOLUTION OF CUSTOMER COMPLAINTS RELATING TO VARIOUS ALTERNATE CHANNELS

1. ATM CHANNEL

Automated Teller Machine (ATM) Complaints and their resolutions

ATM channel means transactions being done by customer using ATM cum DEBIT card. This includes the withdrawal of cash from ATM, Deposit of Cash in Cash Deposit Machines (CDMs), Point of Sales (PoS) transactions and Card Not Present (CNP) transactions i.e. e-Commerce or online transactions.

To resolve the various complaints in ATM area within the shortest possible time and as per guidelines issued by Reserve Bank of India from time to time, our Bank now follows centralized resolution system i.e. Complaint Management Systems(CMS). As per extant instructions, all ATM related complaints must be lodged in CMS for resolution and these complaints will be resolved by a dedicated team under Complaint Management Department(CMD) at GITC, Belapur.

Even though resolutions of complaints are handled by CMD, the CMD requires certain information from Branches i.e. ATM branches to resolve the complaint. Further,

the customer HOME branch or ATM branch or Circle authorities may be required to pass

the various entries in CBS in the process of resolution of the complaint as per CMD directions. Hence, operating functionaries should know the common issues in the ATM area and what could be the resolution process for these issues.

In this backdrop, we have prepared a comprehensive list of various issues and their resolution process.

(A) WITHDRAWAL OF CASH FROM ATMs & DEPOSIT OF CASH IN ADWM:

Whenever a customer uses his/her card for withdrawal of cash from ATM, the ATM generates various logs i.e. Electronic Journal(EJ) log, ATM Log and CBS Log.

EJ log is generated in the ATM machine itself after disbursing the cash. If cash is disbursed properly then the generated EJ log will be ERROR FREE and it is called as a Successful EJ log. If any issues arise before or during the cash dispensation, then EJ log will be generated with some errors. Further, every generated EJ log will show the RESPONSE CODEs normally known as ERROR CODEs.

The below table shows the various error codes, reason and probable solution.

| Error Code | Error (Response) code Reason | Action at Branch |
|-------------------|-------------------------------------|---|
| 0 | Successful | Successful Transaction. Hence it is normal and genuine transaction. If customer complains that he/she did not use the card on material time OR he/she claims that amount was not dispensed by the ATM for this transaction, then branch has to raise the CMS complaint. CMD will analyse the complaint and advise the branch for next action. |

| | | |
|-----------|---|---|
| 1 | Due to CAF (Cardholders Authorisation File) not refreshed Or | This is due to a technical problem. Customer has to try after some time, say 15 minutes. And if customer still faces the same issue, then Home branch should raise the issue in CMS/Service Desk to take up with ATM department. |
| | PBF (Positive Balance File) not updated | This is due to a technical problem. Customer has to try after some time, say 15 minutes. And if customer still faces the same issue Home branch should raise the issue in CMS/service Desk to take up with ATM department. |
| 50 | Unauthorized Usage | This issue generally happens when ATM card is not linked to any account or linked account might have been closed. Branch has to analyze the case and provide resolution as per situation. If branch is still not able to find any issue, then service desk request needs to be raised for further investigation by ATM Department |
| 51 | Expired Card | As message says, it is an expired card hence customer needs to apply for fresh card only. |
| 052 *A | Invalid Card If New cards – CAF (Cardholders' Authorization File) not refreshed. | Whenever new series of card are issued by bank that information i.e. BIN (Bank Identification Number) must be shared with all stake holders like SBI switch, NFS switch and Card Schemes (VISA/MASTER/RUPAY). If there is an issue in this regard, then this type of error will occur. Hence Branch has to raise the service desk request to analyse further at backend to identify the exact reason |
| | If Old cards – card data deleted | As explained above, if bank decides to discontinue some series of cards, then bank will inform all stake holders about this. Once this information is updated in their respective databases, if customer uses these cards in ATM then ATM will display this error. Once customer receives this error, customer has to destroy the old card and apply for replacement of card (new card). |
| 53 | Incorrect Pin i.e. wrong PIN entered | Customer enters the wrong PIN. He/ She has to try with correct PIN. If customer enters wrong PIN three times, then customers ATM card will be temporarily blocked for that day (up to 12.00 am). If it still displays the same error (after 12.00 am) then customer has to report this at branch where he/ she holds an account. The customer branch should advise him/her to generate fresh green PIN. |
| 54 | Data Base Problem PBF (Positive Balance File) not updated | Whenever CBS is not available for ATM switch to do ATM transaction then switch will be diverted to PBF for customer account information like card number, account number and available (clear) amount. If this PBF is also not available for posting of transaction, then this error will be displayed by ATM. Hence this error is generally temporary in nature. If customer tries after some time say 15 minutes or so, by the time either CBS will be connected to switch or PBF will be available for posting of transaction. |
| 55 | Ineligible Transaction | This error generally arises due to stoppage of channel in CBS. It has to be reactivated by branch in CBS as per below path CBS > Apps > Debit Card > Card Activation and activate card usage. This also can be done by customers themselves through INB |
| 56 | Ineligible Transaction- If a/c linked to the card is Saving Bank Account (SB a/c), | The transaction was denied because of restrictions on, or difficulties with, the application accounts specified in the cardholder CAF record. |

| | | |
|----|--|--|
| 57 | Ineligible Transaction- If a/c linked to the card is Current Account (CA) | The transaction was denied because the terminal owner or card issuer does not allow the transaction. Home branch should raise issue in CMS/Service Desk to take it up with ATM department. |
| 58 | Insufficient Funds No Amount | As message says, No balance in account. |
| 59 | Insufficient Funds | As message says, No balance in account. |
| 60 | Usage Limit Exceeds | If the usage limit is exceeded with the present withdrawal, the customer has to try next day only. |
| 61 | Withdrawal Limit Exceeded | With the present withdrawal card exceeds withdrawal limit, the customer has to try next day (after 12.00 AM) only. |
| 62 | Wrong PIN try exceeded and card blocked temporarily | Since customer has tried more than three times with wrong PIN, the card will be blocked temporarily. The customer has to try with correct PIN, next day (after 12.00 AM) |
| 63 | Withdrawal Limit already reached | Before attempting present withdrawal itself card exceeds withdrawal limit, the customer has to try next day (after 12.00 am) only. |
| 68 | External Decline. This is may be due to Either card is damaged or card data is corrupted. | Since Card is damaged or data in the card was corrupted, the card has to be replaced. Before replacement of Card the existing card should be blocked permanently. Also advise the customer to destroy it by cutting it into at least 3 pieces |
| 70 | System Error | This is due to technical issue. Customer can try after some time say 30 minutes or so. If problem persists, Branch has to check user codes in CBS like ATM Not Issued code, Minor /Adult code and Signature code. If issue persists, then branch has to lodge service desk request for further analysis by technical team at GITC. |
| 72 | Destination not available | This is due to technical issue. Customer can try after some time say 30 minutes or so. If problem persists, Branch has to lodge service desk request to analyse the issue further by technical team at GITC. |
| 73 | Routing Problem | This is due to technical issue. Customer can try after some time say 30 minutes or so. If problem persists, Branch has to lodge service desk request to analyse the issue further by technical team at GITC. |
| 76 | Dormant Account | Since account became dormant, the card does not function. Hence the customer has to do normal withdrawal from branch to make the account live or normal account. |

| | | |
|-----|---|---|
| 77 | Account is Locked | This error is encountered when customer tries to generate GREEN PIN for the first time of new card and enters account number of registered mobile number wrongly. Branch has to send an email to helpdesk.atm@sbi.co.in OR Use DCMS app in CBS and activate the card AND advise the customer to generate Green PIN. |
| 78 | Inoperative Account | Since account was Inoperative, the card will not function. Hence the customer has to do normal withdrawal from branch to make the account live or normal account. |
| 79 | Card data and CDC data mismatch | This is due to technical issue. Branch has to lodge service desk request to analyse the issue further by technical team at GITC. |
| 82 | HSM Failure. Either card is damaged or card data is corrupted. | Since Card is damaged or data in the card was corrupted, the card has to be replaced. Before replacement of Card the existing card should be blocked permanently and advise the customer to destroy into at least 3 pieces |
| 89 | Acquirer Limit Exceed | Customer has to try for a lesser amount. [For Other Bank Cards on SBI ATMs, limit set is 10,000/- per transaction] |
| 93 | Minor Account | According to CBS data the account holder is minor at the material time. The branch has to verify the date of birth of customer in the CBS. If it is minor account without guardianship, then the card will not function. (Minor clause is not applicable to Pehla Kadam and Pehli Udan cards) |
| 93 | O/D Limit | Branch has to verify the Limit and available or clear balance and expiry date of limit. |
| 94 | Insufficient Balance | As message says, No balance in account. |
| 95 | Insufficient Funds-mod Funds exist | As message says, No balance in ATM linked SB/CA account but there is a balance in the MODs. Due to non-execution of MOD condition, the Fixed Deposit is not broken automatically and hence funds are not available in ATM linked SB/CA. The branch has to verify the reason for non-execution of MOD condition on MOD deposits. |
| 96 | Check Limit Expiry Date OR Check Sweep Flag | Branch has to verify the Limit Expiry Date for ATM linked OD/CC account. If it is expired, then expiry date has to be modified as per applicable rules. If ATM linked account is SAVINGS PLUS account, then branch should verify the sweep condition. |
| 150 | The Card is Blocked | Since the card was blocked, the branch can unblock the card through DCMS app in CBS. Branch should note that permanentlyblocked cards cannot be reverted to active card. |

INTERNET BANKING CHANNEL

RETAIL INTERNET BANKING (RINB)

Retail Internet Banking (RINB) is used by a large number of customers for doing various financial and non-financial transactions online. Some of the common issues related to Retail Internet Banking and their resolution are given below.

➤ Login Issues

1. Customer has not received his username by SMS (Registration with Dispatch mode).

Solution: - The customer may be advised to use the option 'Resend User ID through SMS (New Registrants only)' at the 'Trouble Logging in' link on login page of OnlineSBI. Branch can also check the username of the customer through Branch Interface – INB > Request>Find Username.

2. Customer has forgotten the username created by him.

Solution: - The customer can be advised to use the link 'Forgot Username' on login page of OnlineSBI and enter/select CIF No., Country, Registered Mobile No. and Captcha and SMS OTP. On successful submission, his username will be displayed on the screen as well as sent on his registered mobile number.

3. User has forgotten login password.

Solution:- User can reset the login password using the link 'Forgot Login Password' on login page. The detailed process is given below; Click on the link 'Forgot Login

Password'. The 'Trouble Logging in page' with default drop down value 'Forgot my Login Password' will open. Click on the 'Next Step' link to proceed. Enter Username, Account number, Country, Mobile number registered with INB, Date of Birth. Enter the text shown in the screen. Click on 'Submit' button. Enter the one-time password (OTP) sent on the registered mobile. Click on 'confirm' button. Following three options will be displayed for Resetting of Login Password: (i) Using ATM Card details, (ii) Using Profile Password (iii) Reset your login password with branch activation

❖ Using ATM card Details:

By default, the option 'Using ATM card details' will appear. Click on 'Submit' button. Input debit card number which is linked to the account with INB facility. Input 'Valid Thru/Expiry Date'. Enter the card holder's name as printed on the card. Enter the PIN. Enter the characters visible in the box below. Click on 'Submit' button. In the next page, click on 'PAY' button. In the next page, enter new login password. Re-enter the new login password to confirm. Click on 'Submit' button. The following message 'Your Login Password has been reset successfully' will appear on the screen. A SMS regarding the change of login password will also be sent on customer's registered mobile number.

❖ (ii) Using Profile Password:-

Select 'Using Profile Password' option from the drop down. Click on 'Submit' button. Enter your profile password. Click on 'Submit' button. In the next page, enter new

login password. Re-enter the new login password to confirm. Click on 'Submit' button. The following message 'Your Login Password has been reset successfully' will appear on the screen. An SMS regarding the change of login password will also be sent on customer's registered mobile number.

❖ **(iii) Reset your login password with branch activation:-**

Select 'Reset your password with branch activation' option from the drop down. Click on 'Submit'.

System will generate a password reset reference number (starting with 'P') and a form which customer needs to submit at any branch.

Upon receipt of INB Re-issue login password form and after scrutiny and verification of signature and Mobile number, the Branch INB Maker will go to "Re-issue Login password" link in the Branch Interface and initiate the request.

INB Checker will approve the "Re-issue Login password" request initiated by the INB Maker.

On approval by INB Checker, System will generate unique 'Approval Reference number' which will be displayed on the screen to the branch and also sent to the customer in SMS. This reference number will be linked to this username for validation and tracked against successful password reset through this reference number.

SMS will be sent to the customer's registered mobile number with the 'Approval Reference Number' and URL to reset the login Password.

Immediately, customer can visit **https://www.onlinesbi.com**, Click on the link "Forgot Login

Password". The "Trouble Logging in" page will appear on the screen. Select "Set Login password

(For requests approved by branch)" from drop down and Click on the 'Next' link to proceed.

Enter the following information on the web page:

User Name · Approval Reference No. · CAPTCHA If the Username and Approval reference number matches with the database, INB system will send an OTP (One Time Password) to Customer mobile number registered with INB. Customer has to enter the OTP in the box provided on the screen and if the OTP matches, INB system will permit the customer to create new login password. (Refer e-Cir No. R&DB/P&SP/DP-INB/3/2018 – 19)

4. User has forgotten profile password.

Solution:- Retail Internet Banking user can reset his profile password online by using the hint question and answer set by him at the time of first login. If the user has forgotten the hint question and answer, the customer can raise a request to the branch of State Bank of India for resetting the profile password.

The step-by-step procedure for resetting of profile password at any branch is given below:

Login to OnlineSBI

(<https://retail.onlinesbi.com/retail/login.htm>). Go to 'Profile' tab. Click on any link displayed on the screen. System will prompt to input profile password. Click on the link 'Forgot Profile Password'.

(i) Reset using hint question and answer
Select the Hint question from the drop down. It would have been set while creating profile password first time. Enter the answer to the hint question. Create a new Profile password in the page that appears. Confirm. After confirmation, the new profile password gets updated in the system.

(ii) Customer has forgotten hint question and answer

The Forgot Profile Password page contains an option "If you have not set the Hint Question or Answer or have forgotten them, please click here". Select the branch in the next page. System displays a request form for resetting the Profile password. Print the form and submit it duly signed. Also, note the reference number that appears on the screen.

Branch INB Maker and Checker should approve the customer's request from the Branch INB interface. After approval, when the customer logs in to the RINB application, he will be prompted to create a new Profile Password.

(Refer e-CirNo. NBG/NBG-INB-INB/5/2015-16 dated 02.09.2015).

➤ Transaction Rights related issues

1. The customer has applied for transaction rights but the branch has given View/Limited Transaction right erroneously.

Solution:- If Branch has provided transaction rights in CBS then branch has to do "update account detail" in INB. If INB facility is having VIEW rights in CBS then customer can upgrade through link provided under e-services tab.

2. In CBS, the customer has been given transaction rights for INB, but customer is not getting transaction rights in INB.

Solution: - Please restore transaction rights on the account through link 'Restoration of Transaction Right' available under head 'Requests' at Branch interface INB.

3. In CBS, the account is having transaction rights at core, but this account is not available at account summary page/not available at the time of debiting the account through INB

Solution: - Branch officials can check the status of the account under 'Find User Name' link in Branch Interface - INB. If customer access level is 'hide', ask customer to login >> profile >> manage account display >> unhide DEBIT account.

4. The customer has transaction rights but is unable to make transactions. The customer is displayed an error message 'Restrictions made by Branch. Please contact Branch'.

Solution: - It appears that there might be posting restrictions in the account. Please arrange to remove the posting restriction in CBS.

5. Customer is asking about the status of NEFT / GRPT transaction done by him through INB.

Solution: - Please log in to <http://10.0.1.136>, the user name and password will be the 11 digit IFSC code of the branch. Choose the option as NEFT out going, or incoming or GRPT reconciliation as the case may be, put the date range and submit. The details of all the transactions of the branch during the date range for that particular category will

be available. OR, the particular transaction status can be viewed with the help of UTR number. (UTR number is available in customer's statement of account).

If the status is "DELIVERED TO BENEFICIARY BANK", please ask customer to take up with Beneficiary Bank directly. The contact details for the Beneficiary Bank are available at RBI website www.rbi.org.in >> for bankers >> NEFT >> customer facilitation centers.

6.Customer is asking about the status of RTGS transaction done by him through INB.

Solution: - Please verify status of RTGS message on site <http://10.0.22.119/RTGS/> or in B@ncslink through screen no.009550 (RTGS Message : Enquire/Maintain option).

(c) e-Fixed Deposit Related issues

1. Customer is unable to open e-RD.

Solution: - Please ensure the following in CBS:

(i) The account description and CIF description for both staff and public are matching. (ii) Mode of operation is not blank and entered correctly in CBS. (iii) Correct resident status is marked in CIF. If the issue is not resolved even after ensuring the above steps, please arrange to raise a service desk request in RINB category and attach a screenshot of the error page.

2. Customer is unable to open e-RD though Form 60/61 is available in CIF.

Solution: - Recording of PAN in CIF is mandatory for opening e-RD.

3. Customer is unable to open e-TDR exceeding Rs.50,000/- though Form 60/61 is available in CIF.

Solution: - If the amount exceeds Rs.50000/-, recording of PAN in CIF is mandatory for creating e-TDR.

4. NRE / NRO account holder who is also Senior Citizen is trying to create e-TDR but not able to do so.

Solution:- As per the RBI instructions contained in para 4.1.11 of RBI master circular No. RBI/2015-16/39 dated 01.07.2015 on interest rates held in NRE / NRO accounts; banks are prohibited from paying additional interest on non-resident deposits of senior citizens.

5. Customer is unable to open e-TDR with additional rate of interest for Senior Citizens.

Solution: - Please confirm the date of birth in CBS as the age must be over 60 years to avail the facility. Further, for availing additional rate of interest for senior citizen, the minimum amount is Rs.10,000/- and minimum duration is 12 months.

(d) Miscellaneous issues

Customer was registered for RINB instead of Saral by mistake. Now when the branch tries to change the Access Channel in CBS, the following error message appears "Removal of 02 access channel is not done manually, please raise service desk request in INB."

Solution: - Changing access channel cannot be done in CBS front end, kindly raise service desk request in CORE BANKING area only.

Customer is trying to create OD against Fixed deposit through RINB. But system shows error “Sorry unable to create OD account for selected FD account. Please check with the Branch”.

Solution: - Kindly fill social attribute related details on screen 69045 in CBS for the customer and advise customer to try thereafter.

Customer’s account is open in CBS but it is appearing under closed accounts in INB.

Solution: - Please run the 'Update Account Details' in Branch Interface - INB with the CIF and account number being displayed as 'closed' in INB.

Customer’s account is closed in CBS but it is appearing as live account in INB.

Solution: - Branch needs to raise a service desk request in INB area with full details of account/s.

Account type in Account Statement (or) Account Description displayed in AccountSummary/ Account Details (in OnlineSBI) is incorrect.

Solution: - This error occurs whenever there is a change in the product code of an account which determines the description of the account type. Please arrange 'Update Account Details' in INB Branch interface - INB.

TDS is deducted at the Branch but the details not displayed in Form 26 AS.

Solution: - Please check the details of the TDS deducted for the customer in 'Branch Quarterly Return of TDS' submitted to Income Tax department. In case TDS details have been filed by the branch correctly with Income Tax Department, but the customer is unable to view it on 26AS statement, please take up the matter with Income Tax department for necessary updation at their end.

PAN of the customer is mapped in CIF but error ‘PAN not mapped’ is displayed to customer while trying to access Form 26 AS.

Solution: - PAN has to be entered on core screen number 067100 as INCOME TAX PAN (apart from ID type). For viewing form 26AS statement, please ensure that the PAN is entered in the 'INCOME TAX PAN' field.

8. Customer has complained that he is able to see accounts of some other person.

Solution- The issue of appearance of other customer’s accounts in INB may be due to wrong dedupe of CIF in Branch. As an urgent remedy, customer’s Home Branch has to delink the other person’s account by using the link (Branch Interface – INB > Rectify Mapping Issues>Delink account from CIF). After this process, the other person’s account will not appear. The Branch is required to raise the service desk request to rectify the position in CBS also.

(e) Complaints relating to e-Commerce (Merchant) Payments

1. Customer complains that his online transaction failed but he has not received refund in his account. **Solution:** - The debit in customer’s account for online payment means that the transaction was successful at the Bank’s end, notwithstanding the failure

status at the Merchant's Website. The payment is settled by the Bank with the Merchant in the normal course. For example, In case of IRCTC, the refund transaction is normally processed for the failed ticket booking in 3-5 working days. Other merchants either apply the payment towards amount due to them or process the refund. This processing time varies from a few days to few weeks for different Merchants. The customer should pursue with the merchant for refund, while notifying the Bank. The Bank will take up with respective aggregator(s)/Merchants for early resolution of complaint.

2. Transaction information is not updated to merchant / Government Website immediately on online payments.

Solution: - If the customer's account has been debited, the funds are settled with the Government/merchant (through intermediary) within next two working days. Updation at the websites of Government/merchants may take a few more days depending upon the procedure adopted at their end. Customer's may be advised to take up with the respective merchant/Govt. Department.

3. Bill Payment is not updated at www.onlinesbi.com.

Solution: - The status in www.onlinesbi.com is updated after receiving the Biller's Reference Number from the biller concerned. It generally takes about 3 working days' time. If it is not resolved even after 3 days, the customer may be advised to raise complaint in CMS.

4. Customer's account is debited twice for the same merchant transaction.

Solution: - Branch to lodge the complaint in CMS with a request for refund of the additional debit amount. GITC will examine the complaint and arrange for crediting the additional debit amount in the customer's account.

5. Customer's account debited but services/products not received.

Solution: - Customer to take up the matter in CMS. If the transaction is successful, the customer need to take up with the merchant for delivery of service/product. Successful transaction cannot be refunded directly to the customer without referring to the Merchant. If the transaction is failure, Bank will take up with the merchant for arranging refund in the account.

(f) PAN registration through RINB

1. Customer wants to check if his PAN is registered against his account. Can he check through onlinesbi?

Solution: -Customer can check online whether his PAN is registered against the CIF. He can login to Retail Internet Banking, access the Account Summary link. In the Account Summary page, just beneath the list of Transaction accounts, there is a hyperlink called 'View Nomination and PAN details'. On accessing this link, the Nomination and PAN details page opens. This provides the list of accounts with the corresponding CIF, Nomination status and PAN registration status. If PAN is not registered for any CIF, a link 'click here to register' is also provided so that the customer can apply for registration of PAN for that CIF.

2. Can a customer update his PAN through Retail Internet Banking?

Solution: - A customer whose PAN is not registered in the CIF in CBS, can apply for PAN registration through Retail Internet Banking. Step by step process is given below:

Login to Onlinesbi

(<https://retail.onlinesbi.com/retail/login.htm>). Click on Profile under My Accounts & Profile. Select PAN Registration option. Enter the Profile Password. Page shows the list of account numbers, corresponding CIF and whether PAN registered or not. If PAN is not available for a CIF, a link 'click here to register' is shown. Click on this link, enter the PAN, re enter the PAN and Submit. In the next page, verify the details and confirm. Enter the OTP received in the mobile. Success message is displayed. The request for registration is to be approved by the branch within 7 days. Please approach the branch for approval

3. Customer has updated his PAN through Retail Internet Banking. What is to be done at the branch?

Solution: -When Customer requests online for updation of PAN, the request appears as Manual Intervention Transaction to the home branch in CBS. Branch has to approve the same within 7 days. To approve the request the branch staff have to do the following:

Teller of home branch of CIF initiates transaction in Screen No. 60025 in CBS (Other Delivery Channels > Internet Banking > Manual Intervention Transactions > Requests).

Select "09-Add PAN details" from drop down menu to fetch the PAN updation

requests. (Please note that the PAN updation requests cannot be fetched through option 00: ALL). Select the request and click on verification button 'Validate PAN' to verify customer's PAN from NSDL via screen 60036. After successful validation from NSDL teller has to update the status of that request as processed. If the PAN provided in the request does not match with NSDL, the teller has to select fail option after entering the reason for failing the request.

(Please refer e-Circular No. NBG/NBG-INB-INB/11/2016 – 17 dt.07.01.2017)

UNIFIED PAYMENT INTERFACE (UPI) SERVICE

(A) FREQUENTLY ASKED QUESTIONS (FAQ) IN UPI TRANSACTIONS

FAQ-1 : Customer has forgotten the UPI PIN, what is to be done?

Answer : Customer needs to regenerate the new UPI PIN

FAQ-2 : Why is UPI PIN required?

Answer : UPI PIN is required to initiate all financial transactions including checking bank balance.

FAQ-3 : Customer is getting message "number of Pin tries exceeded".

Answer : In such a case customer should reset the PIN. To reset the PIN, customer should access My Accounts and click on the

linked account. System will provide an option to reset the PIN.

FAQ-4 : Customer has forgotten the App PIN?

Answer : If customer has forgotten the App PIN, the application will display selected surety question and the customer needs to enter the security answer.

FAQ-5 : Customer has forgotten the Security Answer?

Answer : If customer has forgotten security answer as well, then he can recreate the App PIN via email or alternate mobile number provided the alternate number is provided in the profile. System will display the email id/mobile number in masked form but customer will have to enter the same in full. He will get an OTP in email/alternate MOBILE NUMBER. After entering the OTP, he will be allowed to set the new App PIN.

FAQ-6 : Customer has changed the sim/mobile. Can he use the UPI app now?

Answer : In case of change of sim/mobile, customer will be required to reregister for UPI.

FAQ-7 : Customer has lost his mobile phone. What should he do to prevent misuse?

Answer : Solution- Please ask the customer to block his mobile number. Then no transaction can be initiated from that mobile

number. Also, he should not share the UPI PIN with anyone.

Later after obtaining a new sim/mobile, he should re-register for UPI.

FAQ-8 : Customer has multiple accounts with SBI. Is it mandatory to create two different VPAs for the two accounts?

Answer : He can either create two separate VPAs for the two accounts or alternatively he can also link both the accounts to a single VPA.

FAQ-9 : Can a customer use more than one UPI application on the same mobile if the apps are from different banks?

Answer : Yes, he can use more than one UPI application on the same mobile.

FAQ-10 : Customer has accounts in several banks. Can he link these accounts to the same virtual address?

Answer : Yes, customer can link several bank accounts to the same virtual address.

FAQ-11 : Customer is getting a message "Debit Card Not Found". What does it mean?

Answer : In this case, the branch should check whether the customer's mobile number is mapped to Debit Card Management System. If it is not mapped, please register the mobile number in CIF in CBS as per Bank's instructions.

FAQ-12 : Customer is getting a message “Unable to fetch mobile number for registration”. What does it mean?

Answer : In such cases, please check the network connectivity of the mobile number. In case of prepaid customers, there should be sufficient balance as well.

Also. Please ask the customer to check if any encrypted message is received in SMS.If so, ask him to try again. He will be able to register successfully.

FAQ-13 : How can the customer change his default account?

Answer : Please ask customer to follow the steps given below for changing the default account:

- i. Login to SBI Pay App
- ii. Navigate to Account Management
- iii. Select the required account from dropdown
- iv. Click on preferred account

FAQ-14 : What happens if the customer’s account is debited but the transaction does not go through?

Answer : In case of technical decline, UPI provides for real time reversal. Amount is credited back to remitter’s account.

FAQ-15 : Customer has initiated a payment request on UPI but he wants to stop it now. Is it possible?

Answer : No. Once a payment has been initiated in UPI it cannot be stopped.

FAQ-16 : How does the customer register a complaint/dispute related to a UPI transaction?

Answer : For raising a dispute, customer needs to follow the steps given below:

- a. Go to transaction history
- b. Click on Raise Dispute
- c. Give details of the complaint and submit
- d. Complaint is registered successfully

He/she can also send email to support.upi@sbi.co.in mentioning the details of the transaction including the reference number.

FAQ-17 : If the customer’s mobile is used by another person for a short while, is it possible for the other person to misuse the same for doing UPI transaction?

Answer : Every transaction in UPI requires use of UPI PIN. Unless the UPI PIN is also known to the other person who is using the mobile temporarily, there is no scope for misuse.

FAQ-18 : Can the SBI Pay be used to transfer money abroad?

Answer : No. It is only for domestic transactions

FAQ-19 : Can NRE/NRO accounts be linked to SBI Pay?

Answer: No. NRE/NRO accounts cannot be linked to SBI Pay?

FAQ-20 : Customer wants to de-register from the application. How to guide him?

Answer : Please ask customer to login first and click on option de-register. He will be de registered from the app.

FAQ-21 : Customer is not able to find his bank account number in App?

Answer : In such cases the branch should check whether the mobile number is mapped to Debit Card Management System.

FAQ-22 : Customer gets error," Transaction cannot be completed. Compliance Violation (Remitter)"?

Answer : Please ask the customer to check whether minimum balance is maintained in the bank account. If not, then this error will be shown.

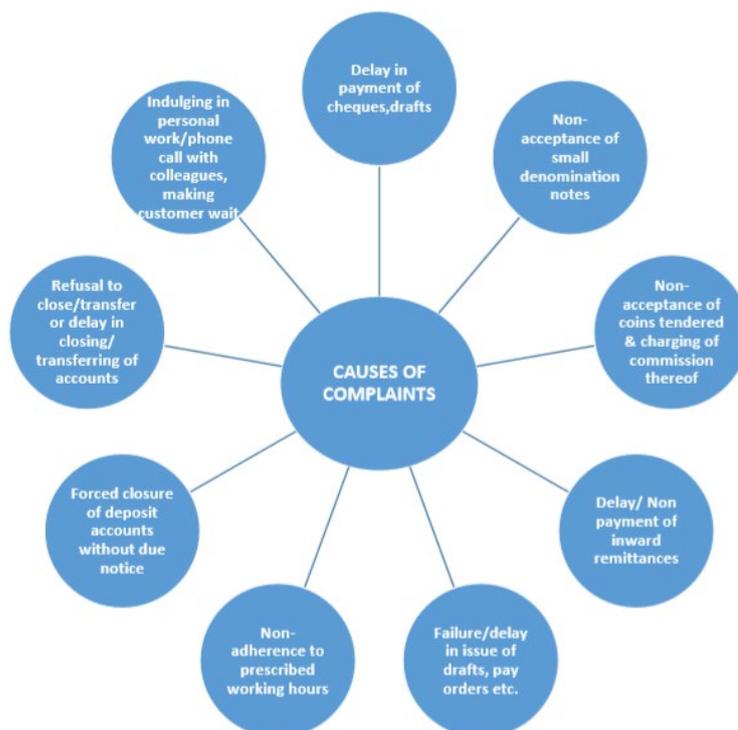
(B) CONTACT DETAILS

For UPI transaction related complaints, customers can raise dispute in the application itself as explained in item number 16 above. Email can also be sent to support.upi@sbi.co.in.

STANDARD OPERATING PROCEDURE (SOP) FOR CASES OF MISBEHAVIOUR WITH CUSTOMERS BY BANK EMPLOYEE

A number of cases of misbehaviour with customers by Bank Staff get reported to us. It tarnishes the image of our Bank in general and the Branch/CPC in particular. To sort out the issue in a more amicable way and to the satisfaction of the customer a Standard Operating Procedure (SOP) has been prepared.

Causes: In majority of cases, the root cause of misbehaviour lies in hot discussions with the customers. Some of the causative factors that invite the ire of the customers are listed below:



Sources:

There are 4 sources through which we come to know about the cases of misbehaviour.

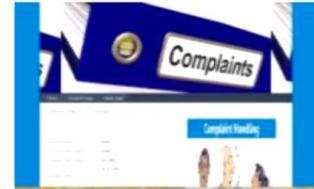
- I. Complaint received at the Branch/Controlling Office



- II. Complaint lodged by customer at Contact Centre



- III. Complaint lodged in CMS



- IV. Complaint received through email



When a case of misbehaviour with customer by Bank staff is reported through any mode, the following steps are required to be taken.

| Step No | Action required to be taken | Action to be taken by & Time Limit |
|---------|--|--|
| 1 | All cases of misbehaviour to be entered in CMS under Top Priority Category. It must be ensured that all cases are captured in CMS. | The day the case gets reported to the Branch manager or occurs at the Branch in his presence. |
| 2 | At Branch Level: i. The Branch Manager should keep the copy of complaint in his custody. ii. The CCTV Footage of all the cameras for the captioned period to be preserved and kept properly. iii. The Branch Manager will report the matter to Controlling office requesting them for Investigation of the complaint | Immediately on receipt of the Complaint. By following working day.  |
| 3 | At Controlling Office Controlling Office will arrange for investigation by an Officer not below the rank of Chief Manager | Within 2 working days. |
| 4 | Investigating official: i. The Investigating official will visit the Branch for investigation of the complaint of misbehaviour. | Within 2 days of getting the instruction from Controlling office. |

| | | |
|---|--|--|
| 4 | <p>Investigating official: (IO)</p> <p>ii. First of all the investigating official will observe the CCTV footage minutely. He will watch each and every action/reaction of all concerned.</p> <p>Meeting with Staff</p> <p>iii. The IO will then meet all the staff members and Branch Manager separately and individually. No question to be asked in group. No consensus to be drawn. He will jot down the statement of each member of staff and Branch Manager.</p> | <p>3 days from his visit to the Branch</p>  |
|---|--|--|

| | | |
|--|--|--|
| | <p>Meeting with Customers</p> <p>iv. Then IO will meet some customers present at the time of occurrence of the incident as per the records of the Books/Registers/System generated reports and not merely on selection of customers by Branch Manager. IO may also take help of CCTV footage for this purpose. Their version will be noted by the IO.</p> <p>Meeting with the Complainant</p> <p>v. After that the IO will meet the Complainant. He will enquire in detail about the incidence. He will advise the complainant to be true in his statement (verbal or written). He will persuade the Complainant to give statement in writing. But if the Complainant refuses or is not inclined to give any statement in writing, the IO will record his statement under his own signature and also mention the complainant's unwillingness to provide written statement. The Complainant may or may not agree with his earlier statement. He may make some addition/deletion to his previous statement. IO has to record in writing the version of the Complainant when he meets the complainant or talks to him over phone (if not available for a one to one meeting).</p> <p>Submission of Report by IO</p> <p>vi. IO will then prepare his investigation report and submit to the Controller and a copy of report to AGM Customer Service at LHO.</p> |   |
|--|--|--|

| | | |
|---|---|--------|
| 5 | <p>Controlling Office</p> <ol style="list-style-type: none"> i. Subsequently the Controller will take a view regarding action to be taken or otherwise against any employee. He will also take a decision whether the concerned employee should be retained at the same Branch or transferred to some other Branch. ii. After this, the Action Taken Report will be sent by the Controller to GM through DGM (B&O) with their recommendation and a copy marked to AGM Customer Service at LHO. | 3 days |
|---|---|--------|

Closure of the case:

- i. The GM Network will finally take a decision on closure of the complaint and record his views on the note. AGM Customer Service will obtain a copy of note cleared by GM in the case and send to Customer Service Department, Corporate Centre Mumbai.
- ii. The customer to be advised suitably regarding the outcome of the investigation.

HOW TO HANDLE AN IRATE CUSTOMER IN A FACE TO FACE SITUATION!



- LISTEN- To what is being said
- LISTEN- To what is not being said
- ACKNOWLEDGE- Non-verbal & Verbal
- EMPATHIZE- Understand
- APOLOGIZE- Own it up
- ACT
- BE ASSERTIVE, NOT AGGRESSIVE
- FEEDBACK- Customer & System

CUSTOMER COMPLAINTS ESCALATION MATRIX & ESCALATION MAIL Ids

UNAUTHORISED TRANSACTIONS REPORTING

STEP 1: Hold the transaction, if required, to stop further fraudulent debit.

STEP 2: Observe account full transaction detail (CBS SCR 00450 : 00: all financial) for mode of transaction Debit card / ATM / INB/ UPI / YONO etc.)

STEP 3: Block the Channel like Debit Card (Hotlisting); INB or YONO deactivation through Branch INB, UPI VPA deactivation through CBS or CMS or mail to support.upi@sbi.co.in

STEP 4: Lodge CMS / CRM complaint for each transaction id under unauthorised transaction and carry out action as per SOP

ATM Fraudulent Transaction on SBI ATM : Lodge UA complaint in CRM. Follow SOP e.Cir 839/2020-21 Dated 15-10-2020 and submit the documents as per SOP to Anytime Channel Department, Block- C, 6th Floor, LHO Kolkata. Mail: agmsnp.kol@sbi.co.in

ATM Fraudulent Transaction on Other Bank ATM :Lodge UA complain in CRM. Follow SOP e. Cir. 1543 / 2020-21 Dated 28-01-2020. Mail: asc.nfs@sbi.co.in

Debit Card POS / PG Fraudulent Transaction: Lodge UG complain in CRM. Follow SOP e. Cir: 1744/ 2019-20 Date: 19-03-2020. Mail: acnp.lhokol@sbi.co.in

INB/ YONO LITE/ YONO Fraudulent Transaction: Lodge UI complaint in CMS. Follow SOP e. Cir: 1468/ 2019-20 Date: 13-01-2020. Mail: acnp.lhokol@sbi.co.in

UPI Fraudulent Transaction: Lodge UI complaint in CMS Follow SOP e. Cir: 979/ 2018-19 Date: 17-10-2018 mail: support.upi@sbi.co.in; acnp.lhokol@sbi.co.in

Detail to be received from the Customer: Application describing full incident, Copy of GD / FIR (amount above Rs. 50000.00), detail account statement, Annexure as per SOP, KYC with photograph, Copy of message received in mobile etc.

Action on Unauthorised Transaction SOP is MANDATORY. For POS / PG/ INB/ YONO/ UPI related cases submit the SOP documents to Assistant General Manger (Digital), 7th floor, Block-B, LHO Kolkata. Mail: Acnp.lhokol@sbi.co.in

YONO Fraudulent Transaction: Lodge UI complaint in CMS. Follow SOP e. Cir: 623/2020-21 Date: 30-09-2020. acnp.lhokol@sbi.co.in; feedback.yono@sbi.co.in

MOBI CASH related : techops@triotech.co.in; contactcentre@sbi.co.in

NEFT related: neft@sbi.co.in; RTGS related: sbirtgs@sbi.co.in

BHARAT QR - service provide Hitachi 1800 4250 727

care.pos@hitachi_payments.com; SMS: POS to 56677 (merchant will receive call back from call centre)

DEBIT CARD STATUS: <https://atmialerts.sbi:7002/Home/CardStatus>

Various compensation/ claim payment through Incident Management Module e.Cir. 475/2017-18 Dated 28/07/2017. For user id contact ORM Department, LHO

IPO Transaction related issue. SBI Capital Marketing Branch (11777) Tele: 022-22719112 / 113 /114 email at nib.11777@sbi.co.in; cm4.dauinb@sbi.co.in

MAIL Ids WHERE CUSTOMER COMPLAINTS RELATED MATTERS TO BE ESCALATED

| Area of work | Official Email id |
|--|---|
| RINB / IMPS through RINB | cm2it.cms@sbi.co.in; acnp.lhokol@sbi.co.in |
| CINB | cm4it.cms@sbi.co.in; inb.cinb@sbi.co.in; acnp.lhokol@sbi.co.in |
| ATM Related Transaction (Mention CMS Tkt no.) | cm1lit.cms@sbi.co.in; cms.atm@sbi.co.in; cm1lit.cms@sbi.co.in |
| POS/PG Transaction (Mention CMS Tkt no.) | cm3it.cms@sbi.co.in |
| SBI Payment Gateway- Debit card - IRCTC | cms.atm@sbi.co.in; cm3it.cms@sbi.co.in |
| IMPS TXN / SBI ANYWHERE (YONO LITE) | cm5it.cms@sbi.co.in; mb.support@sbi.co.in |
| IMPS Financial Issue soa.imps@sbi.co.in; | cm5it.cms@sbi.co.in; mb.support@sbi.co.in; sbi.mw.support.chn2@TechMahindra.com |
| OTP logs or ECI report queries. Send detail only in encrypted (password protected) excel sheet | sbiacsotp@billdesk.com; sms.helpdesk@sbi.co.in |

| | |
|--|---|
| SMS LOGS Detail. | sms.infronics@sbi.co.in; sms.asc@sbi.co.in |
| Multiple card blocking or issue- | tcssupport4cc@sbi.co.in |
| Kindly Email to 5071 CONTACT CARD ISSUER | sbiinb_prdnsupport@techmahindra.com |
| BGL decrease (ATM related) | cm1it.cms@sbi.co.in; sbi.cms@sbi.co.in |
| Green Pin related issues through SMS | dcmsmgr@sbi.co.in |
| INB related issue including SMS & OTP | inb.tech@sbi.co.in |
| HOAX Call, Fraudulent Alerts | agm.alerts@sbi.co.in; agmsi.lhokol@sbi.co.in |
| Card Operations (MDS) Mastercard related txn | cardoperations@sbi.co.in; cm3it.cms@sbi.co.in |
| FSS (Visa) VISA card related | fss1.asc@sbi.co.in; cm3it.cms@sbi.co.in |
| NFS (CMS Ticket no. is must) Other Bank ATM TXN & CCTV FOOTAGE | asc.nfs@sbi.co.in |
| Foreign travel card (CMS under prepaid card) | fo.asc@sbi.co.in; prepaid@sbi.co.in |
| SBI group ATM related txn | sbg.asc@sbi.co.in; sbi.cms@sbi.co.in |
| Rupay card TXN | rupaypos.cms@sbi.co.in; cm3it.cms@sbi.co.in |
| EPG (Payment Gateway txn) | epg.cms@sbi.co.in |
| EPG (Other Bank card Chargeback txn) | epg.chargeback@sbi.co.in |
| CINB Helpdesk (022-27566066 /6067/0137/6501) | inb.cinb@sbi.co.in |
| STATE BANK BUDDY | support.statebankbuddy@sbi.co.in; cm5it.cms@sbi.co.in |
| BHIM UPI Transaction detail available for 45 days at https://10.189.38.59/UPIAdminDashboard/getDashBoard | support.upi@sbi.co.in; upi.appsupport@sbi.co.in; team.upi@sbi.co.in; cm5it.cms@sbi.co.in |
| Mobile Banking (freedom) | mb.support@sbi.co.in |
| SB COLLECT CHALLAN / OLTAS https://www.onlinesbi.com/sbcollect/collecthome.htm | sbcollect@sbi.co.in; merchant@sbi.co.in; retail.inb@sbi.co.in |
| SBI e- PAY 1800-22-1401 | sbiipay@sbi.co.in; mgr1.aggregator@sbi.co.in |
| ATM / RECYCLER/ SWAYAM/ GCC related issue | agmac1.kol@sbi.co.in; agmac2.kol@sbi.co.in; agmac3.kol@sbi.co.in |

| | |
|--|---|
| MAB/ FAST TAG SBI Debit card at POS | agmmab.lhokol@sbi.co.in; complaints.mab@sbi.co.in |
| e-commerce refund (Cancellation of EMI for Debit card Txn at merchant site) | agmecom.pbpu@sbi.co.in |
| PREPAID CARD (https://prepaid.onlinesbi.com) | cm.prepaid@sbi.co.in; fssprepaid@sbi.co.in; prepaid.cms@sbi.co.in |
| Digital Department LHO Kolkata | acnp.lhokol@sbi.co.in |
| SBI YONO ISSUE 1800-1111-01 | feedback.yono@sbi.co.in; agmlotus.lhokol@sbi.co.in |

| | | |
|--|---|---|
| CRM ISSUE (Mention Service Desk Request Number, Branch Name, PF ID and contact number) | CRM Support Desk at +91-22-39367188/89/90/91 or +91-22-27570063/64 | support.crm@sbi.co.in; agmlotus.lhokol@sbi.co.in |
| SBI REWARDZ (https://www.rewardz.sbi/) | 1800-209-8500 (toll free) & 6000-8500 (prefix local STD code) (fee based) | membersupport@statebankrewardz.com |
| SBI CREDIT CARD (https://www.sbicard.com/) | 1860 180 1290, 39 02 02 02 (prefix local STD code) or 1800 180 1290 (toll free) | Nodalofficer@sbicard.com; customercare@sbicard.com; customerservicehead@sbicard.com |
| SBI MUTUAL FUND (https://www.sbimf.com) | 1800 209 3333 & 1800 425 5425. +91-22-2778-6551 (from foreign country) | customer.delight@sbimf.com |
| SBI SECURITIES (https://www.sbismart.com/) | 18002099345 (trading / need to speak to us); 1800223345 MTNL/BSNL; +91-2261536900 (foreign Country) | helpdesk@sbicapsec.com complaints@sbicapsec.com dp.grievance@sbicapsec.com |
| SBI LIFE (https://www.sbilife.co.in/) | 1800 267 9090 or SMS CELEBRATE 56161 | info@sbilife.co.in |
| SBI GENERAL (https://www.sbigeneral.in/) | 1800-22-1111 | customer.care@sbigeneral.in |
| TDS Related Issue | Raise a correction request in FRT (TDS) Menu of ITSM Portal (https://itsm.sbi.co.in/) e.Circular 927/2020-21 Dated 02.11.2020 | CBS, Vendor, etc. mail to agmcomp.lhokol@sbi.co.in |
| PENSION RELATED ISSUES | CPPC | sbi.04473@sbi.co.in |

| | | |
|---|---|---|
| CIBIL RELATED ISSUES | | cicnodal.lhokol@sbi.co.in |
| AEPS / DAU / BC / CSP | ADHAAR link enquiry SCR 6789 | cmoutreach.lhokol@sbi.co.in; agmdau.opst@sbi.co.in; agm.rbdau@sbi.co.in; |
| ACH Mandate related | CBS Mandate enquiry screen 006799 | cmoutreach.lhokol@sbi.co.in; agmdau.opst@sbi.co.in; agm.rbdau@sbi.co.in |
| ECS Mandate CMP Hyderabad | Deducting Branch code 4266 | services.cmp@sbi.co.in; mandates.cmphyd@sbi.co.in |
| Debit Card Cash Back related | Give detail with T& C | debitcard.cb@sbi.co.in |
| NPS (https://npscra.nsdl.co.in/) | Atal Pension Yojana: Toll Free Number -1800-110-069 | nps.00300@sbi.co.in; support.nps@sbi.co.in |
| Sovereign Gold Bond FTP://10.2.136.172/ | Mention account number, Trench Detail, issue in brief | sgb3.mmb@sbi.co.in and a copy of the mail to mmb.gad@sbi.co.in |
| SMS NOT RECEIVED (Test SMS to be sent through CMS & verified with customer before sending mail. No service other than ATM withdrawal is extended if SMS SERVICE is not taken.) | ATM TXN Alert not received OTP of Debit Card not generated SMS Alert for INB TXN not generated CBS TXN SMS Alert | sms.asc@sbi.co.in; epg.support@sbi.co.in cmit.inbdev@sbi.co.in; SERVICE DESK REQUEST |
| PAYMENT GATEWAY TXN | OTHPG TRANSACTIONS | pgsupport@billdesk.com |
| AEPS ON US ISSUE | kiosksupport.figs@sbi.co.in; helpdesk.kiosk.lhokol@sbi.co.in | rbdau.dms@sbi.co.in |
| AEPS OFF/ ON US Fraudulent/ unauthorised/ suspicious transactions | kiosksupport.figs@sbi.co.in; helpdesk.kiosk.lhokol@sbi.co.in | rbdau.dms@sbi.co.in |

Why CRM?



- **Business growth**
- **Features**
- **Advantages**
- **Challenges**
- **Tips**

Chapter I: Why CRM (Customer Relationship Management)?

Why the Question "Why CRM"?

Many great inventions happened in history because of human quest to know why something happen in a particular manner on this earth or why anything is so important for human.

"Why apple falls down?" This question in Newton's mind resulted into a great discovery of Newton laws of gravity.

"Why deposits are important to the bank?" If this is the question every banker gets to understand 'importance of deposits' then it results in booking good deposits etc which ultimately leads to deposit growth of the bank.

Similarly the question "Why CRM" has been introduced in the bank is very crucial question. If we understand this question and its importance in the bank, then we will use CRM by knowing "How to use CRM".

Let us have in depth analysis of why CRM has been introduced in the bank?

When we know why any particular aspect of banking is important we generally focus to know about it and implement it.

Now the question 'Why CRM?' i.e Objectives of CRM

- ✓ **Customer expectations** have, over the years, transitioned from operational efficiency and speedy service to customer centricity and overall experience.
- ✓ At the same time, the Banking Industry too is undergoing a sea change owing to the adoption of **innovative technologies** by multiple players.
- ✓ **Competition** is also becoming more intense day by day with the inclusion of new players, viz., Payment Banks and Small Finance Banks who use disruptive technologies and lean processes to cut into the market.

Chapter II: What is the importance of CRM?

CRM in SBI has become important in this digital era because:



Long lasting relationship with customer: Maintaining the productive and healthy long lasting relationship with the customer is the need of the hour in any business including banking sector as well.



Data is a business asset in this digital era. With CRM lot of data can be captured which can be used again and again to generate good business.



With variety of data customer's financial behavior is analyzed and accordingly products are offered to customers to improve our profitability by reducing operational cost.



To sustain in the huge competition in the market upgraded technology like CRM can be used.



CRM helps in developing a customer centric retention approach to improve customer retention.



Get a 360 degree view of customer relationship with the bank. i.e we can know at one go about customer's deposits, advances, cross selling products, grievances, future requirements, earlier communication and interactions, capture new data, rewards etc. It is very useful for frontline staff.



Tasks and appointments can be diarized in CRM.



CRM can create personalized customer relationships by offering customized products to HNIs.



With CRM timely help and guidance can be provided to customer which saves lot of time to him and there will be value addition leading to more satisfied customers.



Operational costs can be reduced through system automation.



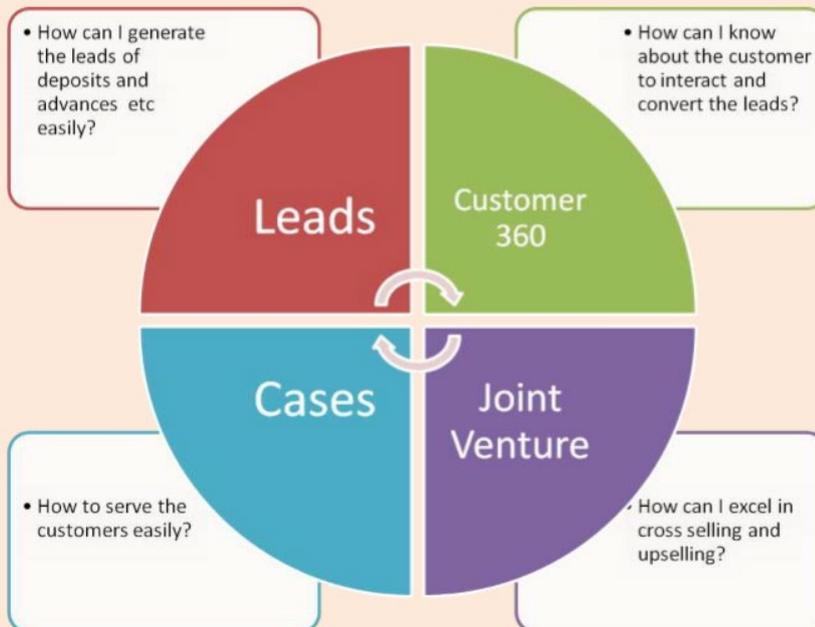
Increased lead conversion by understanding customer needs in a better way.



Customer grievances can be recorded at one place

Chapter III: How to excel in Business using CRM?

How can I excel in doing business in the bank?



Chapter IV: From which sources CRM gets data about the customer and generate leads?

CRM gets the data and leads from the following sources

