

Ref: CO/Mktg./ZD/A/09/2024

Date: 01.04.2024

To

All HODs of Central Office,
All Zonal Offices,
All Divisional Offices,
All Branch Offices & Satellite Offices,
MDC, ZTCs, STCs, Inspection and Audit Centers

Re: Grievance Redressal Mechanism to address Grievances/Complaints of the Agents.

The extant procedure of Grievance Redressal Mechanism to address Grievances/Complaints of the agents was introduced vide CO Circular Ref: CO/Mktg/ZD/22/2016 dated 26.07.2016 wherein directions were given to conduct meetings in all Branch Offices whereby a platform was provided to the agent to air individual grievance/complaint.

To streamline the process and ensure transparency in the procedures, it has been decided to extend the scope of existing Grievance Redressal Mechanism by providing **an online** mechanism through the Agent's Portal for inforce agents.

Our IT Department has provided an option in the Agency Portal for Agent's Grievance Redressal called 'e-Nivaran'. Once the grievance is successfully registered by an agent in the portal, the alert through SMS/Auto mail will be sent to the Primary Level authority (ABM(S)/BM(S) of the concerned branch). ABM(S)/BM(S) being the Primary Level Authority (PLA) has to accord priority to such grievance registered by an agent on the portal. The Primary Level Authority can log in to the portal on SDC Web → Feedback Modules → e-Nivaran (Agents Grievance Redressal Portal).

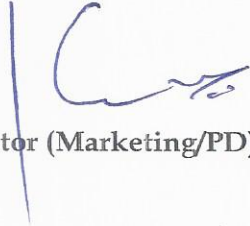
The timelines to attend the Grievance by the concerned official at various levels is mentioned below. Provision has also been made for reminder mail/SMS to various levels of authority and auto Escalation to the next higher authority if not attended within the stipulated time from the date of receipt of the mail by the authority.

Authority	Time Frame to attend the Grievance(from date of receipt of grievance by the authority)	Reminder mail/SMS	Auto Escalation to next higher authority if not attended within stipulated time from date of receipt of mail by the authority.
ABM(S)/BM(S)	Within 6 Working Days	On 5th working day	7th working day to Manager Sales
Manager Sales	Within 7 Working Days	On 6th working day	8th Working Day to Marketing Manager
Marketing Manager	Within 10 Working Days	On 9th working day	11th working day to RM(Mktg)
RM(Mktg)	Within 10 Working Days	On 9th working day	11th working day to ZM
ZM	Within 15 Working Days	On 14th working day	-

Needless to add that the grievance has to be attended with a view to provide conclusive remedy.

All the sales personnel (Agents, Development Officers, CLIAAs) under the offices in your jurisdiction, have to be intimated about this and hereafter no individual mails will be entertained from Agents regarding Grievances. The Grievances have to be registered by the agent only through the **e-Nivaran** link in the Agent's Portal.

A brief write-up of the same is enclosed for reference.



Executive Director (Marketing/PD) & CMO

Encl: As above

Note:

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Agent's Grievance Redressal Portal (eNivaran) (For Internal Use Only)

Agents can post their grievance through the Agency App/Portal. The posted grievance would be available to the Branch-in-charge/ABM (Primary Level Authority, PLA) of the Agent's Branch.

When a PLA (SBM/BM/ABM(S)) logs in to the portal on SDCWeb, following page will be displayed. All the grievances posted by the agents and pending with the Branch will be shown to the PLA. They can resolve or "Escalate to MS" as per the nature of the grievance.

Complaint No.	BO	DO	ZO	Status	Last Updated	Short Description of the Complaint	Grievance Details
2324000147	892	88	7	Pending At BO	26-02-2024 14:46	Agent Portal issues	Portal issue dsdds
2324000146	892	88	7	Pending At BO	26-02-2024 13:44	Non-receipt of Form-16	tes 10.240.5.24
2324000145	892	88	7	Pending At BO	27-02-2024 13:16	Payment of Gratuity	sfgshdfk 10.240.5.24
2324000143	892	88	7	Pending At BO	26-02-2024 13:55	Non-receipt of Advance	Non receipt of car advance
2324000142	892	88	7	Pending At BO	23-02-2024 17:29	Non-receipt of Advance	wee
2324000138	892	88	7	Pending At BO	21-02-2024 14:41	Non-deduction of Group Insurance Premium	wwwwww 10.240.5.24
2324000136	892	88	7	Pending At BO	20-02-2024 17:27	Non-receipt of club Membership Benefits	testing in UAT 10.240.5.24
2324000134	892	88	7	Pending At BO	22-02-2024 10:31	Non-receipt of commission(Renewal, Bonus)	ij 10.240.5.24
2324000133	892	88	7	Pending At BO	22-02-2024 10:26	Non-settlement of Mediclaim Amount	9879465 10.240.5.24
2324000132	892	88	7	Pending At BO	21-02-2024 14:38	Non-receipt of commission(Renewal, Bonus)	22s2s2s2s2 10.240.5.24
2324000131	892	88	7	Pending At BO	20-02-2024 11:51	Non-receipt of commission(Renewal, Bonus)	hwrefwe 10.240.5.24
2324000126	892	88	7	Pending At BO	18-02-2024 00:00	Non-settlement of Mediclaim Amount	dqdwgcwgcwgcw 10.240.5.43
2324000120	892	88	7	Pending At BO	18-02-2024 00:00	Non-receipt of club Membership Benefits	testing for clubmembership benefits 10.64.145.13
2324000119	892	88	7	Pending At BO	18-02-2024 00:00	Non-receipt of Premium due-list	testing for production
2324000118	892	88	7	Pending At BO	18-02-2024 00:00	Non-deduction of Group Insurance Premium	testing for production
2324000117	892	88	7	Pending At BO	18-02-2024 00:00	Non-receipt of Competition prize	competition prize not received 10.240.5.43
2324000116	892	88	7	Pending At BO	17-02-2024 00:00	Non-receipt of club Membership Benefits	club membership issue 10.240.5.43

When a PLA clicks on a grievance, following screen will be shown.

Complaint No.	BO	DO	ZO	Status	Last Updated	Short Description of the Complaint	Grievance Details
2324000010	893	89	7	Pending with ED(Mktg)	18-02-2024 12:56	Non-receipt of Premium due-list	Testing success from portal.
2324000009	896	901	7	Pending with ED(Mktg)	18-02-2024 12:55	Non-settlement of Mediclaim Amount	testing success

10.240.38.66/eFeedback/agFb_FbResponse.php?x=x&fb_number=2324000009&agtcde=01461892 - Google Chrome

Not secure https://10.240.38.66/eFeedback/agFb_FbResponse.php?x=x&fb_number=2324000009&agtcde=01461892

eNivaran
(Agent's Grievance Redressal System)

Complaint Number	2324000009	Complaint Date	14-12-2023
Complaint raised by Agent	01461892 -	Zone	WESTERN ZONE
Complaint Status	Escalated to ED(Mktg)	Division	MUMBAI-IV
Complaint Type	Non-settlement of Mediclaim Amount	Branch	[896] FORT (B.MANNEKE-GUNBOW ST) CBO
Complaint Details	testing success		

Post Response

Arranged for resolving the issue .Please concat the Branch Office.

Complaint Being Closed

Submit

Response by the PLA can be given by clicking on the, 'Post Response' link. A text box will appear in which the response can be posted. After posting, the status can be selected as 'Grievance Being Closed' or "Escalating to Manager Sales" as per the requirement. If it is being escalated to higher level, an email will be sent to Manager (Sales) (Secondary Level Authority, SLA).

The grievance has to be resolved within the prescribed time limit. Failure to adhere to the time limit will result in the grievance automatically being escalated to the next higher level authority. In the 'Grievance details window', the number of working days remaining to resolve the grievance is also displayed.

If the remaining number of working days is shown in following different styles.

- If number of remaining days is 0 (ie. to be resolved on the same day), the same would be shown in an orange circle.
- If number of remaining days less than 1/3 of the total permitted days, the same would be shown in a yellow circle.
- Grievances where sufficient days are left would be shown in a green circle.

Once a grievance is responded at any level, it's status would change to **Responded**. The agent who raised the grievance has to submit her/his concurrence to the resolution provided by the authority. If the agent is satisfied, then the grievance will be treated as **Resolved**, else the grievance will be escalated to the next level authority for redressal.

The screenshot displays the eNivaran system interface. On the left is a 'Feedback Selection Menu' with options like 'Pending At BO', 'Escalated to Manager(Sales)', etc. The main area shows a table of grievances with columns: Complaint No., BO, DO, ZO, Status, Last Updated, Short Description of the Complaint, and Grievance Details. The table lists several grievances, mostly with a status of 'Pending with ED(Mktg)' and a remaining time of 7 days. A sidebar on the left contains buttons for 'Grievance Summary', 'Enquiry on Grievance Number', 'Enquiry on Agency Code', 'Help', 'Logout', and 'Go To SDCWeb'.

Complaint No.	BO	DO	ZO	Status	Last Updated	Short Description of the Complaint	Grievance Details
2324000010	893	89	7	Pending with ED(Mktg)	18-02-2024 12:56	Non-receipt of Premium due-list	Testing success from portal.
2324000009	896	901	7	Pending with ED(Mktg)	18-02-2024 12:55	Non-settlement of Mediclaim Amount	testing success
2324000008	896	901	7	Pending with ED(Mktg)	08-02-2024 12:52	Non-settlement of Mediclaim Amount	testing success
2324000006	897	88	7	Pending with ED(Mktg)	08-02-2024 08:38	Non-receipt of Premium due-list	Checking success value.
2324000005	897	88	7	Pending with ED(Mktg)	06-02-2024 18:55	Non-receipt of Premium due-list	Testing
2324000004	897	88	7	Pending with ED(Mktg)	06-02-2024 18:35	Non-settlement of Mediclaim Amount	fasfas
2	774	79	6	Pending with ED(Mktg)	05-02-2024 11:01	Non-receipt of commission(Renewal, Bonus)	Test complaint through postman

Following the steps mentioned above, Manager(Sales) or any other level authority close or escalate the grievance.

Options have been provided to view the grievances with their respective status. On clicking a grievance, the details of the grievance, along with the latest response posted for the grievance would be shown. Further, a history of the responses under a grievance can also can be viewed.

This screenshot shows the detailed view of a grievance (Complaint Number 2324000009) within the eNivaran system. The interface includes a sidebar with navigation options and a main content area displaying the complaint details and the latest response. The complaint details show it was raised by agent 01461892, is in the 'Grievance Responded' status, and relates to a 'Non-settlement of Mediclaim Amount'. The latest response, given by agent 703811 on 27-02-2024 at 14:20:43, states 'Arranged for resolving the issue .Please concat the Branch Office.'.

Complaint No.	BO	DO	ZO	Status	Last Updated	Short Description of the Complaint	Grievance Details
2324000139	892	88	7	Responded By BM	21-02-2024 15:46	Non-receipt of Form-16	form 16 not received 10.240.5.24
2324000115	892	88	7	Responded By MS	16-02-2024 16:18	Non-receipt of Form-16	sws 10.240.5.43
2324000113	892	88	7	Responded By MS	16-02-2024 16:18	Non-receipt of Form-16	sws 10.240.5.43
2324000037	237	301	3	Responded By MS	16-02-2024 16:18	Non-receipt of Form-16	sws 10.240.5.43
2324000027	35D	35	3	Responded By MS	16-02-2024 16:18	Non-receipt of Form-16	sws 10.240.5.43
2324000019	892	35	3	Responded By MS	16-02-2024 16:18	Non-receipt of Form-16	sws 10.240.5.43
2324000009	896	901	7	Responded By MS	16-02-2024 16:18	Non-receipt of Form-16	sws 10.240.5.43
2324000007	882	88	7	Responded By MS	16-02-2024 16:18	Non-receipt of Form-16	sws 10.240.5.43
2324000003	237	301	3	Responded By MS	16-02-2024 16:18	Non-receipt of Form-16	sws 10.240.5.43
1	774	79	6	Responded By MS	16-02-2024 16:18	Non-receipt of Form-16	sws 10.240.5.43

Complaint Number		Complaint Date	
2324000009		14-12-2023	
Complaint raised by Agent		Zone	
01461892 -		WESTERN ZONE	
Complaint Status		Division	
Grievance Responded		MUMBAI-IV	
Complaint Type		Branch	
Non-settlement of Mediclaim Amount		[896] FORT (B.M.ANNEE-GUNBOW ST.) CBO	
Complaint Details			
testing success			
Latest Response details			
Response Given By		Designation	
703811		207	
Response Given on		Response Level	
27-02-2024 14:20:43		ED	
Response Details			
Arranged for resolving the issue .Please concat the Branch Office.			

29-02-2024, 15:48