

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).

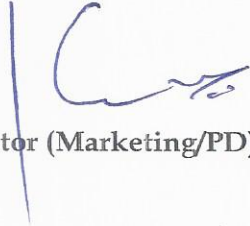
The timelines to attend the Grievance by the concerned official at various levels is mentioned below. Provision has also been made for reminder mail/SMS to various levels of authority and auto Escalation to the next higher authority if not attended within the stipulated time from the date of receipt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