Air HQ
Dte of Air Veterans
Subroto Park,
New Delhi-10

Air HQ/99803/16/DAV-III (Adm)

27 May 16

Reference is made to PCDA (P) circulars No 555 and 557 on One Rank and One Pension (OROP).

With the implementation of OROP, there has been an increase in the number of representations from the pensioners pertaining to non credit of OROP arrears, incorrect calculation of pension, reduction in pension already drawn, PDAs not responding on OROP queries/issues etc. It appears that lack of professional knowledge and casual approach of CPPCs/PDAs in implementation of above circulars has led to the increased representations.

The responsibility to implement any circular issued by PCDA(P) with regard to revision of pensionary benefits lies with PDAs i.e. CPPCs and DPDOs. PCDA(P) Circular 555 and 557 has mandated the PDAs to revise the pension and to take certain course of action in case of deficient information. Hence, responsibility of resolution of all the queries related to pension revision lies with PDAs.

The channel for dispute resolution related to banks are already available on the websites of the respective banks with detailed procedures to be followed. The screen shot of SBI complaint redressal pages are annexed. In case banks still do not respond, complaint can also be lodged with banking ombudsmen of RBI (list attached). You may like to brief the pensioners accordingly.

It has been the endeavour of this Dte to respond and reach out to the veterans fraternity and their families to render clarification as and when sought on any issue, however at times there may be delay due to the increased representations being received or clarification from the third party (source) is delayed.

Sdxxx
(Rajan Sood)
Air Cmde
PD AV

Annexure:  As stated
REPLY TO REPRESENTATION MADE BY VETERANS

1. Reference is made to General Committee Meeting of Air Force Association held on 02 May 2016 at AFA Headquarters, New Delhi.

2. During the course of the meeting it was brought out by the Secretary of the AFA that suitable replies / response in respect of representations made by air veterans seeking clarification on OROP and implementation of Circular No. 555 are not forthcoming from the Directorate of Air Veterans.

3. The undersigned reassured the Committee that all out efforts were being made to ensure that none of the representations made by the veterans or their families go unanswered and pointed out that the same has been one of the KRAs of the DAV. However, it was clarified that authority to implement any circular issued by Govt of India with regard to revision of pensionary benefits lies with the PSA (Pension Sanctioning Authority) i.e. PCDA (P) / Jt.CDA (AF) and concurrently with the PDAs i.e respective banks.

4. Circular 555, has mandated the banks to take certain course of action in case information is not available with them. You may like to sensitize all the chapters of AFA to thoroughly go through Circular 555 & 557 and accordingly advise the Air Veteran on the course of action they should adopt if PDAs are not paying the dues due to some deficient information.

5. It is clarified that the channel of dispute resolution matters related to banks are already available on the websites of the respective banks of the petitioners with detailed procedures to be followed. The screen shots of the SBI complaint redressal pages are annexed. In case banks still do not respond complaint can also be lodged with banking ombudsmen of RBI.
6. It has been the endeavor of this Dte to respond and reach out to the veteran fraternity and their families to render clarification as and when sought on any issue especially of widows/dependents and veterans who are too old to actively pursue their queries on top priority.

Annexure: As stated

(Rajan Sood)
Air Cmde
PD AV
GRIEVANCE REDRESSAL MECHANISM

i. The Bank has laid down procedures for fair and expeditious handling of customers grievances. In case of any difficulty in transactions, the customers may approach the officer concerned or the Manager of the Branch or the Branch Manager, who will ensure that the customers needs are attended to. However, if this does not happen, customers may demand the complaint book, which is available in all branches, and lodge written complaint. A copy of the complaint shall be returned to the customers with acknowledgement of receipt. Our efforts will be to ensure that the redressal of the complaint takes place expeditiously and in any case within a maximum period of three weeks. If for any reason the branch is unable to redress the grievance within three weeks the customers will be informed of the reasons and the action taken for early redressal.

ii. In case of difficulty with the branch, or unsatisfactory reply in respect of complaint, lodged with the Branch, the customer can approach the Deputy General Manager/Assistant General Manager of the Zonal Office under whose administrative control the Branch functions. The contact particulars of the Zonal Office can be obtained from the Branch or from the helpline numbers at the concerned Local Head Office. The helpline numbers are available at the Bank's website.

iii. The customer is also welcome to write to the Grievance cell at the Local Head Office under whose jurisdiction the Branch functions. The addresses of the Local Head Offices are given below:

iv. For help in ATM-cum-Debit card related operations, a customer may contact Toll-free helpline No. 1800-11-2211, 1800-4253800 and 080-26999990 at New Delhi, Mumbai, Kolkata, Hyderabad, Bangalore, Chennai, Chandigarh, Lucknow, Bhubaneswar and Bhopal and the nearest card issuing branch or e-mail at corporatecentre@sbi.co.in. In case the customer is not satisfied with the handling of his complaint, he may contact the General Manager (AC & PS) at Corporate Centre at the following address:

General Manager (AC & PS),
Ground Floor, B Wing
Sector 11 CBD Belapur
Navi Mumbai 410 211.
Tel No. 0210-2210-6900
Fax No. 0210-2210-7512
E-mail address: gm.acps@sbi.co.in

v. For information about our Internet Banking, a customer may contact Toll-free helpline No. 1800-11-2211 of our Contact Centre. While we have designed our system to give you the best Internet banking experience, should you nonetheless have any complaint, you can use the Customer Care feature available in the portal section of our Internet Banking website or you may lodge the complaint at https://prepaid.onlinesbi.com/CMS/

vi. The aggrieved customer can also write, giving full details of the branch, Account Number and the grievance, to:

The Deputy General Manager
Customer Service Deptt,
State Bank of India,
Corporate Centre, 4th floor
Mumbai - 400 021
Tel: (022) 2302-3456, 2260-4567 Fax: (022) 2265-360
email: dgmcustomer@sbi.co.in

vii. The Zonal Office, Local Head Office or the Corporate Centre as the case may be, will acknowledge the grievance within five days of receipt and initiate action to have the grievance attended to. However, if the customer is not satisfied with the handling of his complaint, he may contact the General Manager (AC & PS) at Corporate Centre at the following address:

Grievance Redressal Mechanism

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Grievance Redressal Mechanism
<table>
<thead>
<tr>
<th>STEP 1</th>
<th>In case of any Grievance with the services of the Bank</th>
<th>You may please contact the Branch Manager or call at Toll free Nos 1-800-425-3800 / 1-800-11-22-11 or send SMS &quot;UNHAPPY&quot; to 8008202020 or submit your complaint/feedback “online” as per the COMPLAINT/FEEDBACK FORM available at <a href="http://www.sbi.co.in">www.sbi.co.in</a></th>
</tr>
</thead>
<tbody>
<tr>
<td>STEP 2</td>
<td>In case the grievance is not resolved within 10 days from the date of registration or You are not satisfied with the resolution offered by the branch</td>
<td>You may please contact the Network Nodal Officer (select as per your branch location)</td>
</tr>
<tr>
<td>STEP 3</td>
<td>In case the grievance is not resolved within 5 days from the date of escalation to the Network Nodal Officer or You are not satisfied with the resolution offered by the Network Nodal Officer</td>
<td>You may please contact the Principal Nodal Officer General Manager (NBG-Coordination) State Bank of India, Corporate Centre, State Bank Bhavan, Madan Cama Road, Mumbai 400 021 Fax No: 022-22742431 Email : <a href="mailto:gm.customer@sbi.co.in">gm.customer@sbi.co.in</a></td>
</tr>
</tbody>
</table>

You may also write to the Chairman at the following address:

CHAIRMAN,
State Bank Of India,
Corporate Centre,
"State Bank Bhavan",
Madan Cama Road,
Mumbai 400 021
Fax : 022-22742431
Email : chairmansbi.customer@sbi.co.in

In case the grievance is not resolved within 30 days from the date of registration or You are not satisfied with the resolution offered by the Bank

You may please kindly take recourse to the Banking Ombudsman Scheme 2006

List of Banking Ombudsman (select as per your area of jurisdiction)
<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Centre</th>
<th>Name &amp; Address of the Office of Banking Ombudsman</th>
<th>Area of Operation</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Ahmedabad</td>
<td>Shri Sunil T. S. Nair, C/o Reserve Bank of India, La Gajjar Chambers, Ashram Road, Ahmedabad-380 009, STD Code: 079, Tel.No.265825728558718, Fax No.26583325</td>
<td>Gujarat, Union Territories of Dadra and Nagar Haveli, Daman and Diu</td>
</tr>
<tr>
<td>2.</td>
<td>Bengaluru</td>
<td>Ms. C R Samyuktha, C/o Reserve Bank of India, 10/3/8, Nanpakutha Road, Bengaluru-560 001, STD Code: 080, Tel.No.2221077/222175529, Fax No.22244047</td>
<td>Karnataka</td>
</tr>
<tr>
<td>3.</td>
<td>Bhopal</td>
<td>Ajay Mishra, C/o Reserve Bank of India, Hoshangabad Road, Post Box No.32, Bhopal-462 011, STD Code: 075, Tel.No.25737722573776, Fax No.2573779</td>
<td>Madhya Pradesh and Chhattisgarh</td>
</tr>
<tr>
<td>4.</td>
<td>Bhubaneswar</td>
<td>Shri B.K. Mishra, C/o Reserve Bank of India, Pt. Jawaharlal Nehru Marg, Bhubaneswar-751 001, STD Code: 067, Tel.No.2396307/2396008, Fax No.2393606</td>
<td>Odisha</td>
</tr>
<tr>
<td>5.</td>
<td>Chandigarh</td>
<td>Shri Sanjay Bhatia, C/o Reserve Bank of India, New Office Building, Sector-17, Central Vista, Chandigarh-160 017, STD Code: 017, Tel.No.2721072721071, Fax No.2721080</td>
<td>Himachal Pradesh, Punjab, Union Territory of Chandigarh and Panchkula, Yamuna Nagar and Ambala Districts of Haryana.</td>
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<tr>
<td>6.</td>
<td>Chennai</td>
<td>Shri K Chandrasekharan, C/o Reserve Bank of India, Fort Glacis, Chennai 600 001, STD Code: 044, Tel.No.2538617025385963/2539159, Fax No.25385488</td>
<td>Tamil Nadu, Union Territories of Puducherry (except Mahé Region) and Andaman and Nicobar Islands</td>
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<td>7.</td>
<td>Guwahati</td>
<td>Shri Anand Prakash, C/o Reserve Bank of India, Stalion Road, Pan Bazar, Guwahati-781 001, STD Code: 036, Tel.No.2542592540445, Fax No.2540445</td>
<td>Assam, Arunachal Pradesh, Manipur, Meghalaya, Mizoram, Nagaland and Tripura</td>
</tr>
<tr>
<td>8.</td>
<td>Hyderabad</td>
<td>Dr. N. Krishna Mohan, C/o Reserve Bank of India</td>
<td>Andhra Pradesh and Telangana</td>
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