

**यूको बैंक**

(भारत सरकार का उपक्रम)



**UCO BANK**

(A Govt. of India Undertaking)

सम्मान आपके विश्वास का

Honours Your Trust

# Grievance Redressal Policy For FY 2026-27

**Department / Vertical : OPERATIONS AND SERVICES DEPARTMENT**

**Version : V 1.0**

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**Policy Custodian**

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## Grievance Redressal Policy FY 2026-27

### 1. Preamble

In the present scenario of competitive banking, excellence in customer service is the most important tool for sustained business growth. Customer complaints are part of the business life of any corporate entity. This is more so for banks because banks are service organizations. As a service organization, customer service and customer satisfaction should be the prime concern of any bank. The bank believes that providing prompt and efficient service is essential not only to acquire new customers, but also to retain existing customers & customer dissatisfaction would spoil bank's name and image.

This policy document aims at minimizing instances of customer complaints and grievances through proper service delivery and review mechanism and to ensure prompt redressal of customer complaints and grievances. The review mechanism envisages identifying shortcomings in product features and service delivery.

Our bank's policy on grievance redressal set out below is based upon the under noted basic principles:

- A complaint is an expression of dissatisfaction made to an organization relating to its products, services or the complaint handling process where a response or resolution is explicitly or implicitly expected.
- Customers be treated fairly at all times.
- Complaints raised by customers are dealt with courtesy and without any loss of time.
- Customers are fully informed of avenues available for registering their complaints/grievances within the organization and their rights to alternative remedy, if they are not fully satisfied with the response of the bank to their complaints.
- Bank would treat all complaints efficiently and fairly as they can damage the bank's reputation and business if not handled properly.
- The bank employees must work in good faith and without prejudice to the interests of the customer.
- Awareness of staff members in respect of the need to minimize customer grievances for securing long term goals of the Bank/Institution should be ensured.
- The Bank would not discriminate on the basis of age, race, gender, marital status, religion or disability.

The customer is the focus of Banks products, services and people. The Bank's business growth depends entirely on the satisfaction of customers with what the Bank offers them.

In order to make our bank's redressal mechanism more meaningful and effective, a structured system needs to be built towards such end. Such system should ensure that the redressal sought is just and fair and is within the ambit of the framework of rules and regulations that the bank operates in. This policy document would be made available at all branches and all the employees of the Bank would be made aware about the complaint handling process.

The basic idea behind this policy is to deal with complaints quickly & sympathetically. The intention of this policy is to: -

- Handle customer complaints promptly.
- Correct mistakes promptly and cancel any bank charges that the bank had applied by mistake.
- Let the customer know to take his/her complaint forward in case he/she is not satisfied with the primary response from the bank and
- Provide suitable alternate avenues to mitigate problems arising out of technological failures.

**1.1** From a study of the pattern of the complaints received, it is observed that the customer complaints usually arise on account of the following factors:

- The attitudinal aspects in dealing with customers.
- Inadequacy of the functions/arrangements made available to the customers or gaps in standards of services expected and actual services rendered.
- Technology related i.e., ATM, e-banking business, m-banking business.

The customer is entitled to register his/her complaint whenever he/she is not satisfied with the services provided by the Bank. He/she can submit his/her complaint in writing, orally or over telephone.

## **2. Internal Mechanism to Handle Customer Complaints/Grievances**

### **2.1. Channels for Lodging Complaints**

A customer can lodge a complaint in writing/by a way of an Advocate-Notice/Legal Notice addressed to a Branch, Zonal Office, Head Office or Bank under this policy. Complaints can also be lodged with the Help Line Number of the Bank over Telephone/Mobile Phone, Call Centre, E-mail ID, Online Grievance Redressal System (OGRS) or any other mode as convenient

to the customers. Various modes through which a customer can lodge the complaint are explained hereunder.

### **Complaint in Person**

A customer, if not satisfied with services of the branch or has a grievance can lodge a complaint in person at the branch by submitting a written letter to the Branch Manager and can obtain an acknowledgement. Customer may also drop his/her complaint in the complaint box.

### **Complaint over Phone**

Customers can lodge their grievance over telephone/mobile phone to the Branch, Zonal Office and Head Office. Complaint may be lodged at Bank's Call Centre on Toll Free Number 1800 8910 - UCO SAMPARK which is accessible on 24/7 basis.

### **Complaint through Mail**

Customers can submit their grievance by e-mail at [hosp.cscell@uco.bank.in](mailto:hosp.cscell@uco.bank.in) Complaints received by mail shall be acknowledged by e-mail to the extent possible.

In case the customer is not satisfied with the handling of his complaint, he may contact the General Manager, Operations & Services Department, Head Office at the following contact details:

Telephone: 033-4455-7131/7109 & Email: [hosp.cscell@uco.bank.in](mailto:hosp.cscell@uco.bank.in)

When a complaint is received in writing, an acknowledgement of the complaint will be sent to the complainant within three days from the date of receipt of complaint. If the complaint is made over telephone at Bank's designated Help Line Number, the customer will be provided with a complaint reference number by the Help Line Desk. Complaints lodged through Online Grievance Redressal System (OGRS) - a link which has been provided on the home page of Bank's website, shall be acknowledged online by the system and a 07-character acknowledgement number will be provided to the complainant.

All Complaints received directly by Branches, Zones, Head Office and also those received from Central/State Governments, Ministries, Government Departments, Reserve Bank of India, Members of Parliament and Legislative

Councils, IBA, SSM, etc. either in physical form or by e-mails will be entered in OGRS for better control. Efforts will be made to resolve the complaints within a period of 10 days from the date of receipt of such complaints.

## **2.2. Internal Ombudsman (IO) / Deputy Internal Ombudsman (Dy. IO.)**

Bank has a separate Board approved, Policy in line with Reserve Bank of India (Commercial Banks - Internal Ombudsman) Directions, 2026.

Internal Ombudsman/ **Deputy Internal Ombudsman** is appointed in order to strengthen the banks internal grievances redressal mechanism and reinforce the customer confidence in fair and just redressal of complaints.

## **2.3. Category of Complaints**

- I. General Complaints are broadly classified into following categories as under:
  1. ATM/Debit Cards
  2. Credit Cards
  3. Internet/ Mobile/ Electronic Banking
  4. Account Opening/ Difficulty in Operation of Accounts
  5. Mis-selling/ Para-banking
  6. Recovery Agents/ Direct Sales Agents
  7. Pension and facilities for Senior Citizen/ Differently able
  8. Loans and Advances
  9. Levy of Charges without prior notice/ excessive charges/ foreclosure charges
  10. Cheques/ Drafts/ Bills
  11. Non-Observation of Fair Practice Code
  12. Exchange of Coins, Issuance/ Acceptance of small denomination notes and coins
  13. Bank Guarantees/ Letter of Credit and Documentary Credits
  14. Staff Behaviour
  15. Facilities for customers visiting the branch/ adherence to prescribed working hours by the branch, etc
  16. CIBIL/CRIF/Credit Information
  17. Door Step Banking
  18. Others

## **II. Grievance Related to Technology**

Grievances related to technology are further bifurcated as under:

### **a. The ATM related disputes arises out of following events:**

1. Account debited however cash not dispensed.

2. Account debited twice but cash dispensed only once.
3. Cash partially dispensed but full amount debited for the account.

ATM failed transaction automatically gets reversed within a period of 24 hours. Hence, customers may be requested to wait for a day and then lodge complaint in case the amount is not automatically reversed.

**ATM related disputes can be further bifurcated into following categories:-**

**i) Our Customer using our Bank's ATM**

On receiving customer complaint, matter is taken up with ATM base Branch. ATM base branch thus accepts or rejects customer complaints after checking the concerned transaction through EJ/JP log and CCTV footage. In case transaction was failed, customer dispute is accepted and customer account is credited with the transaction amount. In case transaction was successful, customer dispute is rejected and information is given to the customer and provided copy of EJ/JP log.

**ii) Our customer using other Bank ATM**

On receiving customer complaint, matter is forwarded to ATBD cell, which in turn raises the dispute through NPCI portal with ATM acquiring Bank. NPCI has defined turn-around-time (TAT) for responding to the disputes on the NPCI portal. Resolution (acceptance/rejection) as received from ATM acquiring Bank through NPCI portal is informed to the customer. On acceptance customer account is credited with the transaction amount and compensation if any, as per NPCI TAT framework.

**iii) Other Bank customer using our Bank ATM**

Such complaints are received from other Bank (Issuing) through NPCI portal. Handling of NPCI portal for dispute handling is the responsibility of ATBD cell. Thus ATBD takes up the matter with ATM base Branch, for ensuring fate of the disputes transaction. In case transaction was failed, dispute is accepted through NPCI portal and amount is reversed. In case transaction was successful, dispute is rejected on NPCI portal and copy of EJ/JP log is uploaded on the NPCI portal.

If the customer is not satisfied and the complaint is again raised then it is taken up with ATBD through ATM owning branch on pre arbitration basis with other banks for providing No Excess Cash Report, CCTV Footage, Engineer's Report for resolving the matter.

For other help in ATM cum Debit card related operations and other issues relating to alternate Banking Channels, Toll Free Number 1800 8910 UCO SAMPARK has been made available. The customers may also contact their home branch or email at [hoatm.calcutta@uco.bank.in](mailto:hoatm.calcutta@uco.bank.in) for redressal of their complaints.

### **b. Internet Banking**

The customer to ensure that log in ID and password are kept secured and confidential. Grievances related to internet banking, such as disputed debit, failed transaction but account debited, account debited but amount not credited to beneficiaries account, account not settled, no transaction rights etc. can be lodged through any mode or channels mentioned above. These complaints are resolved by branch concerned or E-Banking department at Head Office level.

### **c. Mobile Banking**

Disputed transaction in Mobile banking, such as account debited twice for the same transaction, account debited and amount not credited at the other end/ received by the merchant establishment, online disputed transactions like failed online transaction but account debited, erroneous debits etc. can be lodged through any mode or channel mentioned above.

For assistance in Internet Banking/ Mobile Banking, the customer may contact the same helpline number as for ATM card transactions. The customer may also post his grievance on following Email IDs for e-banking and mobile banking respectively: [hoe\\_banking.calcutta@uco.bank.in](mailto:hoe_banking.calcutta@uco.bank.in) and [uco.mbanking@uco.bank.in](mailto:uco.mbanking@uco.bank.in)

### **d. RTGS/NEFT**

For assistance in RTGS/NEFT the customers can directly lodge their complaints to [rtgsneftdesk.kolkata@uco.bank.in](mailto:rtgsneftdesk.kolkata@uco.bank.in) or [hosp.cscell@uco.bank.in](mailto:hosp.cscell@uco.bank.in).

### **e. Transactional disputes under Chargeback/ Pre-Arbitration/ Arbitration**

For any transactional dispute under channels – NFS, IMPS, UPI, Rupay, VISA, BBPS and AePS, customers have option to 1<sup>st</sup> raise claim under Chargeback level, which will be further raised on respective portal (NPCI, VISA, etc) by ATBD cell, OSD, Head Office.

In case of rejection of such transactional disputes by Acquiring/Beneficiary /other Bank through respective portal (NPCI, VISA, etc) on chargeback level, customers have further option of raising claim under pre-arbitration level.

In case, these transactional disputes are again rejected by Acquiring/Beneficiary/other Bank through respective portal (NPCI, VISA, etc) on pre-arbitration level, customers have one more option of raising claim for Arbitration on payment of Arbitration fee as stipulated by NPCI/VISA.

**III. Anonymous and Pseudonymous Complaints**

Complainants who desire to protect their identity now have the protection of the Public Interest Disclosure & Protection of Informers’ Resolution – 2004 (PIDPI). The following procedures have been laid down for handling such anonymous and pseudonymous complaints:

- No action is required to be taken on anonymous complaints, irrespective of the nature of allegations and such complaints need to be simply filed.
- Complaints containing vague allegations could also be filed without verification of identity of the complainant.
- If a complaint contains verifiable allegations, Bank may take cognizance of such complaint. In such cases, the complaint will be first sent to the complainant for owning/ disowning, as the case may be. If no response is received from the complainant within 15 days of sending the complaint, a reminder will be sent. After waiting 15 days after sending the reminder, if still nothing is heard, the said complaint may be filed as pseudonymous by Bank/Branch.
- However, as good Corporate Governance, depending upon the gravity of the allegation, the same will be examined by the Bank.

**2.4. Time Frame**

- Complaints need to be seen in the right perspective because they indirectly reveal weak spots in the working of the bank. Complaints received will be analysed from all possible angles. Specific time schedule set up for handling complaints will be adhered to towards disposing of such complaints at all levels including branches, Zonal Office and Head Office.
- Branch Managers will arrange to resolve the complaints within specific time frame, as decided by the bank.
- Complaints are to be resolved as per the timelines. Automatic escalation mechanism is built in Online Grievance Redressal System (OGRS) with the following periodicity:

Branch Level	3 days
Zonal Office Level	4 days
Head Office	3 days

- Zonal Office/Head Office are allowed to change the status of the complaint once it is resolved. Audit trail builds up automatically to find out at which level the complaint was Fully Resolved/Partially Resolved/ Wholly Rejected.
- The bank shall ensure that the final decision is communicated to the complainant within a period of 30 days from the date of receipt of complaint by the bank.
- Where the IO / Dy. IO upholds the decision of the bank to reject or partially resolve the complaint, the reply to the complainant should explicitly state that the said complaint has been reviewed by the IO / Dy. IO.
- For complaints that are partially resolved or wholly rejected after examination by the IO / Dy. IO, the bank shall advise the complainant about the option of approaching the RBI Ombudsman for redress (excluding complaints not covered under the Reserve Bank - Integrated Ombudsman Scheme, as amended from time to time) along with complete details of the complaint. The bank in its reply shall also mention the URL of Reserve Bank's Complaint Management System portal for online filing of customer complaints (<https://cms.rbi.org.in>) and the physical / email address of the Centralised Receipt and Processing Centre (Centralized Receipt and Processing Centre (CRPC) Reserve Bank of India, Central Vista, Sector 17, Chandigarh - 160 017 (email: [crpc@rbi.org.in](mailto:crpc@rbi.org.in))).

In case a complaint cannot be resolved within the above-mentioned time frame, the customer will be informed about the reasons as to why more time is needed to redress the complaint.

- Complaints which require more time for examination of issues involved will also be acknowledged promptly and endeavour will be made to resolve such complaints at the earliest.
- Zonal Offices will send action taken report on complaints received to Head Office at the end of every month based on information received by them from the branches.
- Zonal Offices will analyze the grievance at their end on monthly basis.
- If the customer is not satisfied with the resolution of the bank, he/she may approach Banking Ombudsman appointed by Reserve Bank of India under Reserve Bank Integrated Ombudsman Scheme, 2021 (The scheme shall be called the Reserve Bank- Integrated Ombudsman Scheme (RB-IOS), 2026 with effect from July 1, 2026) or other legal avenues available for getting his/her grievances redressed. A copy of

Reserve Bank Integrated Ombudsman Scheme, 2021 (The Reserve Bank– Integrated Ombudsman Scheme (RB-IOS), 2026 with effect from July 1, 2026) is displayed in all branches and Bank's website.

## **2.5. Branch Level Customer Service Committees**

In order to encourage a formal channel of communication between the customers and the bank at the branch level, branches will take necessary steps for strengthening the branch level Customer Service Committees with greater involvement of customers. It is desirable that branch level committees include their customers including senior citizen(s) and also retired members of Bank's staff. The Branch Level Customer Service Committee would meet at least once in a month to interact with customers who have agitated / put forth their grievances(s) before consumer forums or Courts for amicable resolution and settlement / study complaints / suggestions, cases of delay, and difficulties faced / reported by customers / members of the Committee and evolve ways and means of resolving them and for improving customer service.

The committee acts as a forum to enable customers meet and interact with the Senior Officials of the Bank with the following objectives:

- a. Collecting customer feedback on services provided by the Bank.
- b. Reducing information gap between customers and Bank.
- c. Building trust among customers.

The branch level customer service committee will submit quarterly reports giving inputs/suggestions to the Standing Committee on Customer Service, thus enabling the Standing Committee to examine them and provide relevant feedback to the Customer Service Committee of the Board for necessary policy/procedural action.

## **2.6. Standing Committee on Customer Service**

The Standing Committee on Customer Service would be chaired by the Executive Director of the Bank and two to three senior Executives of the Bank will be members. The Committee would also have two to three eminent non-executives drawn from the public as members. In addition, to strengthen the Committee's inclusivity and ensure that concerns of differently-abled customers and employees are adequately represented and addressed at the highest level of governance, a PwD employee in executive cadre shall also be included in the Committee.

The Committee would have the following functions:

- Evaluate feed-back on quality of customer service received from various quarters including feedback received from Decoy customers. The committee would also review comments/feed-back on customer service and implementation of Code of Bank's Commitments to Customers received from BCSBI.
- The Committee would be responsible to ensure that all regulatory instructions regarding customer service are followed by the bank. Towards this, the committee would obtain necessary feed-back from the respective functional heads.
- The committee would consider unresolved complaints/grievances referred to it by functional heads responsible for redressal and offer their advice.
- The committee would submit report on its performance to the Customer Service Committee of the Board at quarterly intervals.
- The Committee would also review the cases of non-compliance with the provisions of the code, including the complaints which are not redressed within the timeframe of 30 days stipulated in this policy.
- The Committee would review the practice and procedures prevalent in the bank from customer service perspective and take necessary corrective action on an ongoing basis as the intent is translated into action only through procedure and practices.

## **2.7. Customer Service Committee of the Board**

- The Customer Service Committee of the Board would be responsible for review of policies in regard to improving customer service, the annual survey of depositor satisfaction and the tri-annual audit of such services. The Committee would also examine issues having a bearing on the quality of customer service rendered by the bank.
- This Committee would also review the functioning of the Standing Committee on Customer Service.
- The Customer Service Committee of the Board would be responsible for reviewing and providing guidance to the customers in respect of customer service (both for depositors as well as borrowers).
- The Customer Service Committee of the Board would review the Root Cause Analysis (RCA) of complaints on quarterly basis.
- The Customer Service Committee of the Board will review on an annual basis, Root Cause Analysis (RCA) of customer grievance done, by taking into consideration, information on data rejected by the Credit Information Companies (CICs) and Data Quality Index (DQI) provided by CICs as source of information for carrying out RCA.
- The Customer Service Committee of the Board will play a pro-active role with regard to complaints/grievances resolved by Banking Ombudsman.

## **2.8. Monitoring the implementation of awards under the Banking Ombudsman Scheme**

After detailed examination of the complaints/grievances of the customers and after perusal of the comments, the Banking Ombudsman issue awards in respect of individual complaints to redress the grievances. Bank to ensure award of the Banking Ombudsman are implemented expeditiously. Further with a view to enhance effectiveness of Customer Service Committee, Bank should:-

- a) place all the awards given by the Banking Ombudsman before the Customer Service Committee on quarterly basis to enable them to address issues of systemic deficiencies existing in bank, if any, brought out by the awards, and
- b) place all the awards remaining unimplemented for more than three months with the reasons before the Customer Service Committee on quarterly basis to enable the committee to report to the Board such delays in implementation without valid reasons and for initiating necessary remedial action.

## **2.9. Nodal Officer and Other Designated Officials to Handle Grievances**

Nodal Officer of the rank of General Manager (or its equivalent) of the Bank will be responsible for the implementation of customer service and complaint handling for the bank as a whole. Zonal Managers will act as Customer Relation Officer (Nodal Officer) at Zonal Offices who will handle complaint/grievances in respect of branches falling under their control. Branch Manager will be the Nodal Officer of Branch who will be responsible for the resolution of complaints/grievances in respect of customer service by the branch.

Aggrieved customers can write directly regarding their grievances quoting the complaint no. at the following address:

General Manager  
Operation and Services Department, UCO Bank  
2, India Exchange Place  
Kolkata -700001  
Telephone: 033-4455-7131, 033-4455-7109  
Email- hosp.cscell@uco.bank.in

## **2.10. Nodal Officer for Credit Information Companies for redress of Customer Grievances**

Chief Manager

Analytics, Centre of Excellence and Data Management  
UCO Bank  
3 & 4 DD Block, 1st Floor,  
Salt Lake  
Kolkata – 700064  
Telephone: 033-4455-9162  
Email - ho.cibilcell@uco.bank.in

### **2.11. Representation of Persons with Disabilities in Grievance Redressal Cell**

The Grievance Redressal Cell at Head Office shall mandatorily include one representative from the Divyangjan community. This representative shall be associated with the examination and disposal of complaints received from PwD customers so as to ensure that grievances are handled with sensitivity, fairness, and in a timely manner, in particular those involving accessibility, assistive devices, discrimination, or denial of facilities.

### **3. Mandatory Display Requirements**

Bank shall arrange to display information on the following aspects:

- Appropriate arrangement for receiving complaints and suggestions.
- The name, address and contact number of Nodal Officer(s).
- Contact details of Banking Ombudsman of the area.
- Code of Bank's commitments to customers/Fair Practice Code.
- The customers will have following specific rights under this policy.

- I. To receive an acknowledgement of their complaint within three days/to receive a complaint reference number when the complaint is made over telephone.
- II. Customer's complaint would be resolved within a period of 30 days from the date of receipt of the complaint. In case resolution of complaint needs more time, bank shall inform the reasons to the customer why more time is needed to resolve the complaint.

These provisions would be prominently displayed in all branches/ office premises.

### **4. Resolution of Grievance**

The Branch Manager is responsible for the resolution of complaints/grievances in respect of customer service by the branch. He would be responsible for ensuring closure of all complaints received at the branches. It would be his foremost duty to ensure that the complaint gets resolved completely to the customer's satisfaction. If the customer is not satisfied, then he/she should be provided with alternate avenues to escalate

the complaint. If the branch manager feels that it is not possible at his/her level to resolve the problem, he/she will refer the case to Zonal Office concerned for guidance.

A fully automated Complaints Management System shall be put in place by the bank and access to the System shall be provided to the IO / Dy. IO. All complaints that are partially resolved or wholly rejected by the bank's internal grievance redress mechanism shall be auto escalated to the office of the IO for review;

- (a) in case of complaints, for which Reserve Bank of India, National Payments Corporation of India, or card network guidelines prescribe a timeline for resolution, sufficiently in advance such that IO / Dy. IO gets at least 10 days for review of such complaints to enable final decision to be communicated to the complainants within the timelines prescribed by Reserve Bank of India, National Payments Corporation of India, or card network, as applicable;
- (b) in all other cases, within 20 days of receipt.

The bank shall provide only three categories i.e. 'Fully Resolved', 'Partially Resolved' and 'Wholly Rejected' in its Complaint Management System for recording the decision on the complaints before escalation to the office of IO.

#### 4.1. Closure of complaints

<b>A. The competent authority for closure of general complaints under the categories i.e. 'Fully Resolved', 'Partially Resolved' and 'Wholly Rejected'</b>	
<b>Scenario</b>	<b>Competent Authority</b>
(i) Complaint which has been accepted by the <u>Branch/Zonal Office/Head Office.</u>	Internal Ombudsman
(ii) Complaint which has been fully/ partially rejected by the <u>Branch/Zonal Office/Head Office.</u>	Internal Ombudsman
<b>B. The failed transaction complaints shall be resolved/rejected as per Guidelines and TAT defined by NPCI.</b>	

#### 5. Interaction with Customers

The bank recognizes the fact that the customer's expectation/ requirement/ grievances can be better fulfilled/redressed through personal interaction with customers by bank's staff. Bank shall arrange structured customer meets, once in a month, which would send a message to the customers that the

bank cares for them and values their feedback/suggestions for improvement in customer service. Many of the complaints arise on account of lack of awareness among customers about bank services and such interactions would help the customers appreciate banking services better. The feedback from customers would be valuable input for revising products and services to meet customer requirements/needs.

#### **6. Sensitizing Operating Staff on Handling Complaints**

Staff would be properly trained for handling complaints. The bank is dealing with people and hence difference of opinion and areas of friction can arise. With an open mind and a smile on the face the bank's staff should be able to win the customer's confidence. It would be the responsibility of the Nodal Officers to ensure that internal machinery for handling complaints/grievances operates smoothly and efficiently at all levels. They should give feedback on training needs of staff at various levels to the HR Department of the bank.

#### **7. Observance of Customer's Day Every Month at all Levels of the Bank.**

Branches will observe a customer's day on 15<sup>th</sup> of every Month along with the Branch Level Customer Service Committee Meeting. Zonal Office will observe the Customer Day on Thursday of every 3<sup>rd</sup> week of the month. Wherever the particular date/day is holiday, the customer meet shall take place on the succeeding working day. This would provide enough room for the customers to ventilate their problems which would take care of many minor complaints against the bank at the grass root level.

#### **8. Maintenance of Complaint Box/Register**

All offices & branches of the Bank would maintain a complaint box/Register where customers can drop their complaints. All complaints have to be recorded in the Register. The complaint box would be placed in a suitable position where it would be easily visible and identifiable. The Complaint box will be opened daily by the branches/offices.

#### **9. Pre-empting Occurrence of Customer Grievances**

Customer grievances provide valuable feedback on quality of service at branches and whether the initiatives taken by the Bank in technology and re-engineering of business processes are having the desired impact on business growth and improved customer satisfaction. The Bank also understands the importance of sensitizing staff in handling customer transactions / requests with courtesy, empathy and promptness. All branches shall form a customer service committee with representation of officers, award staff, subordinate staff, retired staff as well as customers as advised in this regard. The committee shall hold the meeting every month and deliberate on all issues

relating to customer service at the branch and take suitable action as decided by the committee for improvement of customer service at the branch. Customer Relations Programmes shall be organized at all branches at least once in every quarter where staff and customers will meet and interact freely on service-related issues. While these shall be structured meets, the customers will also be free to meet the Branch Managers/ other Officials at Administrative Offices to discuss their grievances. The Bank shall conduct training programmes regularly for staff on customer service and minimizing customer grievances. The Bank shall also conduct customer satisfaction surveys periodically to understand customers' perception of UCO Bank's service and to identify priority areas for improvement of customer satisfaction.

#### **10. COVID 19 Related Stress – Grievance Redressal Mechanism**

There will be additional option in our Online Grievance Redressal System (OGRS) exclusively for COVID -19 Scheme Related Grievance which will be available in our website under customer care center.

#### **11. Online Dispute Resolution (ODR) System for Digital Payment**

With reference to Statement on Developmental and Regulatory Policies dated August 06, 2020, where in Reserve Bank of India (RBI) has announced introduction of Online Dispute Resolution (ODR) System for resolving customer disputes and grievances pertaining to digital payments, using a system driven and rule-based mechanism with zero or minimal manual intervention.

Type of transactions covered under the scope of the ODR system will include all transaction types mentioned in RBI circular DPSS.CO.PD No. 629/02.01.014/2019-20 dated September 20, 2019 on "Harmonization of Turn Around Time (TAT) and customer compensation for failed transaction using authorized Payment Systems."

#### **12. Enhanced Disclosures on Complaints**

As part of the disclosure initiative, banks have to disclose in their annual report summary information regarding the complaints handled by them. Format of enhanced disclosure to be made by banks on complaints and grievance redress is provided as an **Annexure-I**.

#### **13. Recovery of Cost of Redress of Banking Ombudsman Complaints from Banks**

At present, redress of complaints under the Reserve Bank - Integrated Ombudsman Scheme, 2021 (The scheme shall be called the Reserve Bank-Integrated Ombudsman Scheme (RB-IOS), 2026 with effect from July 1, 2026) is cost free for banks as well as their customers. Given that the banker-

customer relationship is the primary relationship, the main responsibility of customer grievance lies with banks. With a view to ensure that banks discharge their responsibility effectively, the cost of redress of complaints will be recovered from those banks against whom the maintainable complaints in the Offices of Banking Ombudsman (OBOs) exceed their peer group average.

When the maintainable complaints in the OBOs exceed our Bank's peer group average, consequently the cost of redress of complaints will be borne at the Bank level.

#### **14. Review of Policy**

Review of the policy will be undertaken every year.

#### **15. Amendment / Modification of Policy**

This policy will remain in force till the policy is amended by the Board of Directors.

The bank reserves the right to amend/modify this policy as and when deemed fit and proper, at its sole discretion.

MD & CEO and in his absence Executive Director is authorized to approve modifications pertaining to operational issues and to issue clarifications on all operational matters relating to this Policy. Regulatory changes as per RBI will form part of the Policy.

#### **16. Competent Authority for Approval and Travel Route of Policy**

Competent Authority to approve the policy is The Board of Directors. The Product and Policy Clearance Committee (PPCC), then Operational Risk Management Committee (ORMC), and thereafter the Customer Service Committee of Board (CSCB), shall recommend for approval of the Policy to The Board of Directors. The System and Procedure Committee is the Competent Authority to approve any Operational guidelines/ SOP resulting from this policy.

## Annexure-I

## Enhanced disclosure to be made by Banks on Complaints and Grievance Redress

Summary Information on Complaints received by the Bank  
from Customers and from the Offices of Banking Ombudsman (OBOs)

Sr. No.	Particulars	Previous Year	Current Year
<b>Complaints received by the bank from its Customers</b>			
1.	Number of Complaints pending at the beginning of the year		
2.	Number of Complaints received during the year		
3.	Number of Complaints disposed during the year		
3.1	Of which, number of Complaints rejected by the bank		
4.	Number of Complaints pending at the end of the year		
<b>Maintainable* complaints received by the bank from OBOs</b>			
5.	Number of maintainable complaints received by the bank from OBOs		
5.1	Of 5, number of complaints resolved in favour of the bank by BOs		
5.2	Of 5, number of complaints resolved through conciliation/mediation/advisories issued by BOs		
5.3	Of 5, number of complaints resolved after passing of Awards by BOs against the bank		
6.	Number of Awards unimplemented within the stipulated time (other than those appealed)		

\*Maintainable complaints refer to complaints on the grounds specifically mentioned in Reserve Bank – Integrated Ombudsman Scheme, 2021 (The scheme shall be called the Reserve Bank– Integrated Ombudsman Scheme (RB-IOS), 2026 with effect from July 1, 2026) and covered within the ambit of the Scheme.

**Top Five Grounds of Complaints received by the Bank from Customers**

Grounds of complaints, (i.e. complaints relating to)	Number of Complaints pending at the beginning of the year	Number of Complaints received during the year	% increase/decrease in the number of complaints received over the previous year	Number of Complaints pending at the end of the year	Of 5 , number of complaints pending beyond 30 days
1	2	3	4	5	6
<b>Current Year</b>					
Ground - 1					
Ground - 2					
Ground - 3					
Ground - 4					
Ground - 5					
Others					
<b>Total</b>					
<b>Previous Year</b>					
Ground - 1					
Ground - 2					
Ground - 3					
Ground - 4					
Ground - 5					
Others					
<b>Total</b>					

## COMPLAINT SUBMISSION FORM

<b>A. FAILED TRANSACTION GRIEVANCE:-</b>	
<b>Complaint Category</b>	<b>Tick (√)</b>
ATM	
ATM-OTHERS	
INTERNET BANKING	
MOBILE BANKING	
POS	
MOBILE WALLET	
PAYMENT GATEWAY	
UPI	
AEPS	

<b>B. GENERAL GRIEVANCE:-</b>	
<b>Complaint Category</b>	<b>Tick (√)</b>
LOANS AND ADVANCES/CIBIL/CRIF	
LEVY OF CHARGES WITHOUT NOTICE/EXCESSIVE CHARGES/ FORECLOSURE CHARGES	
OTHERS	

### **DETAILS OF TRANSACTION/GRIEVANCE/EVENT:**

**(Fields marked with \* are mandatory and other fields are as applicable)**

1	Name of the customer and address*	
2	Bank Name*: Branch*: IFSC Code*:	
3	Type of Account*: Bank Account Number*:	
4	Contact Details*	
5	Email-ID	
6	Unified Payment Interface (UPI) ID	
7	ATM Card Number/ Card Type	
8	KYC copy enclosed	<input type="checkbox"/> Voter Card <input type="checkbox"/> PAN Card <input type="checkbox"/> UID (Aadhaar Card) <input type="checkbox"/> Others (any document notified by the Central Government)

9	Date of receiving the communication of transaction	
10	Date of transaction	
11	Date of Detection of transaction/ event & How it was detected	
12	If delay in detection of transaction /event, the reasons thereof	
13	Lodged FIR - YES / NO <ul style="list-style-type: none"> <li>•Date of FIR lodged</li> <li>•Case number of FIR</li> <li>•FIR lodged under which IPC code</li> </ul> [FIR copy to be enclosed]	
14	Name of the Police Station	
15	FIR Lodged against	
16	FIR lodged by whom	
17	Filed a complaint with Cyber Cell - YES / NO If yes, copy of Acknowledgement from Cyber Cell to be enclosed	
18	Total amount involved	Rs.
19	Actual Claim Amount	Rs.
20	History of the case: (Giving full particulars of the events)* -	

Signature of Complainant  
Date and Time

Signature of Bank Officials  
Emp. No., Date and Time