

## **COMPLAINT & CUSTOMER GRIEVANCES REDRESSAL POLICY**

**27.09.2023 to 26.09.2024**

### **1. UGB's policy on customer grievances redressal is based on the following principle:**

Providing customer oriented services, maintaining transparency & excellence in banking, development oriented approach with innovative concepts and by earning continuous profit. The customer is the focus of the Bank's products, services and people. The Bank's business growth depends entirely on the satisfaction of customers with what the Bank offers them. A suitable mechanism must therefore exist for receiving and redressing customer grievances courteously, promptly and satisfactorily. Any mistake made by the Bank should be rectified immediately. The details of grievances redressal mechanism must be in the domain of public knowledge'.

The above principle is incorporated in the Bank's policy of grievances redressal.

### **2. Grievances relating to Branch transactions:**

i) In case of any difficulty in transactions, the customers may approach the Branch Manager, who will ensure that the customers' Banking needs are attended to. However, if this does not happen, customers may demand the complaint book, which will be available in all Branches, and lodge a written complaint. A copy of the complaint shall be returned to customer with an acknowledgement of receipt. The Branch shall make efforts 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 customer will be informed of the reasons and the action taken for early redressal.

ii) If the customer is unable to visit the Branch, he can also send their complaints through email at [info@ugb.org.in](mailto:info@ugb.org.in). Customer may also lodge / post his grievance online on the Bank's web site ([www.uttarakhandgraminbank.com](http://www.uttarakhandgraminbank.com)) under the link 'Complaints'. Customer has to type his/her mobile no. and generate OTP to register complaint through web-based Complaint Form. Complaints lodged on these channels are forwarded to the Branches through web based system for redressal as above.

iii) In case of difficulty with the Branch, or unsatisfactory reply in respect of complaint lodged with the Branch/Alternate channel, the customer can approach the Regional Manager [Regional office (RO)] /General Manager (Network) of the Head Office under whose

administrative control the Branch functions. The contact particulars of the officials can be obtained from the Branch or from the numbers at the concerned Regional Office. The numbers are also made available on the Bank's website.

iv) The customers can also write to the Grievance cell at the Head Office. The addresses and contact details of the Head Office are available on the Bank's website.

### **3. Escalation matrix for customer complaints**

Within the overall maximum period of three weeks within which a complaint needs to be redressed, there will be a prescribed escalation matrix for redressal of the complaints at different levels in the organisation. The matrix prescribes the time period for unresolved complaints/ grievances not redressed to customers' satisfaction to be escalated to higher authorities. The escalation matrix for customer complaints is given below:

S..No.	Lodging / Escalation /Auto Escalation of complaints	Day of lodging	Days available for redressal (Within the maximum three weeks)
1	Branch	Day 1	10 days
2	Regional Office	Day 11	5 days
3	Head Office	Day 16	6 days

The complaint lodged by a customer is first assigned to the Branch Head for redressal. If the complaint is not redressed within 10 days, it is escalated to the Regional Office on the 11<sup>th</sup> day of first lodging of the complaint. If the complaint is not redressed within the next 5 days (15 days from day 1), it is escalated to the Head Office. The complaint will invariably have to be redressed within a maximum period of 21 days/three weeks. The customer can approach the Banking Ombudsman in case his/her grievance is not redressed within 30 days of lodging the complaint as per extant guidelines.

In case of complaints relating to digital transactions customers can approach Ombudsman for Digital Transactions.

### **4. Grievances relating to Technology related transactions**

Keeping in view the growing trend and increased significance of Digital Banking products (like ATMs, Mobile Banking, internet banking, etc.) and newer interfaces of customer engagements, the Bank has introduced exclusive mechanisms for redressal of grievances arising from use of these channels.

- i. In case of complaints related to ATM, if the customer is unable to visit the Branch, he may lodge his complaint on Alternate channels viz. Contact ATM toll free numbers 1800 833 1004, 1800 123 6230 or 1800 532 7444. Customer can also call at 8106573542 directly for blocking ATM card.
- ii. In case of complaints related to mobile banking, if the customer is unable to visit the Branch, he may send email at **mobilebanking@ugbonline.com** or contact at 0135-2718035 (working hours).
- iii. In case of complaints related to internet banking, if the customer is unable to visit the Branch, he may send email at **inb@ugbonline.com** or contact at 0135-2718035 (working hours).
- iv. In case of complaints related to Point of Sale (POS) Machine, if the customer is unable to visit the Branch, he may send email at **pos@ugbonline.com** or contact at 0135-2718035 (working hours).
- v. However, for notifying the Bank of any unauthorized electronic banking transactions in their account(s) customer is required to immediately report the unauthorized transaction to their home branch during working hours.
- vi. Unauthorised Transactions in Electronic Banking Channels: In case of unauthorized transactions in electronic banking channels, the following will be the rights and obligations of the customer:
  - a. For availing electronic banking facilities, customer must mandatorily register their mobile number for SMS alerts. Bank may not offer the facility of electronic banking, other than ATM cash withdrawals, to customers who do not register mobile numbers with the bank.
  - b. Customer should notify the Bank of any unauthorised electronic banking transaction at the earliest after the occurrence of such transaction. The longer the time taken to notify the Bank, the higher will be the risk of loss to customer as per Bank's Compensation Policy placed on our web site [www.uttarakhandgraminbank.com](http://www.uttarakhandgraminbank.com).
  - c. Bank shall send, wherever mobile number / email address is registered, advices / alerts of electronic banking transactions by means of SMS and / or e-mail containing a mechanism to enable the customer to instantly notify objections, if any, in cases of unauthorised transactions.

d. On receipt of complaint of unauthorised transaction from the customer, Bank will take immediate steps to prevent further unauthorized transactions using the concerned channel by blocking the respective channel immediately.

e. Bank shall ensure that a complaint is resolved and customer liability, if any, is determined within 90 days.

f. A Board approved Compensation Policy 'Customer Compensation Policy' is placed in the Bank's website [www.uttarakhandgraminbank.com](http://www.uttarakhandgraminbank.com), which will govern, among other things, the amount payable to customers in case of unauthorized electronic banking transactions also.

#### **5. Nodal officer for handling customer grievances:**

i) The Principal Nodal Officer at Uttarakhand Gramin Bank, Head Office for customer grievances redressal is the General Manager. The Principal Nodal Officer is responsible for implementation and monitoring of customer grievances redressal in the entire Bank. Aggrieved customers can write their complaint to the Principal Nodal Officer regarding their grievances at the following address:

The General Manager,  
Uttarakhand Gramin Bank, Head Office  
18, New Road, Dehradun

ii) The Nodal officer for grievance redressal at the Regional Offices shall be the respective Regional Manager.

#### **6. Acknowledgement of Grievances and Redressal:**

i) The *Branch*, RO, or the HO as the case may be, will acknowledge the grievance within three (3) working days of receipt and initiate action to have the grievance resolved within a maximum period of three weeks from the date of receipt. The customer will also be kept informed of the action taken, the reasons for delay if any, in redressal and the progress in redressal of grievance.

ii) Complaints received by e-mail shall be acknowledged by email to the extent possible. The follow up action taken in respect of such complaints shall be advised to customers by email/SMS. However, in cases of complaints of serious nature and delays in redressal etc., a paper trail will necessarily be created.

iii) In case the customer is unhappy with the redressal provided by the Bank or his grievance has not been redressed within one month of the date of the complaint, he can also approach the Banking Ombudsman concerned for redressal. The customer will be given the necessary guidance in this regard by the Branches / ROs. The contact details of the Banking Ombudsman of the respective Region shall be displayed at each Branch.

## **7. Review Mechanism**

Apart from random review of serious types of complaints by the Top Management, our Bank has Customer Service Committee at HO level & RO level for review of customer grievances and measures taken to improve customer service. The review of complaints is also placed before the Customer Service Committee of the Board of the Bank.

## **8. Registration of Customer Complaints to Regulators and other Government portals (External Machinery)**

If customer's complaint is not resolved within the given time or if he/ she is not satisfied with the resolution provided by the Bank, he/ she may be provided information about how he/she can escalate his/her complaint to the next level i.e. to the Banking Ombudsman or other regulatory/statutory avenues which are available for grievance redressal.

### **8.1. Banking Ombudsman (BO)**

The Banking Ombudsman Scheme is an initiative of the Reserve Bank of India (RBI) which enables an expeditious and inexpensive forum to bank customers for resolution of complaints relating to certain services rendered by banks. In case customers have not received a satisfactory resolution to their complaint within 30 days of lodging the complaint with the Bank, they can escalate the matter to the BO through the Complaint Management System (CMS) portal available on the RBI website ([www.rbi.org.in](http://www.rbi.org.in)). The Banking Ombudsman Scheme as well as addresses and contact details of the Banking Ombudsman offices are available at the RBI's website ([www.rbi.org.in](http://www.rbi.org.in)) and also updated on the Bank's website ([www.uttarakhandgraminbank.in](http://www.uttarakhandgraminbank.in)) and displayed at branches. The Bank has appointed Nodal Officers (NO) at each RBI (BO) location in order to facilitate customers who have escalated their complaint to RBI-Banking Ombudsman. The Nodal Officer operates as a point of contact between the RBI, the customer and concerned branch/ department of the Bank for ensuring prompt resolution of the complaints. Contact details of the Banking Ombudsman in Uttarakhand District is given below:

Banking Ombudsman  
Reserve Bank of India

74/1 G.M.V.N. Building, 1st floor,  
Rajpur Road,  
Dehradun - 248 001  
STD Code : 0135  
Telephone : 2742001, Fax : 2742001  
Email : [cms.bodehradun@rbi.org.in](mailto:cms.bodehradun@rbi.org.in)

## **8.2 Centralized Public Grievance Redress and Monitoring System (CPGRAMS)**

The Government of India, Department of Administrative Reforms & Public Grievances, Ministry of Personnel, Public Grievance & Pension has recently introduced a web based mechanism for lodging of complaints / grievances by citizens of India, which includes the Bank's customers as well. This is known as PUBLIC GRIEVANCE PORTAL ([www.pgportal.gov.in](http://www.pgportal.gov.in)). Aggrieved customers may lodge their complaint to Government of India through online Public Grievance Lodging and Monitoring System available on website ([www.pgportal.gov.in](http://www.pgportal.gov.in)).

## **9. Mandatory display requirements**

It is mandatory for the Bank to provide;

- 9.1. Appropriate arrangement for receiving complaints and suggestions and resolution mechanism.
- 9.2. Prominently display at the branches, the names of the officials who can be contacted for redressal of complaints, together with their direct telephone number, complete address and e-mail address, etc., for proper and timely contact by the customers and for enhancing the effectiveness of the redressal machinery.
- 9.3. Contact details of Banking Ombudsman of the area
- 9.4. The Bank's Toll Free Number (s)
- 9.5. Branches should maintain Complaint Book.

## **10. Pre-empting occurrence of customer grievances & sensitizing operating staff on handling complaints**

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 to handle customer transactions / requests with courtesy, empathy and promptness. All Branches shall hold a meeting on 16<sup>th</sup> of every month and deliberate on all issues relating to customer service at the Branch and take suitable action for improvement of customer service at the Branch. While

this shall be structured meet, the customers will also be free to meet the Branch Managers/ other Officials at Administrative Offices to discuss their grievances.

The Bank shall also conduct training programmes regularly for staff on customer service and minimizing customer grievances. Further, all staff training programmes of duration exceeding 3 days, will have a session dedicated for sensitizing the staff and imparting soft skills required for handling irate customers.

**Amendment/Modification of the Policy:**

The Bank reserves the right to amend/modify this Policy, as and when deemed fit and proper, at its sole discretion. The Bank shall arrange to review the Policy at annual intervals.

*Note: A copy of this policy is available in our official website:*

*[www.uttarakhandgraminbank.com](http://www.uttarakhandgraminbank.com)*