

## Grievance Redressal Policy 2023-24

### 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**

A customer can lodge a complaint in writing to a Branch, Zonal Office, or Head Office 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 103 0123 - UCO SAMPARK which is accessible on 24/7 basis.

### **Complaint through Mail**

Customers can submit their grievance by e-mail at [hopgr.calcutta@ucobank.co.in](mailto:hopgr.calcutta@ucobank.co.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: 033-4455-7977/8424 & Email: [hosp.cscell@ucobank.co.in](mailto:hosp.cscell@ucobank.co.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.



## Internal Ombudsman

Bank has a separate Board approved Policy on Internal Ombudsman Scheme 23-24 in the line of RBI, Internal Ombudsman Scheme 2018.

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.

## Category of Complaints

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. Others

## Grievance related to Technology.

Grievances related to technology are further bifurcated as under:

### a. ATM related disputes are bifurcated as under:

#### A. Our customers using our ATMs-

The disputes arise out of following events:

1. Transaction is unsuccessful, but customer account is debited.



2. Transaction is successful and account debited and cash not dispensed.
3. Account debited twice but cash not dispensed or dispensed only once.
4. Cash partially dispensed but full amount debited to the account.

**B. Our customers using other Bank's ATMs.**

**C. Other Bank's Customers using our Bank's ATMs.**

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.

In case ATM failed/ disputed transaction is not reversed within a day, customer can lodge his/her grievance through any mode (writing, e-mail, OGRS, call centre etc.) wherein complaint gets registered and a complaint no. is provided to the customer. Complaints on ATM failed/disputed transactions are dealt by ATM Transaction Banking Division (ATBD), who verify the transaction and either credit the amount to customer account for unsuccessful transaction or provide a copy of JP Log/EJ log as evidential documents to customer for successful transaction.

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 18001030123 UCO SAMPARK has been made available. The customers may also contact their home branch or email at [hoatm.calcutta@ucobank.co.in](mailto:hoatm.calcutta@ucobank.co.in) or [uco.custcare@ucobank.co.in](mailto:uco.custcare@ucobank.co.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@ucobank.co.in and uco.mbanking@ucobank.co.in

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

For assistance in RTGS/NEFT the customers can directly lodge their complaints to rtgsneftdesk.kolkata@ucobank.co.in or bo.treasury@ucobank.co.in

#### **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.

#### **2.1 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 resolved.

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 Office 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.
- 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 or other legal avenues available for getting his/her grievances redressed. A copy of Reserve Bank Integrated Ombudsman Scheme, 2021 (CEPD, PRD. No.S873/13.01.001/2021-22 dated 12-11-2021) is displayed in all branches and Bank's website.

## 2.2 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 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.

### **2.3 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. 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 10 days stipulated in this policy.

### **2.4 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).



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

General Manager  
Operations & Services Department  
Head Office, UCO Bank  
2<sup>nd</sup> Floor, 10, BTM Sarani  
Kolkata -700001  
Telephone: 033-4455-7977, 033-4455-8424  
Email- hosp.cscell@ucobank.co.in

## **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.

#### **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, 2021 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. Amendment / modification of Policy:

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

-----End of Document-----



**Enhanced disclosure to be made by Banks on Complaints and Grievance Redress****Summary Information on Complaints received by the Bank from customers 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 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					
Total					
	Previous Year				
Ground - 1					
Ground - 2					
Ground - 3					
Ground - 4					
Ground - 5					
Others					
Total					

