

CHAPTER-II

GRIEVANCE REDRESSAL POLICY 2024-25

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ABBREVIATION

| Abbreviation | Full Form |
|--------------|---|
| CCU | Customer Care Unit |
| BOCMS | Banking Ombudsman Complaint Management System |
| CPGRAMS | Centralised Process for Grievance Redressal Mechanism |
| INGRAM | Integrated Grievance Redressal Mechanism |
| DIT | Department of Information and Technology |
| FRMC | Fraud Risk Management Committee |
| ZO | Zonal Office |
| CRBD | Customer Relationship and Business Development Department |
| IO | Internal Ombudsman |
| BO | Banking Ombudsman |
| GRO | Grievance Redressal Officer |
| RO | Regional Office |
| CGO | Chief Grievance Officer |
| ASBA | Application supported by Blocked Account |
| RBI | Reserve Bank of India |
| SRCB | Stakeholders Relationship Committee of the Board |



Operations Department, Mangladevi Temple Road, Pandeshwar, Mangaluru-575001

Grievance Redressal Policy 2024-25

1. Preamble:

- 1.1 Customer centricity is one of the core values of the Bank. As a service organisation customer service and customer satisfaction is the prime concern of the Bank. Bank believes that excellence in customer service is the most important tool for sustainable business growth. Over the years, Bank has taken various initiatives aimed at improving customer satisfaction. Grievance expressed by customer serves as feedback mechanism for bringing out improvement in quality of service delivered to customers. However, Customer grievances are part of the business life of any corporate entity and is inevitable, no matter how streamlined the business processes are. It is therefore desirable that the Customer grievances are acknowledged and dealt with effectively by developing an efficient system to ensure that complaints are resolved quickly and accurately.
- 1.2 Grievance Redressal Policy of the Bank is formalized in line with Regulatory guidelines on Customer Service to have guidelines in place for having standard operating procedure across organisation. This Policy aims to minimize instances of customer complaints and grievances and to ensure prompt and satisfactory resolution through proper service and review mechanism. Timely redressal not only satisfies the customer but is also an opportunity to cross sell our products to the customers/non-customers.

2. Scope:

- 2.1 This Grievance Redressal Policy shall cover the Grievance Redressal function of all the domestic Branches/Offices located in India. For Foreign Branches/Offices a separate policy is formulated by our International Banking Division (IBD).

3. Aim/ Objective:

- 3.1 To adopt a system which is combination of technology, processes and people, to develop and maintain profitable relationship with prospective and present customers; to practice and generate better understanding of the customer for product development, segmentation, appropriate targeting, campaign management and maintaining long term profitable and mutually beneficial relationship with customers; to comply the regulator's concern on 4 C's (Consolidation of services offered by Banks, Customisation of products and services, Convenience of transacting, Concern for customers) through Root Cause Analysis.
- 3.2 The Bank's Grievance redressal policy follows the following principles:

- a) To have complete understanding of the customer's experience at all touch points of services.
- b) To understand the level of satisfaction with the various channels with which the customer interacts in his day to day transactions with Union Bank of India and ways to further strengthen the same.
- c) To identify gaps in servicing and areas requiring improvement.
- d) To evaluate, whether internally defined service norms are being met.
- e) To make available proactively, micro-level improvement areas.
- f) To understand inherent systemic problems so that corrective and timely measures can be taken before they become acute, such as: Retention strategies, Communication Needs, Training Needs, Rewards & Recognition, Benchmarking and setting of SOPs.
- g) To ensure Process Improvement, fair treatment, courtesy in services, working in good faith without prejudice.
- h) Customers are fully informed of avenues to escalate their grievances/Complaints within the organization and their rights to alternate remedy, if they are not satisfied with the response of the Bank.

4. Adoption of new CRM EDGE portal for Grievance Redressal:

The policy was last reviewed on 02.03.2023, valid up-to 31.03.2024. Bank has now implemented a common portal for customer grievance redressal through CRM Edge portal along with BOCMS system. Hence, revision/modification in policy is incorporated to take care of the new grievance redressal system and its mechanism.

- a) Nomination of GROs at Regional Offices & Zonal Offices
- b) Well defined Standard Operating Procedures (SOP) at all levels,
- c) Working of Call Centres at Hyderabad, Mumbai and Bangalore.
- d) Handling of Government Portal Complaints under common User ID's
- e) Handling of State Government Portal Complaints under common User ID's
- f) Handling of RBI complaints,
- g) Revisiting Escalation Matrix,
- h) Defining the role and responsibilities of the CCU (Customer Care Unit) and GROs.
- i) CCU to work as the Centralised Unit for grievance redressal, to be headed by a senior level executive in the Operations Department.

5. Reasons for customer complaints:

The Major reasons for the complaints are:

- a) Gaps in standard of service expectation and actual service delivery or inadequacy of functions/products/arrangements made available to the customers.
- b) Malfunction of technological products.
- c) Attitudinal aspects while dealing with customers.

6. Grievance Redressal Mechanism in the Bank:

- a) **Accessibility:** The customer can register grievance through an online/offline mode, like, Branch, contact centre/call centre, mobile banking application, website, e-mail, etc.

- b) **Acknowledgment and Resolution of Grievances:** The Bank shall acknowledge the receipt of complaints received through various channels with a unique ID and provide the resolution within the defined timelines.
 - c) **Transparency:** Bank shall respond the complaints in a professional and transparent manner. Further ensure the objectivity in the complaint handling process.
 - d) **Prompt & Responsive Complaint Resolution:** Bank shall provide Prompt response to all complaints and ensure its timely resolution. Further Bank maintains the confidentiality of Complainant's details. Further, Bank shall ensure that the resolution provided is as per the Compensation policy of the Bank in vogue. Bank ensures the adherence of all relevant Regulatory & Statutory requirements as mandated by RBI from time to time and as per Grievance Redressal policy of the Bank.
 - e) **Escalation:** The Bank shall provide the information, on the process of escalation of complaints to the next/higher level, if the customer is not satisfied with the resolution provided by the Branch/Office. The escalation matrix is made available in Branches, Bank's website & at Bank's call centres.
 - f) **Customer Education:** The Bank, through various channels/forums shall put continuous efforts to educate the customers on Bank's various products and services and create awareness on digital frauds.
 - g) **Review:** Bank puts all its efforts to improve its processes & systems by taking inputs from customers, employees and other stake holders. The Bank shall have forums at various levels viz. Branch Customer Service Committee, Customer Service Standing Committee, Stakeholders Relationship Committee of the Board, to review customer grievances and enhance the quality of customer service.
7. **Online Grievance Redressal Mechanism: CRM Edge (IC 04347:2023 dt. 29.09.2023)**

The Bank has put in place a common platform for addressing customer grievances and complaints lodged from multiple channels (Phone, Mobile Banking, Internet Banking, Letters, E-mails, Social-media platforms) in online grievance redressal system namely CRM Edge. All the grievances/complaints lodged by the customers would be handled in the same package. The package is equipped with various tools to capture details of complaints and provided status tracking and resolution updates to customers.

7.1 At Branch level:

- a) Branches are instructed to log-in to the package on daily basis for grievance redressal.
- b) Branches have to invariably provide redressal within prescribed turn-around-time or the complaint would automatically flow to next higher authority (Regional Office for Branches).
- c) After entering the redressal, the complaint would flow automatically to Regional Office for review and closure.
- d) In-case there is no deficiency on part of bank towards the products/services rendered, the complaint is liable to be rejected. However, rejection of the customer complaints is to be vetted by IO (Internal Ombudsman) of the Bank.

7.2 At Regional Office Level:

- a) Regional Grievance Redressal Officer has to monitor the complaints of the region.

- b) Regional GRO has to review and close the complaints which are redressed by the branches.
- c) Rejection of the customer complaints is to be vetted by IO (Internal Ombudsman) of the Bank.
- d) If the complaint is not attended by Regional Office, it is escalated to Zonal Office for redressal.

7.3 At Zonal Office Level:

- a) Zonal Grievance Redressal Officer has to monitor the complaints of the zone.
- b) If the complaint has not been addressed by Regional Office also, then it would automatically escalate to Zonal Office and then redressal would be provided by Zonal Grievance Redressal officer.
- c) Rejection of the customer complaints is to be vetted by IO (Internal Ombudsman) of the Bank.

7.4 At Central Office Level:

- a) Central Office (CCU) has to monitor customer complaints at all levels to ensure redressal is provided to the complainant.
- b) Escalate the complaint to different verticals as and when required.

8. **Customer Care Unit:** Customers can also send complaints to the Principal Nodal Officer at the following address:

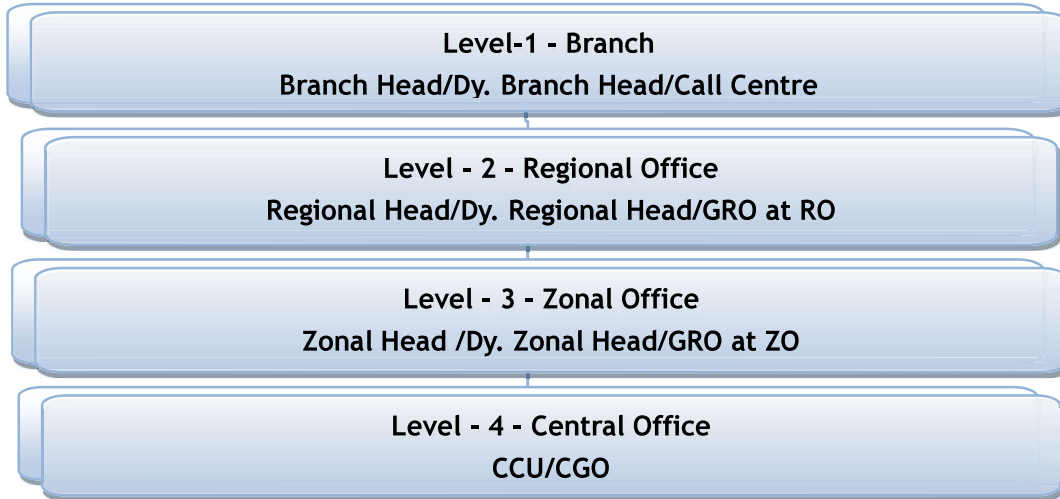
The Principal Nodal Officer cum Chief Grievances Redressal Officer
Union Bank of India, Customer Care Unit,
Operations Department, Central Office,
Mangladevi Temple Road, Pandeshwar,
Mangaluru, Karnataka-575001.

Contact No. : 0824-2428565, Email: cgo@unionbankofindia.Bank

The contact details of Principal Nodal Officer cum Chief Grievances Redressal Officer are available in all branches of the Bank on the Comprehensive Notice Board. Besides, contact details are also printed in the Passbook. It is an endeavour by Bank that the customer is provided with the resolution at the Branch, RO/ZO to restrict it from further escalation at CCU / Central Office level.

9. Organizational Machinery to handle Customer Grievances

9.1 Grievance Redressal Structure in the Bank:



The Contact details (Direct Line as well as E-mail ids) shall also be displayed on Bank's Website for Central Office and Zonal Office Level.

9.2 System Support available to CCU, CO:

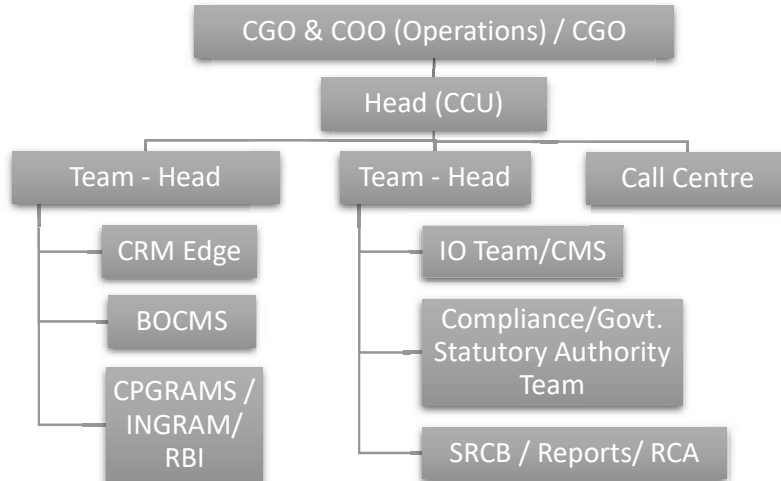
- a) CRM Edge - For complaints other than BO (Banking Ombudsman) complaints.
- b) BOCMS - For BO complaints.
- c) CPGRAMS/INGRAM - For complaints registered through Government Portals.
- d) Complaint Management System (CMS) of RBI.

10. The URL and QR code for accessing the Online Grievance Portal:

<https://www.unionbankofindia.co.in/english/online-grievance-redressal.aspx>

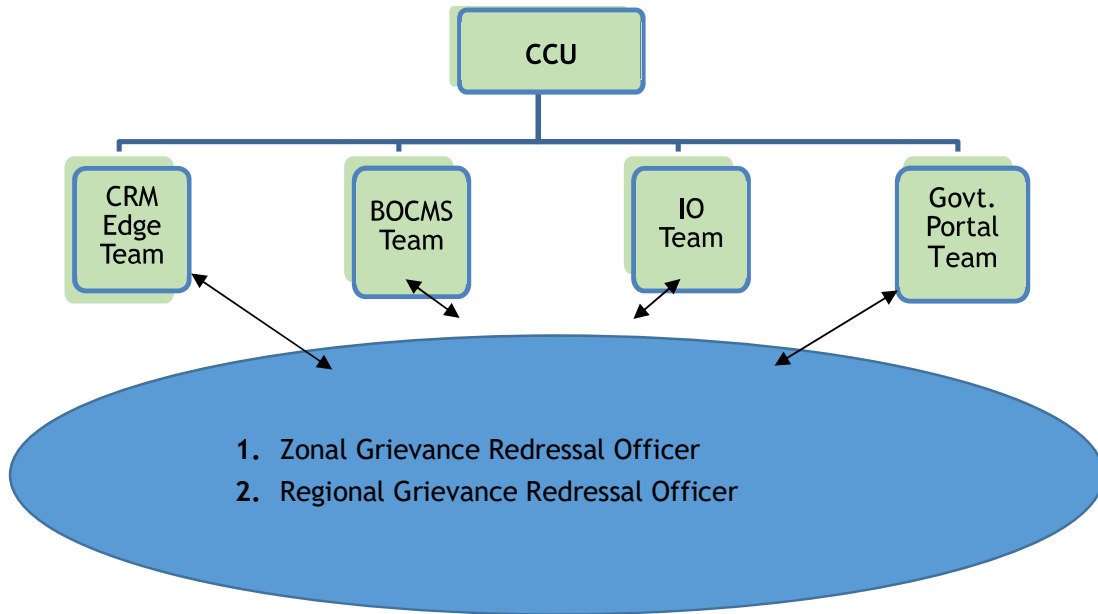


11. Detailed Structure of Customer Care Unit (CCU) at Central Office:



Classification: Internal

11.1 Communication Structure for Field linked to CCU (Zonal & Regional GROs):



The names and the contact details of the Grievance Redressal Officers at ROs and ZO to be displayed in Branches and CGO as well as GROs in Bank’s website to enable ease to customers in quick resolution of complaints.

12. Roles and Responsibilities of Branches / Offices:

12.1 Roles and Responsibility of Branch Head/Deputy Branch Head:

Branch Manager is responsible for the resolution of complaints/grievances in respect of customers serviced by the branch. He/she would be responsible for ensuring redressal of all complaints received at the branch. This will also include all complaints received through Customer Care Unit. It is his/her foremost duty to see that the complaint should be resolved to the customer’s satisfaction and if the customer is not satisfied then he should be provided with alternate avenues to escalate the issue. If the Branch Manager feels that it is not possible at his/her level to solve the problem, he/she should refer the case to Regional or Zonal Office for guidance and for resolution.

Grievances related to attitudinal aspects: All such complaints shall be handled courteously, sympathetically and above all swiftly. Misbehaviour/rude behaviour with customers shall be treated with **Zero tolerance**, and immediate corrective steps for non-recurrence should be kept in place. Under no circumstances Bank shall tolerate misbehaviour of any degree by its staff members.

To keep the complaints related to misbehaviour/rude behaviour at zero tolerance level, stern action/ disciplinary action against the erring officials would be initiated by the respective Disciplinary Authority.





Branch Head & Officials at the Branch would ensure that Queries & Complaints received directly at Branch or through CRM Edge/BOCMS or any other modes are dealt proactively and timely.

12.2 Roles and Responsibilities of GROs at Regional Offices & Zonal Offices (Other than BO Complaints):

- a) To resolve queries at initial level properly to avoid its escalation as complaint.
- b) To escalate the issue to Dy. RH/ RH for timely resolution.
- c) To refer circular/policies on Customers Right, Grievance Redressal, Compensation to alleviate the complaints at the initial level.
- d) To ensure that complaints are resolved properly so that it does not further escalate to BO/Consumer forum etc.
- e) Regional GROs to submit the report fortnightly to Regional Head, Zonal GRO and CCU on regular basis.
- f) Zonal GROs to submit the fortnightly report to Zonal Head and CCU on regular basis.
- g) Follow-up of all complaints escalated to Regional /Zonal Office for speedy resolution.
- h) To follow-up with the Branches/RO's/NOs and resolve the issues and mark the closure in the CRM Edge Portal. In case of CPGRAMS/INGRAM Complaints, ensure that a copy of the reply to the complainant is invariably marked to CCU giving therein complaint reference number for enabling them for closure of the complaint.
- i) To ensure that the complaints are resolved in time and the complaints/claims pending at RO level/ZO level are attended proactively. Genuine claims shall not remain unpaid/unattended beyond TAT.

To ensure that all the partially/fully rejected complaints have been vetted by IO. Hence, such complaints need to be forwarded to the IO through CRM Edge/BOCMS.

12.3 Roles and responsibilities of Officials at Call Centre:

- a) The Customer can lodge their complaint by calling Call Centres through Toll free Numbers as given below:
 -  1800-2222-44
 -  1800-2222-43
 -  1800-208-2244
 -  1800-425-1515
- b) To lodge claims in ATM Claim menu on receipt of failed transaction complaints immediately, Officers at Call Centre should confirm and ensure that the process is well adopted by the Call Centre Agents.
- c) On receipt of complaint at Call Centre, Call Centre Agent should enter the detail of the complaint in CRM Edge package immediately with proper classification viz. digital products complaint, Pension complaint, General Banking complaint, Legal complaint, Staff behaviour complaint, etc., so that it gets assigned to the right owner for speedy resolution. Call Centre In-charge need to supervise proper classification and make random checking for proper administration of the Call Centre.

- d) The Call Centre in-charge should therefore conduct periodic briefing to the agents in this regard and review the call logs of the Call Centre Team, to ensure proper classification and entry of proper details in the respective fields in CRM Edge. Call Centre in charge should keep proper records of periodic review/call log check and submit the daily/weekly/monthly/quarterly reports, regularly to CCU.
- e) Call Centre In-charge and his/her team to ensure that the Call Centre Agents are provided regular training on the products and services of the Bank, so that they can assist and guide the customers properly.

12.4 Roles and responsibilities of Customer Care Unit at CO:

12.4.1 Roles and responsibilities of CRM Edge Team

- a) To monitor all the complaints received in CRM Edge package.
- b) To lodge complaint in CRM Edge, received through letters, by RBI/DFS, Govt. portal (CPGRAMS/INGRAM), at Operations vertical.
- c) To follow up with the Branches, GROs, CO Verticals, DIT, CPPC etc. for quick redressal of the complaints.
- d) Wherever necessary obtain replies under signature of Regional Head/Zonal Head.
- e) To monitor the resolution of complaints as per defined TAT.
- f) To ensure that complaints are resolved and closed properly within pre-defined TAT.
- g) To ensure that the complainant is replied properly before closing the complaint in the system.
- h) To report on daily basis to the department in-charge on pendency position and status of the complaints, reasons of pendency, record of follow-up and escalation thereof to the Regional/Zonal GROs, RH, ZH, Concerned Vertical Heads etc.
- i) To note down the minutes of SRCB, follow-up for ATR and compile Agenda for SRCB on quarterly basis.
- j) To conduct quarterly RCA meeting in coordination with CO Verticals as per existing practice.
- k) To review Areas and Sub-Areas defined in CRM Edge package on regular basis, so that the proper classification of complaints and its assignment is made to the right owner. To introduce and develop the Menu's, Sub-Menus' in coordination with the Digitization Team for Business Analytics and Report Generation thereof.

12.4.2 Roles and responsibilities of Banking Ombudsman Complaint Team:

- a) The team to collect pendency position on daily/weekly basis from GROs looking after Complaint Management System of RBI/Banking Ombudsman (BO) complaints.
- b) To follow-up with GROs for reducing pendency of Banking Ombudsman complaints.
- c) To ensure that the Advisories passed are attended to within 15 days from the date of Advisory
- d) To ensure that no Advisory gets converted to Award.

- e) If appeal is preferred by RO/ZO against the advisory/award of Banking Ombudsman: To obtain the recommendation with complete set of documents (supporting documents to appeal) from RH/ZH, in case of Appeal against the Advisory/Award.
- f) To compile the data of Advisories and Awards with complete details.
- g) To analyse the data and present it to the Top Management /SRCB, so that, timely action can be initiated to avoid recurrence of complaints.
- h) To compile monthly data and prepare note thereof for reports.
- i) Any other work assigned from time to time by the superiors/Team Leader.

12.4.3 Roles and responsibilities of CPGRAMS/INGRAM Complaint Team:

- a) To check and monitor all complaints received in the respective portal.
- b) To follow-up with the respective branch, RO, ZO, Vertical for quick redressal of complaints.
- c) Provide resolution to the complainant in the portal and close the same.
- d) To compile monthly data and compile the same.
- e) Any other work assigned from time to time by superiors/Team leader.

13. RBI Integrated Ombudsman Scheme 2021:

We are covered under the Reserve Bank of India Integrated Ombudsman Scheme 2021 and all our branches and offices have been made available with the copy of scheme document. Salient features of the scheme are displayed in branch and also available on our website www.unionbankofindia.co.in

- a) Reply would be issued to customers within 15 days of lodging the complaint, a written request may be given to the Ombudsman for further extension of the initial period of 15 days.
- b) Customer may approach Banking Ombudsman appointed by RBI if they don't get satisfactory response within 30 days from the Bank or if customer wishes to pursue other avenues of grievance redressal.
- c) The Salient features of the Scheme are furnished in Appendix-I.

14. Internal Ombudsman (IO) of the Bank:

- a) The Internal Ombudsman mechanism was set up with a view to strengthen the internal grievance redressal system of Banks and to ensure redressal of complaints of the customers at the highest level authority of the Bank so as to minimize the need for the customers to approach other forum a for redressal.
- b) The appointment of the Internal Ombudsman is made in the Bank as per RBI guidelines on "Internal Ombudsman Scheme, 2018", Chapter-II of the Scheme deals with the appointment of IO in all public and private sector Banks. The Internal Ombudsman of the Bank is usually a retired senior Banker, not less than the rank of a General Manager/Deputy General Manager of a Scheduled Commercial Bank other than our Bank. As per directives from Reserve Bank of India, any complaints rejected fully or partially by the Bank needs to be vetted from the Internal Ombudsman.

- c) In case of partial grant of compensation claim or total rejection claim, the reply has to be vetted and concurred by IO. The reply should mention explicitly that the complaint has been examined by the IO. Such cases need to be forwarded by branches/offices to the AGM CCU, Operations Department, CO.
- d) The Internal Ombudsman, as an independent authority shall review complaints, examine customer complaints which are in the nature of deficiency in service on the part of the Bank (including complaints received from Banking Ombudsman) that are partly or wholly rejected by the Bank. Bank shall internally escalate all complaints, which are not fully redressed to IO (Internal Ombudsman) before conveying the final decision to the complainant. The customers of the Bank need not approach the Internal Ombudsman directly.
- e) The customer, if not satisfied with the settlement offer, will however be at liberty to appeal to the Banking Ombudsman of Reserve Bank of India. The implementation of IO Scheme, 2018 will be monitored by the Bank's internal audit mechanism apart from regulatory oversight by RBI. (Refer Appendix-II)

15. Suspected Fraudulent Transactions and its Treatment:

- a) In case of suspected/fraudulent ATM cash withdrawal transaction, ensure to provide/follow-up for the Shadow Credit within 10 days from the date of transaction
- b) To ensure that the shadow credit is released/reversed within 90 days from the date of complaint. Refer Circular No.2109 dated 28.07.2020 towards shadow credit in case of suspected fraudulent transactions.
- c) In no case the suspected fraudulent transactions complaint shall remain pending beyond 90 days for the reason of internal processes, such as FRMC decision, Delay in FRMC meeting, non-receipt of report from RO's etc.
- d) To take-up the issue to provide the pro-active credit on identification of error point in failed digital transactions.

16. Appeal to the Appellate Authority at RBI:

- a) To ensure that in case of Award (s) passed against the Bank, which can be questioned, such Awards can be challenged. Respective RH to recommend the same to ZH along with the "Draft-Note" and all supportive documents for obtaining approval of MD & CEO. Further, Zonal Office to get the Draft Note, vetted from Chief Law Officer, Law Department, SAMV, Central Office. To submit the duly vetted note to CGM, Operations along with recommendation, for its further submission/approval from MD& CEO.
- b) Chief Law Officer to ensure that on obtaining approval from MD & CEO, the appeal should be filed with Appellate Authority of RBI and the details are informed to office of CGO (IO Team). CLO has to present the case to Appellate Authority, concerned officer (DBD/DIT/Law Officer) has to attend it for any future requirement of RBI Appellate Office. Chief Law Officer to ensure that the case is represented by the concerned officer with the help of Law Officer without fail.

17. Time frame:

Complaints have to be dealt in the right perspective because they indirectly reveal weak spots in the working of the Bank. Complaints received should be analysed from all possible angles. Specific time schedule has been set up for handling complaints and disposing them at all levels including Branches, Regional Offices /Zonal Offices and Central Office (CCU). All officials should try to resolve the complaint within specified time frames decided by the Bank.

17.1 If the complaint is received in writing or through e-mail or orally or over telephone it should be the endeavour of the Bank official to have the complaint entered CRM EDGE, so as to enable tracking and handling by concerned branch/RO/ZO/Customer Care Unit. Bank should also encourage the customer to use the Grievances Online link or Call Centre or other system set up by the Bank from time to time.

17.2 If the complaint is registered in CRM EDGE, after being received through Grievances Online link or Call Centre or other system set up by the Bank, the time schedule will be as per TAT (Turn Around Time) defined for each complaint subhead. The system auto escalates unresolved complaints to the concerned Reporting Officer and then to higher levels including Regional Office/Zonal Office/Central Office.

17.3 Turn Around Time (TAT) in resolving complaints: The Bank will endeavour to redress complaints within a maximum period of 15 business days. However, specific turn-around-time (TAT) has been stipulated by NPCI, RBI and other regulatory authorities.

Time limit for disposal of public grievance received in CPGRAMS/INGRAM portal:

a) All the complaints received through CPGRAMS portal should be resolved promptly within 30 days. In case redressal is not possible within 30 days due to the circumstance beyond the control of the Bank such as sub-judice matters/policy issues etc., an interim reply shall be given to the complainant.

b) All the complaints received through INGRAM portal should be resolved promptly within 45 days.

In case more time is required to redress the complaint, the Bank will intimate the customer.

18. Escalation Matrix:

18.1 Escalation of grievances: The Bank has a three-tier escalation mechanism for customer grievances, as given below:

18.2 Field Level: The complaints forwarded to the Branch through CRM Edge and followed-up from the end of CCU if not resolved in time are escalated to: Dy. Regional Head/Regional Head of the respective Region and further to the Deputy Zonal Head/Zonal Head of the respective Zone. [Branch > GRO (RH) > GRO (ZH)]

18.3 Central Office Level: Complaints assigned to Customer Care Unit Official if not resolved within TAT are escalated to the Head, CCU and further to the Chief Grievance Officer. [CCU > Head (CCU) > CGO]

18.4 Digital Banking Complaints: Complaints assigned to Digital Banking Officials if not resolved within TAT are escalated to the Department In-charge DBD along with Head, CCU and further to the GM, Digital Banking along with Chief Grievance Officer for expeditious resolution. {DBD>> AGM (DBD), DGM (CCU) >> GM (Reconciliation), CGO}

18.5 DIT Related Complaints: Complaints assigned to the Department of Information Technology (DIT) Officials if not resolved within TAT are escalated to the Department In-charge DIT along with Head CCU, and further to the GM (DIT) and Chief Grievance Officer. {DIT>> AGM (DIT), DGM (CCU)>> GM (DIT), CGO}

Note: Customer has right to lodge the complaint at any touch points, hence any user (Branch) throughout the organisation can register a complaint received from any customer of any another branch via phone, email or letters in CRM Edge. (Refer Circular No.04347-2023 dated 29.09.2023)

19. Internal Review Mechanism: Forum to Review Customer Grievances and to Enhance the Customer Experience:

Bank has set up the following committees & review mechanism to monitor and review quality of customer service and grievance Redressal mechanism of the Bank.

19.1 Root Cause Analysis (RCA): Root cause Analysis is an important tool in the hands of the Banks that aims to minimize instances of customer complaints. Bank shall make efforts to conduct root cause analysis in areas where Bank receives large numbers of complaints/ complaints of repetitive nature to identify weak areas if any. This review mechanism will help the Bank in identifying shortcomings (in product features, services or technology) and taking necessary corrective measures to address.

19.2 Branch/RO/ZO Level Customer Service Committee: The Bank recognizes that customers' expectations /requirements /grievances can be better appreciated through personal interactions with customers by Bank's staff. Customer Service Committees shall be set up in all Branches/Regions/Zones to look into the quality of customer service rendered and critically examine the feedback/suggestions for improvement in customer service. Regional and Branch level committees shall meet once in a month, where staff and invited customers shall interact freely on service related issues.

RO/ZO Level Committee would be headed by Regional Head/Dy. RH, Zonal Head/Dy.ZH, Head of MLP, In-charge of Credit, Human Resource (HR), P&D.

19.2.1 Branches/RO to conduct, monthly Customer Service Meeting Generally on 15th day of every month, wherein, improvement areas in the branch services, any suggestion from customer in product improvement, service improvement, ambience of the branch etc. need to be discussed, notes and minutes of the meeting to be prepared. The members of the meeting at the Branch level are Branch Manager, Accountant/Officer Staff, participation from front line staff, Senior Customers (preferably pensioners) & Asset Customer on rotation basis. Branch Head/ Dy. Branch Head shall act as co-ordinator of the meeting at the Branch Level. Dy.RH/P&D In-charge shall act as co-ordinator for meeting at RO's. Minutes of the meeting need to be submitted to ZO for its further submission to SRCB (Stakeholders Relationship Committee of the Board).

The Customer Service Committee headed by Branch head, should meet at least once a month to study complaints/ suggestions, cases of delay, difficulties faced / reported by customers / members of the Committee and evolve ways and means of 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. Collect customer feedback on services provided by the Bank
- b. Reduce information gap between customers and Bank
- c. Most importantly build trust amongst customers

The committees should also 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 Stakeholders Relationship Committee of the Board for necessary policy / procedural action.

19.2.2 ZO to conduct quarterly meeting on Customer Service of the zone, wherein participation from ZH, Dy. ZH, BM, RH/Representatives of RO and few of the customers from the zone shall be members of the meeting. The Dy. Zonal Head will act as a co-ordinator for the meeting. The minutes of the meeting needs to be further submitted to CGO (CCU -Team).

19.3 Nodal Officer and other designated officials to handle complaints and grievances.

The Bank nominates Chief Grievance Officer (Principal Nodal Officer) as Nodal Officer of the rank of Chief General Manager/General Manager (or its equivalent) of the Bank who will be responsible for implementation of customer service and complaint handling for the entire Bank. The Bank's designated Grievance Redressal Officer at RO & ZO to handle the complaints/grievances in respect of branches falling under their control. The name and contact details of Grievance Redressal Officers (Nodal Officer(s)) to be displayed on branch notice boards.

The Nodal officer before communicating his decision/ or partial relief, will be referred to the Internal Ombudsman of the Bank for his/her vetting. If the customer is still not satisfied may have option to go to Banking Ombudsman with his complaint or other avenues available for grievance redressal.

19.4 Stakeholders Relationship Committee of the Board :

This sub-committee of the Board is responsible to oversee & guide implementation of service enhancement initiatives across the Bank. The Committee meets once in every quarter to review customer complaints, regulatory mandates, and policy decisions to review Bank's performance on initiatives to enhance customer experience.

This sub-committee of the Board shall periodically review major areas of customer grievances and take measures to improve customer service. The Committee would also examine all issues that have a bearing on the quality of customer service provided to individual depositors and borrowers. The Committee could address any other issues having a bearing on the quality of customer service rendered along with the annual survey of depositor satisfaction and the triennial audit of such services. Further, detail of complaints with its analysis is placed before Stakeholders Relationship Committee of the Board on quarterly basis. This Committee would review the functioning of Standing Committee on Customer Service and oversee the

effectiveness of the grievance redressal mechanism of the Bank and also to bring about ongoing improvement in the quality of customer service.

The Committee, being of highest level, takes care of the issues of standing Committee on Customer Service. The committee would review the minutes of Root Cause analysis and accordingly advise the concerned verticals to resolve the root causes for arresting recurrence of complaints.

19.5 Standing Committee on Customer Service at Central Office:

The Standing Committee on Customer Service will be chaired by Executive Director and other members would consist of Vertical Head of Large Corporate (LCV), Mid Corporate (MCV), Customer Relationship and Business Development (CRBD), Micro, Small and Medium Enterprises (MSME), Operations, Reconciliation, Department of Information & Technology (DIT) and Human Resource(HR). The meeting will be coordinated by the DGM/AGM from Operations Vertical as per the extant guidelines. The quorum for the meeting would be minimum four members. The committee would meet once in every quarter. The committee would have the following functions:

- a) Evaluate feedback on quality of customer service received from various quarters. The Committee would also review comments/ feedback on customer service.
- b) The Committee would be responsible for ensuring that all regulatory instructions regarding customer service are followed by the Bank. Towards this, the Committee would obtain necessary feedback from Regional Heads/ Zonal Heads [wherever in existence]/ functional heads.
- c) The Committee also would consider unresolved complaints/ grievances referred to it by functional heads responsible for redressal and offer its advice.
- d) The Committee would submit report on its performance to the Stakeholders Relationship Committee of the Board at quarterly intervals.

20. Feedback on Social Media:

A dedicated team works 24X7 for taking up the issues posted on social media platforms like Face Book, Twitter, Instagram & YouTube etc. These issues are taken up for providing solution with the respective verticals for immediate resolution.

21. Mandatory display requirements: The Bank has made it mandatory to display the following information at branches and also available on our website www.unionbankofindia.co.in :

- a) Appropriate arrangements for receiving complaints and suggestions.
- b) Name, address, e-mail and contact number of Nodal Officer/GROs for grievance redressal.
- c) Details of RBI Integrated Ombudsman scheme including website (<https://cms.rbi.org.in>)
- d) Notice boards at all branches for display of necessary information including Grievance redressal mechanism.
- e) Details including name, address, e-mail and contact number of Principal Nodal Officer/Chief Vigilance Officer.

22. Escalation to Regulator:

In case the customer is not satisfied with the response from the Bank (duly examined by Internal Ombudsman), customer may approach the Banking Ombudsman (RBI). The details of BO are made available on the Bank's website, displayed on the notice board at the Branch/Offices.

The Bank shall, accordingly, modify its Grievance Redressal Process in the light of any change as per notification by the Regulators or as per requirement of the Bank as such.

23. Closure of grievance:

Every grievance shall be disposed-off within a period of 30 days of its receipt and a final reply shall be sent to complainant, containing details of resolution or rejection of the complaint, with reasons thereof recorded in writing. A grievance shall be considered as disposed-off and closed in any of the following instances namely:

- a) When the Bank has acceded to the request of the complainant fully;
- b) Where the complainant has indicated in writing, its acceptance of the response of the Bank;
- c) Where the Nodal Officer has certified under intimation to the subscriber that the Bank has discharged its contractual, statutory and regulatory obligations and therefore closes the complaint;
- d) Where the complainant has not preferred any appeal within 45 days from the date of receipt of resolution or rejection of the grievance communicated by the Bank.

Provided that the closure shall not be applicable where the Ombudsman or the Authority, as the case may be, has allowed filing of the appeal/ revision, beyond specified period.

Note: Customer can re-open the complaint in case of non-satisfaction in CRM Edge package.

24. New Additions/Initiatives for Handling Customer Grievance:

- a) **CRM Edge:** Bank has revamped its complaints management and handling mechanism via CRM Edge portal. The portal is equipped with modern state-of-the-art features and tools to monitor the complaint at various level and automatically escalates the complaint based on the TAT.
- b) **UPI Transaction status portal:** A new portal has been developed by the Bank for the staff to view the status of UPI transactions on real-time basis which would aid in customer service and quick redressal of grievances. (IC 06457-2023 dated 21.10.2023)

25. Periodicity of Review of the Policy:

The existing policy was last reviewed on 02.03.2023 and is valid upto 31.03.2024. However, the revision of the policy will become effective from the date of adoption of this policy and shall be valid up to 31.03.2025 or the date of amendment whichever is earlier. The further continuity of the policy may also be extended for a further period not exceeding three months with the specific approval of Managing Director & Chief Executive Officer of the Bank.

Classification: Internal