

# TIRUPATI URBAN CO-OP BANK LTD.

## HEAD OFFICE

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## Customer Grievance Redressal Policy [2025-26]

## **Customer Grievance Redressal Policy**

### **Introduction**

Being a service organization, providing quality customer service and ensuring customer satisfaction are the prime concerns of the bank. The Bank believes that providing prompt and efficient service is essential not only to attract new customers, but also to retain existing ones. 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 any customer complaints and grievances that may arise.

The Bank's grievance redressal policy shall adhere to the following principles:

1. Customers shall be treated fairly at all times
2. Complaints raised by customers shall be dealt with courtesy and on time
3. Customers shall be fully informed of avenues to escalate 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.
4. The Bank employees shall work in good faith and without prejudice to the interest of the customer

### **Reasons for customer complaints :**

The customer complaint arises due to :

- The staff attitude in dealing with customers,
- Functional deficiencies, inadequate provisions/ arrangements available to the customers in branches or gaps in standard of services expected and actual Services rendered.

All customers are entitled to register a complaint if they are dissatisfied with the services provided by the Bank. This can be done through a variety of **options**:

### **In person at a branch**

- In writing, which can either be handed over to an officer of the Bank or dropped in complaint/suggestion box
- In the physical/ digital
- complaint book Orally to an officer of the Bank

### **Remotely**

In writing, by post or email

By calling the in charge of the Home Branch or the Head Office . The timings shall be during the working hours of the bank.

Submit online by selecting option 'Contact us ' on home page of Bank's website [www.tirupatibank.com](http://www.tirupatibank.com)

E-mail at [agm@tirupatibank.com](mailto:agm@tirupatibank.com) or [info@tirupatibank.com](mailto:info@tirupatibank.com)

There shall be no charge to a complainant to lodge a complaint.

### **Complaint Box / Register:**

It is necessary that "Suggestion-cum-Complaints" Box and register should be maintained at every branch compulsorily. Respective Branch Manager should frequently open the box with the witness and check, if anybody has dropped a complaint inside it. If there is any, it should be notified accordingly.

Complaint register should be maintained in ATM counter also and respective Branch officials should check it randomly or at the time of load of ATM.

The Branch shall respond within 7 working days to the customer from the complaint received. If the complaint is not resolved or if the customer is not satisfied, the customer can approach and escalate the issue to the Grievance Redressal officer.

Each and every Complaint received through any mode e.g. post/e-mail/phone call/physically (letter) shall be recorded and resolved by the Bank within a reasonable time frame.

### **Digital Complaints:**

Digital Payments (POS/Ecom/UPI/IMPS) for which transaction has been executed through Debit Card/Mobile Banking or Gpay, Phone-pay etc., and for which we have received complaints through NPCI on their authorized portal of DMS (Dispute Management System), it should be responded as per TAT framed by NPCI of regular intervals. Also, resolution should be provided within a stipulated time by respective Department/Section.

### **Mandatory Display Requirements**

1. A complaint register shall be available with the Branch Head and with HO Manager at Head Office and this information will be published on the notice board.
2. Complaints/ suggestions received by the Bank from the customers shall be duly recorded for monitoring of redressal/ implementation thereof.
3. The name and contact particulars of the Nodal Officer of the Bank shall remain displayed in the branch premises and also on Bank's website to facilitate the customers to raise their grievances/suggestions regarding customer services rendered by the Bank.
4. The Banking Ombudsman Scheme, 2006 containing provisions of the Scheme as well as contact details of all the Banking Ombudsman Offices shall be made available to customers at all branches, and displayed on the bank's website.

### **Branch Level Customer Service Committee :**

Branches to have Branch level customer service committee headed by Branch Manager. The Committee to meet at least once in a quarter 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 to act as a forum to enable customers meet and interact with the senior officials of the Bank with the following objectives :

- Collect customer feedback on services provided by the branch
- Reduce information gap between customers and Bank
- Most importantly build trust amongst customers

The branch level committees to submit their inputs/ suggestions to Head Office for necessary policy / procedural action at regular intervals.

### **Resolution of Grievances**

The Bank shall strive to resolve the complaints at the various touch points itself, within the stipulated timelines. In addition, a complaint escalation mechanism to be constituted that includes a Principal Nodal Officer in-charge of resolving any escalations. Customers can reach the nodal officer through any of the following channels:

\*Write to: Renuka S. Baghele, AGM

\*Email at: [renuka.b@tirupatibank.com](mailto:renuka.b@tirupatibank.com)  
[agm@tirupatibank.com](mailto:agm@tirupatibank.com)

\*Call: 9158884855

The Bank will acknowledge the receipt of the complaint and will ensure that a resolution is provided within prescribed TAT depending on the category of complaint, not exceeding a period of 30 days across all levels.

### **ESCALATION MATRIX FOR COMPLAINT REDRESSAL**

<b>Complaint received at</b>	<b>Turnaround Time (TAT)</b>	<b>Principal Nodal Officer in-charge</b>	<b>Reporting to Head Office/Management</b>
Department	10 Days	10 Days	10 Days
Branch	10 Days	10 Days	10 Days
Head Office	---	15 Days	15 Days

### **Reserve Bank - Integrated Ombudsman Scheme, 2021 :**

In the interest of the public and to simplify and enhance the responsiveness of the alternate dispute redressed mechanism for bank customers, the Reserve Bank of India (RBI) has integrated the following three Ombudsman schemes into a single framework — the **Reserve Bank - Integrated Ombudsman Scheme, 2021** (the Scheme):

1. The Banking Ombudsman Scheme, 2006 (as amended up to July 1, 2017)
2. The Ombudsman Scheme for Non-Banking Financial Companies, 2018
3. The Ombudsman Scheme for Digital Transactions, 2019

A complainant may file a complaint with the Ombudsman under the following circumstances:

- i) If the complaint has been wholly or partly rejected by the bank, and the complainant is not satisfied with the bank's response; or
- ii) If no reply has been received from the bank within 30 days from the date of submission of the complaint.

The complaint must be filed with the Ombudsman **within one year** from the date of receiving the reply from the bank or, if no reply is received, **within one year and 30 days** from the date of submitting the complaint to the bank.

The details of the Banking Ombudsman are available on the Bank's notice board as well as Bank's website.

The Bank has appointed Nodal Officers, as mandated by the RBI under the Banking Ombudsman Scheme, 2006. Details of Nodal Officer is available on the Bank's website and is also prominently displayed in the branches

The final communication sent to the customer regarding redressal of the complaint shall mention about the option to the customer to approach the concerned Banking Ombudsman in case he/she is not satisfied with the redressal of the complaint. The final communication shall also contain the details of the concerned Banking Ombudsman.

**Resolution timelines:** The bank shall strive to resolve all customer grievances at the earliest, with the timelines indicated below being the maximum time for resolution.

1. General complaints: 3 to 14 working days.
2. Fraud cases, legal cases and cases which need retrieval of documents and records > 3 months old: 30 working days.
3. Cases involving third party / other Banks: 30 working days
4. Data Privacy cases : 30 working days
5. Chargeback related cases : as per RBI NPCI norms

For all the complaints received through regulator, timelines as mandated by respective regulator will be adhered to.

In case a complaint requires additional time for resolution, the Bank will proactively inform the customer about the reason for the delay and specify the additional time required for resolution.

### **Tracking and Reporting**

1. All complaints shall be monitored at appropriate levels and marked as closed only after resolution of the customer grievance and due communication to customer.
2. Internal review mechanism: In line with RBI guideline, the Bank has also set up the following committees to monitor and review customer service and grievance mechanism of the Bank. Important feedback is shared between the committees, on implementing service initiatives while assessing customer feedback on the overall quality of service rendered by the Bank.

### **Seva Samiti:**

This committee of the Board is responsible to oversee the implementation of service enhancement initiatives across the Bank. The Seva Samiti generally meets monthly and is required to formulate policies on improved customer experience, assess the service governance structure and effect ongoing improvements in the quality of service provided by the Bank.

### **Customer Experience**

1. The acknowledgment shall be given to the customer.
2. The complaint shall be resolved for the best satisfaction of the customer as early as possible but in no case later than the TAT stipulated in this policy.
3. Responsibility towards redressal of complaint rest with operational staff from branch up to Head office depending upon the gravity of the complaint.
4. On resolution of complaint, a communication will be sent to the customer to this effect.
5. The functional heads will be responsible to resolve customer complaint relating to services.
6. Complaints to the regulator, if any, shall be resolved by the compliance department in coordination with functional departments.
7. Report shall be monitored up to CEO level for satisfactory disposal.

**Customer Education:** The Bank shall endeavor to make continuous efforts to educate its customers to enable them to make informed choices regarding Banking products and reduce errors in Banking transaction.

**May I help you Counter :** “ May I help you “ internal signage is displayed at the counter to guide the customers properly regarding Bank’s various procedures, schemes, circulars etc. All branches have a ”May I Help You” counter and is manned by official to correctly guide the customer.

### **Interaction with Customers**

- Bank recognizes the importance of customer experience and values their feedback and suggestions. A regular rapport with customers helps us understand their expectations and improves customer service.
- Bank will consider organizing customer meets and use different channels to seek customer feedback from time to time.
- Many of the complaints arise on account of lack of awareness among customers about Bank's services and such interactions help the customers appreciate banking services better.
- The feedback from customers will be valuable inputs for the Bank for revising its products and services to meet customer requirements.

### **Sensitizing Operating Staff on handling complaints**

1. The Bank shall impart training on an ongoing basis to all employees on handling complaints/ redressal of grievances/ customer counseling.
2. The Nodal Officer of the Bank shall ensure that internal machinery for handling complaints/ grievances operates smoothly and efficiently at all levels.
3. Review of the policy: This policy shall be approved by the Board of Directors and will be reviewed annually.

**Approved by the Board in its Meeting held on 24.05.2025**