

GRIEVANCE REDRESSAL & CUSTOMER RELATIONS POLICY 2025-26

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ABBREVIATIONS

Abbreviation	Description
CCU	Customer Care Unit
CGRO	Chief Grievance Redressal Officer
CPGRAM	Centralized Public Grievance Redress and Monitoring
CVO	Chief Vigilance Officer
IBD	International Banking Division
INGRAM	Integrated Grievance Redress Mechanism
IO	Internal Ombudsman
PNO	Principal Nodal Officer
RBI	Reserve Bank of India
RO	Regional Office
TAT	Turnaround Time
ZO	Zonal Office

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1. PREAMBLE

- 1.1. The bank places customer centricity at the core of its values, demonstrating a firm commitment to delivering exceptional service and ensuring customer satisfaction. As a service-oriented organization, achieving excellence in customer service is essential for fostering long-term relationships and driving sustainable business growth. The bank recognizes that customer grievances, while often viewed as challenges, provide valuable insights for enhancing service quality. By addressing these grievances proactively, the bank can better align its offerings with customer expectations and continuously improve the customer experience.
- 1.2. In recognition of the inevitability of grievance in corporate operations, the bank has established a comprehensive Grievance Redressal & Customer Relations Policy. This policy, developed in accordance with regulatory guidelines, ensures a uniform and transparent approach to handling complaints across the organization. Its objective is to minimize the occurrence of complaints and to facilitate prompt, effective resolution through a structured review and service mechanism. The grievance redressal & customer relations policy reflects the bank's commitment to maintaining a culture of accountability and responsiveness, turning challenges into opportunities for continuous improvement and service excellence.

2. SCOPE

- 2.1. This Grievance Redressal & Customer Relations Policy ensures effective resolution of customer complaints in compliance with regulatory guidelines and is applicable to all domestic branches and offices across India. For foreign branches separate policy is formulated by International Banking Division (IBD).

3. AIM

- 3.1. To provide a clear, efficient, and transparent mechanism for addressing customer complaints, ensuring prompt resolution and enhancing customer trust and satisfaction with the bank's services.

4. OBJECTIVES

- 4.1. **Prompt Resolution:** Address and resolve customer complaints within a defined timeframe to minimize inconvenience.
- 4.2. **Transparency:** Maintain open communication throughout the process, providing clear updates on complaint status and escalation options.
- 4.3. **Accessibility:** Ensure customers can easily lodge grievance through various channels, including branches, online platforms and helplines.

- 4.4. **Fair Treatment:** Review and Resolve every grievance impartially, ensuring a fair outcome for the customer.
- 4.5. **Customer Satisfaction:** Focus on resolving issues in a manner that maintains or improves the customer’s experience and trust in the bank.
- 4.6. **Continuous Improvement:** Use feedback from grievances to identify areas for improvement in services, products and policies.
- 4.7. **Regulatory Compliance:** Adhere to all relevant regulatory guidelines and consumer protection laws in the grievance handling process.

5. DEFINITION OF COMPLAINT

“A complaint means a representation in writing or through other modes alleging deficiency in service on the part of Bank (where deficiency in service means a shortcoming or an inadequacy in any financial service which the Bank is required to provide statutorily or otherwise, which may or may not result in financial loss or damage to the customer) and seeking relief thereon.”

6. COMMON REASONS FOR CUSTOMER COMPLAINTS/ GRIEVANCES

- 6.1. The reasons for complaint include:
 - Gaps in expectation of service standards and actual service delivery or inadequacy of functions/products/arrangements/information made available to the customers,
 - Malfunction of technological products,
 - Attitudinal aspects of Staff, while dealing with customers, etc.

7. CHANNELS AVAILABLE FOR LODGING COMPLAINTS

- 7.1. The various platforms available for customers to lodge complaints include the following:
 - 7.1.1. **Call Centre:** The bank’s 24X7 Call Centre, available in 14 languages, is the primary channel for handling customer complaints, queries, and service requests. Customers can lodge their complaints by contacting the call centre through following toll-free numbers:

All-India Toll-Free Number:	1800 208 2244/ 1800 425 1515/ 1800 425 3555
Dedicated Helpline for Reporting Fraud/ Disputed Transactions	1800 2222 43
Dedicated Helpline for Premium Account	1800 425 2407
Call Back Facility for NRI Customers	+91 8484848458
Charged Numbers	080-61817110
Dedicated Number for NRI	+91 8061817110

7.1.2. **Bank's Website:** Complaints can be lodged online via the Online Grievance Portal available on the bank's corporate website www.unionbankofindia.co.in

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

<https://service.unionbankportal.co.in/portal/en/signin>



7.1.3. **Physical Submissions at Branches or Offices:** Complaints may be submitted in writing through letters/forms or via email at any branch, office, or department of the bank, with an acknowledgment provided upon submission. The following mechanisms are available for lodging complaints:

- ✚ **Complaint/Suggestion Box-** Every branch is equipped with a complaint/suggestion box. Additionally, a notice is prominently displayed inside each branch, informing customers that they may meet the Branch Manager directly for grievance redressal if their concerns remain unredressed through other channels.
- ✚ **Complaint Book -** A complaint book with perforated copies of complaint form is maintained by each Branch to instantly provide an acknowledgment. A copy of the complaint is also forwarded to the respective Regional Office along with the remark of the Branch Manager within 2 working days upon receipt of a complaint.
- ✚ **Complaint Register-** Every Branch maintains a complaint register. The complaint registers is kept at a prominent place in the branch enabling registration of customer complaints. The complaint register is maintained in prescribed format and is used to record all complaints or grievances received, whether submitted directly to the branch or through the RO/ZO/Central Office or Government Authorities. The complaint registers maintained by branches are scrutinized by the Regional Head/Executives during their periodical visit to the branches and their observations/comments are recorded in the relative visit reports. These registers are maintained irrespective of the fact whether a complaint is received in the past or not. Wherever complaint registers are maintained through computerised system, the copies is generated electronically.
- ✚ **Complaint Form-** To facilitate the complaint submission process a complaint form is available on the bank's homepage along with the name of the Nodal Officer responsible for the complaint redressal. Also, it is stated on the form that customers should first seek resolution from the bank, and only approach the Banking Ombudsman if the bank does not resolve the complaint within 30 days. This information is also displayed on notice boards in all branches, which include the contact details of the Banking Ombudsman as well as the

name, address, and phone number of the controlling authority to whom complaints may be escalated.

7.1.4. **Email:** Complaints/Feedback can also be sent to the following email addresses:

customercare@unionbankofindia.bank

7.1.5. **Social Media:** Complaints/Feedback can be submitted via the bank's official social media channels

- **Twitter Handle-** @UnionBankTweets
- **LinkedIn-** @Unionbankofindia
- **Facebook Handle-** @Unionbankofindia
- **Instagram Handle-** @unionbankinsta

7.1.6. **Mobile Banking Application:** Customers can file complaints through the bank's mobile app VYOM by logging in with a 4-digit PIN. To register a complaint the following path may be used:

Login to mobile application using 4-digit pin >> Home Screen >> Profile (top left side button) >> Raise/Track Query >> Online Grievances

7.1.7. **WhatsApp Banking:** Complaints can also be lodged through WhatsApp banking by logging in with an MPIN and following this path:

WhatsApp Banking: UVConnect >> Login with MPIN >> Authenticate MPIN >> Main Menu >>Other Services>> More Services>>More Services>> Grievances Redressal

7.1.8. **Principal Nodal Officer/Chief Grievance Officer:** An officer not below the rank of General Manager is designated as the Principal Nodal Officer of the bank under the Banking Ombudsman Scheme, whose name and address is also shared with CGM, CEPD, RBI. For direct escalation, complaints can be sent to the Principal Nodal Officer (Chief Grievance Redressal Officer) at the following address:

**The Principal Nodal Officer/Chief Grievances Redressal Officer
Union Bank of India, Customer Service Excellence Cell,
Operations Department, Central Office,
"The Arcade", Tower 4, Second Floor World Trade Centre, Cuffe Parade
Mumbai - 400 005
Email ID- cgo@unionbankofindia.bank
Contact No-8242428565**

7.1.9. **Nodal Officer for handling grievances related to pensioners:**

**Chief Manager
Centralized Pension Processing Cell (CPPC)
S-24, 2nd Floor, Shri Aurobindo Marg,
Block A, Green Park Extn., New Delhi-110016
Landline: 011- 42268378
Email: cppc@unionbankofindia.bank
Timings: 10:00 am - 5:00 pm.**

- 7.1.10. **Government & Regulatory Portals:** Customers can file complaints through government and regulatory portals such as RBI Ombudsman, CPGRAM (Centralized Public Grievance Redress and Monitoring System), INGRAM (Integrated Grievance Redress Mechanism)

8. COMPLAINT HANDLING / GRIEVANCE REDRESSAL MECHANISM

- 8.1. The bank's complaint resolution process is designed with meticulous care, ensuring a clear and effective path from complaint submission to resolution, thus providing a seamless experience for all customers. Redressal of complaints emanating from rural areas and those relating to financial assistance to Priority Sector and Government's Poverty Alleviation Programmes shall also form part of the said process.

- 8.1.1. **Submitting a Complaint-** Complaints can be lodged through various channels, including in-branch visits, the contact centre, the mobile app, the website/portal, or via email etc.

- 8.1.2. **Acknowledgement and Tracking of Complaints-** Upon receipt, each complaint is promptly recorded in the bank's Complaint Management Portal, which automatically sends an acknowledgement through SMS and email. A unique Universal Ticket Number is assigned, notifying the relevant Branch, Regional Office, or Department. This number allows customers to conveniently track the progress of their complaint, with real-time updates accessible via the Online Grievance Redressal Portal through a secure Mobile Number & OTP Login.

www.unionbankofindia.co.in >>Customer Corner>>Complaint>>Apply Online>>My Grievances

Complaints received through letter/forms, shall be duly acknowledged by the receiving branch/office

- 8.1.3. **Swift and Transparent Resolution-** The bank's approach to complaint handling prioritizes professionalism, transparency, and efficiency. Responses are delivered promptly with objectivity and confidentiality maintained throughout the process. Each resolution is aligned with the bank's latest compensation policy and Grievance Redressal Policy, in compliance with regulatory and statutory requirements as outlined by the RBI.
- 8.1.4. **Designated Officials for Complaint Handling-** Grievance Redressal Officers are assigned at Regional and Zonal Offices to oversee complaints from branches within their jurisdictions. Contact details for these officers are displayed on branch notice boards and the bank's website. A Chief Grievance Redressal Officer is designated to ensure a consistent approach to complaint handling bank-wide. All decisions/ partial relief proposed by the designated officials are reviewed by the Bank's Internal Ombudsman before final communication. If resolution remains unsatisfactory, customers may further escalate to the Banking ombudsman or seek alternative grievance redressal mechanism
- 8.1.5. **Defined Resolution Timeframes-** Each complaint is carefully examined, with specified timeframes set for handling at every level- from branches to central office. The bank strives to resolve complaints within 30 days, or any turnaround times (TAT) mandated by NPCI, RBI, and other regulatory authorities. Complaints submitted through the CPGRAMS portal are typically resolved within 21 days, with

interim updates provided if needed. Likewise, complaints received via the INGRAM portal are generally resolved within 45 days, with the bank issuing timely notifications in cases where additional time is required.

- 8.1.6. **Escalation Structure for Complaints-** If the complaint is not resolved within the given time, the complaint is then automatically escalated to next level as per the table given below:

Trigger Condition	Escalation Level 1	Escalation Level 2	Escalation Level 3
Internal Complaint TAT breach at Level 0	T-3 days	T-2 days	T-1 days
Where T stands for total TAT at Bank Level			

Escalation for Unresolved Complaints - If a complaint remains unredressed within one month, it shall be referred to the Nodal Officer under the Banking Ombudsman Scheme for further review and action while the complainant will be updated regarding the status of the complaint. In cases where the contention of the complainant has not been accepted, a complete reply shall be given to the extent possible.

- 8.1.7. If a customer finds the initial resolution unsatisfactory, an established escalation process is available. The escalation matrix is accessible at branches, on the bank's website, and via call centres, ensures thorough review. The structure includes:

LEVEL-0: Concerned Branch/Office

LEVEL-1: Regional Grievances Redressal Officer (RGRO)

LEVEL-2: Regional Head of the concerned Region

LEVEL-3: Zonal Head of the concerned Zone

Note: Contact details of the above-mentioned officials are provided on the corporate website.

- 8.1.8. **Escalation to Banking Ombudsman-** The final communication to the complainant shall state that in case of dissatisfaction with the resolution provided, the complainant may escalate the matter to the Banking Ombudsman and it shall include the details of the banking ombudsman.

- 8.1.9. **Review of Grievance redressal -**

- Zones/Regions shall identify the areas, where the number of complaints is large and constitute special squads for looking into complaints on the spot in branches against which there are frequent complaints.
- Grievances/Complaints relating to congestions in the banking premises shall be examined by the internal auditors during Internal Audit and action shall be taken for augmentation of space, whenever necessary, keeping in view the availability of larger accommodation in the same locality based on the viable proposition.
- The Managers/ officers of the branches wherein there are larger number of complaints, may be shifted/relocated to other branches/offices and bank may consider appointment of Public Relations Officers/ Liaison officer for looking

into/ mitigating the complaints/ grievances at the branches. Such Public relations officer/ Liaison officers may be appointed in the large branches also.

- 8.1.10. **Financial Literacy Initiatives-** The bank actively promotes customer awareness through ongoing educational initiatives about its products, services, and measures to safeguard against digital fraud, using a variety of accessible channels and forums. Sessions on customer service, public relations etc., are included in training programmes conducted. Additionally, wide publicity is given to the grievance redressal machinery by placing it on bank's websites.
- 8.1.11. **Commitment to Continuous Improvement-** A continuous commitment to enhancing service quality drives the bank to incorporate feedback from customers, employees, and other stakeholders. Forums at various levels-including the Branch/RO/ZO/CO Level Customer Service Excellence Committees, Standing Committee on Customer Service and the Stakeholders Committee of the Board regularly review customer grievances and seek ways to elevate the customer experience, fostering a culture of service excellence.
- 8.1.12. **Analysis & Disclosure of Complaints:** A statement of complaints is placed before the Board with an analysis of the complaints received. The complaints are analysed (i) to identify customer service areas in which the complaints are frequently received; (ii) to identify frequent sources of complaint; (iii) to identify systemic deficiencies; and (iv) for initiating appropriate action to make grievance redressal mechanism more effective.

The following disclosures are done by the bank alongside the financial results:

A. Customer Complaints

- (a) No. of Complaints pending at the beginning of the year
- (b) No. of Complaints received during the year
- (c) No. of Complaints redressed during the year
- (d) No. of Complaints pending at the end of the year

B. Awards passed by Banking Ombudsman

- (a) No. of unimplemented awards at the beginning of the year
- (b) No. of Awards passed by the Banking Ombudsman during the year
- (c) No. of Awards implemented during the year
- (d) No. of unimplemented awards at the end of the year

At the end of each financial year, the bank publishes a detailed statement and analysis of complaints on its website for public reference. This disclosure includes information on complaint related to ATM cards and other services provided by the bank. However, where the complaints are redressed within the next working day, same will not be included in the statement of complaints.

This structured process ensures transparency and efficiency in handling customer grievances while keeping customers informed at every step.

9. CLOSURE OF GRIEVANCE

9.1. 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 or otherwise (which may be recorded), its acceptance of the response of the Bank;
- c) Where the complainant has withdrawn the complaint voluntarily;
- d) 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;

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: A complainant can re-open complaint ticket in the portal within 45 days of receiving resolution by the Bank.

10. RBI INTEGRATED OMBUDSMAN SCHEME 2021

- 10.1. 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 are also available on our website www.unionbankofindia.co.in
- 10.2. The Bank, on receipt of complaint shall file its reply within 15 days before the Ombudsman, a written request may be given to the Ombudsman for further extension of the initial period of 15 days.
- 10.3. 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.

11. INTERNAL OMBUDSMAN (IO) OF THE BANK

- 11.1. 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 for redressal.
- 11.2. The appointment of the Internal Ombudsman (Chief Customer Service Officer) is made in the Bank as per "Reserve Bank of India (Internal Ombudsman) Directions, 2023".
- 11.3. Any complaint rejected fully or partially by the Bank, shall be vetted from the Internal Ombudsman.
- 11.4. In case of partial acceptance/grant of claim /compensation or total rejection of claim, the reply has to be vetted by IO. Such cases need to be forwarded by RO/Verticals to

IO with recommendation of PNO (for Branch/RO/ZO tickets)/Concerned Vertical Head (for Vertical/Team tickets).

- 11.5. The Internal Ombudsman, as an independent authority shall review complaints, examine customer complaints which are by nature service deficiencies on the part of the Bank (including complaints received from Banking Ombudsman) that are partly or wholly rejected by the Bank. the 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 need not approach the Internal Ombudsman directly.
- 11.6. 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 guidelines will be monitored by the Bank's internal audit mechanism apart from regulatory oversight by RBI.

12. APPEAL TO THE APPELLATE AUTHORITY AT RBI

- 12.1. In the event of an award being passed against the bank, the bank has the right to file an appeal with the Appellate Authority of the RBI. This process allows the bank to seek a review of the decision made, providing an opportunity to present its case and contest the award.

13. INTERNAL REVIEW MECHANISM: FORUM TO REVIEW CUSTOMER GRIEVANCES AND TO ENHANCE THE CUSTOMER EXPERIENCE

- 13.1. Bank has set up the following committees & review mechanism to monitor and review quality of customer service and grievance Redressal mechanism of the Bank.
- 13.2. **Branch/RO/ZO/CO Level Customer Service Committees:** The Bank recognizes that customers' expectations /requirements /grievances can be better appreciated through personal interactions with customers by Bank's staff. Customer Service Excellence Committees shall be set up in all Branches/Regions/Zones/CO to look into the quality of customer service rendered and critically examine the feedback/suggestions for improvement in customer service. Branch level committees shall meet once in a month, where staff and invited customers shall interact freely on service-related issues, improvement areas in the branch services, any suggestion from customer in product improvement, service improvement, ambience of the branch etc. Whereas committees at Regional & Zonal Level will conduct the Customer Service Excellence Committee meetings once in a quarter.
- 13.3. **Standing Committee on Customer Service:** The standing committee on customer service at Central office, chaired by the Executive Director responsible for overseeing the operations vertical includes key department heads as members and meets on quarterly basis. The committee shall evaluate the Feedback on the quality of customer service from various sources, ensure compliance with regulatory instructions related to customer service, with feedback gathered from Regional, Zonal, and vertical heads and review unresolved grievances by providing guidance.
- 13.4. **Stakeholders Relationship Committee of the Board:** This sub-committee of the Board is responsible for overseeing and guiding the implementation of service enhancement

initiatives across the bank. The committee reviews customer complaints, regulatory mandates, and policy decisions, with a focus on improving the bank's performance on enhancing the customer experience. It also reviews key areas of customer grievances and implements corrective measures to improve overall service quality. The committee examines all issues that impact the quality of service provided to depositors and borrowers, as well as other aspects of customer satisfaction. A detailed analysis of complaints is presented to the Stakeholders Relationship Committee, additionally it reviews the functioning of the Standing Committee on Customer Service and ensures the effectiveness of the Bank's grievance redressal mechanism. It also provides ongoing recommendations for improving customer service quality and reviews the root cause analysis of complaints, advising relevant departments on actions to prevent recurrence.

14. MANDATORY DISPLAY REQUIREMENTS

- 14.1. In line with regulatory guidelines, the following information is made available at all branches and/or on the bank's website.
 - 14.1.1. **Arrangement for Complaints & Suggestions-** Appropriate channels have been established for receiving complaints and suggestions, ensuring timely and effective resolution.
 - 14.1.2. **Display of Nodal Officers Information-** The names and contact details of Grievance Redressal Officers at Regional Offices, Zonal Offices, and the Central Office is prominently displayed in branches and on the bank's website to facilitate quick resolution of customer grievances.
 - 14.1.3. **Reserve Bank of India (RBI) Integrated Ombudsman Scheme-** Information about the Reserve Bank of India (RBI) Integrated Ombudsman Scheme, including the relevant website (<https://cms.rbi.org.in>), is published on the Bank's website. Additionally, the name and other details of the concerned Nodal Officer appointed under the Integrated Ombudsman Scheme are displayed on the bank's website.
 - 14.1.4. **Details of MD & CEO & Departmental Heads-** The names and other details of MD & CEO and Departmental Heads is also displayed on the Bank's Website.
 - 14.1.5. **Notice Board in Branches-** Notice Boards in branches will display all necessary information, including details of the grievance redressal mechanism.
 - 14.1.6. **Principal Nodal Officer/ Chief Vigilance Officer Contact Information-** The name, address, email and contact number of the Principal Nodal Officer and the Chief Vigilance Officer will be displayed for reference.
 - 14.1.7. **Escalation to Regulator-** In case of dissatisfaction with the response from the bank, after review by the Internal Ombudsman, customers may approach the Banking Ombudsman (RBI). Relevant details are available on the bank's website and displayed on notice boards at branches.

The bank will update its Grievance Redressal Process as needed in accordance with notifications from regulators or internal policy requirements.
