भारतीय रिजर्व बैंक के निर्देशानुसार संचालक मण्ड़ल की बैठक दिनांक 25.07.2023 के पारित प्रस्ताव संख्या 11 द्वारा ग्राहक शिकायत निवारण नीति को निम्नानुसार अद्यतन किये जाने का निर्णय लिया गया ।

भारतीय रिजर्व बैंक के निर्देशानुसार कार्यालय द्वारा ग्राहक शिकायत निवारण नीति की समीक्षा कर अद्यतन की गई :–

❖ Background

Customer centricity is one of the five core values of the bank. Bank believes that Customer Experience is the key for keeping customers happy and thereby ensuring a long lasting relationship with the Bank. Grievance expressed by customer serves as feedback mechanism for bringing about improvement in quality of service delivered to customers.

Bank's Grievance Redressal Policy has been formulated in line with regulatory guidelines on Customer Service. Policy outlines the framework for addressing customer grievances.

Bank defines a complaint as any deficiency or gap in service delivery towards the commitment provided to the customer. Complaints could be on account of breach in committed turnaround time or nonfulfillment of the request customer has placed with the bank.

❖ Objective

The Objective of the policy is to ensure that:

- All customers are treated fairly at all times.
- All complaints, requests and queries received from customers are responded with courtesy as per defined timelines.
- Customers are fully informed of avenues to escalate their grievance within the Bank and their rights to escalate, if they are not satisfied with the response of the Bank.

❖ Applicability/Coverage

- The policy is applicable to all branches and all personnel working in branches.
- Applicable to Head Office departments and its personnel involved in functioning of operations of the Bank.
- All Customers of the bank.
- Third party product distributed/ referred by the Bank.
- Customers availing insurance schemes of Government of India which includes Pradhan Mantri Jeevan Jyoti Bima Yojna and Pradhan Mantri Suraksha Bima Yojna.
- Applicable to Business Correspondents & Outsourced employees.
- Applicable to all Retail Lending customers.
- Any other schemes introduced by the Government and serviced by the Bank.

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❖ Aspects of grievance redressal policy

Bank provides following touch-points for customers to register grievance:

- Branch
- Email / Website
- Social media

Resolution is provided as per the defined Turnaround time. The Bank uses appropriate system for tracking and reporting the grievances raised by customers. Interactions received through regulator are resolved as per timelines mandated by respective regulator.

❖ Timeframes

1. Delay in failed ATM/BNA/Recycler transactions: T+5 days
2. Delay in crediting failed IMPS/UPI transactions: T+1 day
3. Delay in crediting failed card transactions
   POS/ Ecommerce: T+5 days
4. Delay in crediting failed NACH transactions: T+1 day
5. Delay in credit of beneficiary account for transactions initiated through Prepaid Instruments - Cards/Wallets
   Off us transactions: transaction will ride on UPI, card network, IMPS, etc., as the case may be.
   The TAT and compensation rule of respective system shall apply.
6. POS/Online disputes: 120 days (Network defined timelines)
7. NEFT/RTGS: (NPCI defined timeline of T+15 days)
8. For all other interactions which do not fall under the above categories, the response time at each level stands as 10 days.
9. If customers issue remains unresolved after approaching Level 1 /Level 2 /Level 3 or if the bank has not provided a resolution within 30 days customer may choose to refer the matter to the Banking Ombudsman's office.

❖ Channels available for customers to report grievance

Level 1:

1. Level 1 includes, email/ website & walk-in at branches. Bank will acknowledge the customer issue and capture the same in the appropriate system.
2. Bank has a defined turnaround time of 10 days for a response.
3. If the customer is not satisfied with the response offered, then customer may choose to refer the matter to Level 2 (Nodal officer)
   a. E-mail : support@paliurban.bank.in
   b. Web Support : https://paliurban.bank.in/feedback-form
   c. Branches (please visit www.paliurban.bank.in to locate the nearest branch)

Level 2:

Nodal Officer

1. Nodal office will acknowledge the customer issue and record in the system.
2. Bank has a defined turnaround time of 10 days for a response at this level.
3. If the customer is not satisfied with the response offered then customer may choose to refer the matter to Level 3 (Principal Nodal officer).

Write	Email	Call
I.T.Officer Nodal Officer Add: H.O. Pali Urban Co-Operative Bank, SA-4, Gurlai Marg, Mandiya Road, Pali (Rajasthan) - 306401	it@paliurban.bank.in	Timings: 10.00 am to 5.00 pm Monday to Saturday (except second and fourth Saturdays and Bank Holidays)

At Present Mr. Ghanesh Bhatnagar, Manager I.T. is the Nodal Officer for the purpose whose Mobile Number is 92144-19670.

Level 3:

Principal Nodal Officer

1. Principal Nodal officer will acknowledge the customer issue and capture the same in the appropriate system.
2. Bank has a defined turnaround time of 10 days for a response at this level.

Write	Email	Call
General Manager Principal Nodal Officer Add: H.O. Pali Urban Co-Operative Bank, SA-4, Gurlai Marg, Mandiya Road, Pali (Rajasthan) - 306401	adm@paliurban.bank.in	Timings: 10.00 am to 5.00 pm Monday to Saturday (except second and fourth Saturdays and Bank Holidays)

At Present Mr. Kamlesh Kumar Arora, General Manager is the Principal Officer for the purpose whose Mobile Number is 92144-21404.

Level 4:

If issue remains unresolved after approaching Level 1 /Level 2 /Level 3 or if the bank has not provided a resolution within 30 days, customer may choose to refer the matter to the Banking Ombudsman's office. Details of the same are as under:

https://www.pucb.co.in/uploads/contact-us/banking-ombudsman.pdf

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❖ Internal Review Mechanism

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

Customer Service Committee of the Board: This committee of the Board is responsible to oversee & guide implementation of service enhancement initiatives across the Bank. The Committee meets once every quarter to review customer complaints, regulatory mandates, policy decisions, review banks performance on initiatives to enhance customer experience.

❖ Record Keeping

The record of complaints is maintained as per the Bank's Information Systems Security Policy.

❖ Review of policy

The policy has been approved by the Customer Service Committee of the Board and is reviewed at regular intervals.

These reviews shall consider the following:

- Internal factors such as changes in organisational structure or products and services offered
- External factors such as changes in legislation or technological innovation
- The results of audit, if any conducted during the year by internal / external auditors.