

GRIEVANCE REDRESSAL POLICY VERSION NO. 16.0 2026-2027

CUSTOMER SERVICE SECTION
CUSTOMER SERVICE VERTICAL
OPERATIONS WING
HEAD OFFICE
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GRIEVANCE REDRESSAL POLICY OF THE BANK FOR THE YEAR 2026-27

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Above such complaints shall be accorded priority in grievance redressal.

B. ORGANISATIONAL SETUP, ROLES & RESPONSIBILITIES:

B.1 Internal Machinery to handle customer complaints/ grievances

- a) If the customer wants to make a complaint, we will inform & guide:
 - i. Where to make complaint
 - ii. How a complaint should be made
 - iii. When to expect a reply
 - iv. Whom to approach for redressal
 - v. What to do if he (customer/s) is not happy about the outcome/resolution.
- b) The Bank will inform customers where to find details of complaint handling procedures for resolution of complaints fairly and quickly.
- c) We prioritize written complaints by providing immediate acknowledgement and a unique reference number for tracking, generated through our online complaint portal. If a customer complaint is received through e-mail and telephone at our designated mail id (hocss1@canarabank.com), helpdesk/Call Centre via toll-free number (1800 1030), we shall record/register such complaint in complaint portal and provide a unique reference number for tracking purposes. This will enable us to keep customers informed of the progress and resolution within a reasonable timeframe.
- d) We will provide a final response within 21 days of receiving the complaints (i.e. Other than digital financial transactions related and Vigilance complaints). If further investigation is required, we will explain the reason for the delay and provide an updated timeframe. If customers remain dissatisfied, we will advise them on how to escalate their complaint.

B.1.1 Internal Ombudsman

To ensure fair and impartial complaint resolution, the Bank has appointed an Internal Ombudsman—a retired General Manager from another bank—to oversee our grievance redressal process. Cases involving complaint rejection or partial relief and re-opened complaints are escalated to the Internal Ombudsman for a final, binding decision. The only exception is when the Bank's Executive Director in charge of customer service approves a disagreement with Internal Ombudsman's decision. This internal process aims to provide customers with faster, fairer resolutions without needing to escalate to external authorities like the Banking Ombudsman, RBI, Consumer Courts, or government portals. This mechanism is adopted by the Bank in tune with the RBI guidelines latest being, RBI/CEPD/2023-24/108 CEPD.PRD.No.S1228/ 13.01.019/ 2023-24 dated 09.12.2023. This mechanism adopted by the Bank and is working efficiently.

In accordance with RBI directives, all partially or wholly rejected complaints are escalated to the Internal Ombudsman within 20 days for a final decision.

However, all reopened complaints are escalated directly to Head Office and resolved only after review by the General Manager/Customer Service Vertical Head and obtaining Internal Ombudsman views.

B.2 Complaint Redressal Mechanism in our Bank (Internal Machinery):

Bank has a nodal department and/or officials for customer service in Head Office and in each of its controlling offices (Circle Offices and Regional Offices) with whom customers with grievances can approach in the first instance and with whom the Banking Ombudsman and other departments can liaise.

The Chief General Manager, Operations Wing shall act as the Nodal Grievance Officer for monitoring of complete Internal Grievance Redressal & Executive Director, Overseeing Operations Wing shall act as Sub Appellate Authority.

Any complaint received through legal channel/advocates office will be replied by the recipient branch/RO/CO/HO after obtaining vetting/ opinion from Legal Section of the concerned RO/CO or Legal Section, Legal & Fraud Prevention Vertical at Head office.

B.2.1 At Branch:

Resolution of Grievances

Branch Manager will be responsible to ensure that any service requests received from customer in the Branches should be attended promptly on top priority. Branches shall not give any scope to turn any service request/ query into complaint. Still, if any complaint is received directly at Branch level, Branch shall promptly register the same in CPGRS portal without delay and acknowledge the same by duly mentioning the complaint reference number generated through the portal. Branches must attend complaints on real time basis and provide input, details, and upload documents on each complaint in CPGRS package to facilitate quick & quality redressal whenever requested by the higher offices. Branches to ensure that No customer is denied access to grievance redressal facilities, regardless of their ability to register complaints online. If any additional information or documents are required from the customer, they should be notified on the same through Bank approved communication channel.

Any service request, that escalates into a complaint due to delayed or inadequate responses from the branch must be thoroughly analysed by the branch head, and appropriate corrective actions should be initiated/implemented.

Complaints which are registered with credential such as Email ID and Mobile Number not registered with us must be treated as third party complaint and can be closed as third party complaints mentioning “Upon reviewing our records, we found that the Credentials (e-mail and / or mobile number) used to raise this complaint are not registered with the Bank. In line with our privacy and security guidelines, we are unable to disclose customer related information to anyone other than the concerned account holder. Kindly raise the complaint using the credentials associated with your bank account to enable us to provide resolution of the issue. If you are registering the complaint on behalf of any of our customer, please ensure to upload a signed authorization letter from the account holder”

Complaints which are registered with insufficient information will be asked basic information to resolve the complaint through additional details option under CPGRS package. The complaints will be closed, if the details are not received to us within a reasonable time. If the customer is requesting or seeking any clarification queries regarding

services or product of Bank, the same may be treated as Service Request and not as complaint. It can be raised under Service Request.

All complaints received by the Bank Branches outside to online grievance portals are to be entered in designated grievance Redressal packages i.e. CCR/CPGRS etc., on the same day of receipt of the complaint and due process to be followed further.

Furthermore, Branches to ensure that:

- a. Suggestion/Complaints Box and complaint Book are provided in all the branches. Any written complaint is instantly and promptly registered in grievance redressal portal and acknowledged.
- b. The Complaint Registers are to be kept at prominent place which would make it possible for the customers to enter their grievances. The register shall be in perforated copies in each set so that the acknowledgement to the customers would be provided instantly and an intimation to the controlling office.
- c. At every office of the Bank a notice requesting the customer “To meet the Branch Manager” shall be displayed with regard to Grievances, if it remains un-redressed.
- d. Branch to maintain a separate file for customer complaints received through letters and related communications and grievance portal/package generated complaint number / reference to be inscribed on all such complaints which are received outside to grievance portal/ package and were entered in the package by the Branch.
- e. The complaints received against branches shall be scrutinized by the concerned RO/CO Executive during his periodical visit to the branches and his observations/ comments shall be recorded in the related visit reports.
- f. Bank having computerized operation may adopt the aforesaid format and generate copies electronically. Canara Bank has developed an electronic portal namely Canara Public Grievance Redressal System (CPGRS) in which all the complaints are registered and redressed. The data is maintained in the package electronically.
- g. Grievances/ complaints relating to congestion in banking premises should be examined by the bank’s internal inspectors/ auditors and RO Executives on a continuing basis and action taken for augmentation of space, where ever necessary, keeping in view the availability of larger accommodation in the same locality at a reasonable rent and other commercial considerations.
- h. Counter staff are provided with training and additional inputs.
- i. If counter staff/ supervisor is unable to resolve a grievance, the Branch-in-charge shall intervene and try to resolve the issue.

j. Branch Level Customer Service Committees

Banks were advised to establish Customer Service Committees at branch level. In order to encourage a formal channel of communication between the customers and the bank at the branch level, banks should take necessary steps for strengthening the branch level committees with greater involvement of customers. It is desirable that branch level committees include their customers too. Further, as senior citizens usually form an important constituent in banks, a senior citizen may preferably be included therein. The Branch Level Customer Service Committee may 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 branch level committees may also submit quarterly reports giving inputs/ suggestions to the Standing Committee on Customer Service of their respective RO thus enabling the Standing Committee to examine them and provide relevant feedback to the Customer Service Committee of the Board for necessary policy/ procedural action.

- k. Customer Service Committee meeting is held every month at all Branches/ Regional Offices/ and Circle Offices. The sole task of the Committee is to find out ways and means to render service to the satisfaction of the Customers. For this purpose, Committee will meet regularly at stipulated intervals to discuss in detail the strengths and deficiencies of the services presently rendered and take steps to improve it.
- l. Special Customers' Meet is conducted on special occasions.
- m. Every year, during November Customer Fortnight is observed to create awareness among Public as well as staff for achieving the objective of Complaint free branch network, and to also highlight our products and services.
- n. Both the Drop box facility and the facility for acknowledgement of the cheques at regular collection counters shall be available to the customers and no branch shall refuse to give an acknowledgement if the customer tenders the cheque at the counters.
- o. Bank shall ensure that customers are not compelled to drop the cheques in drop box.
- p. Bank shall invariably display on the cheque drop box itself that 'Customers can also tender the cheques at the counters and obtain acknowledgement on the pay-in-slips.' This message is displayed concerned regional language of the state, Hindi & English.
- q. On 15th of every month, Customers' Day is observed between 3:00 PM and 5:00 PM during which Branch manager should be available for meeting the public/ Customers without prior appointment.

B.2.2 At Regional Office:

- a. Divisional Manager/ Assistant General Manager Overseeing Operations Section/Customer Service Section at Regional office shall be the Nodal officer for Customer Service.
- b. Nodal Officer shall ensure that complaints including pension related received directly at RO level, through letter, email, in-person visit from customer are promptly registered in CPGRS portal and acknowledged by duly mentioning the complaint reference number generated through the portal.
- c. RO to submit inputs wherever requested by higher offices regarding complaints within shortest possible time. Whenever it is not possible and more cross checking is required, steps are taken to provide the information within a reasonable time.
- d. The Executives of Regional Office to visit branches periodically and submit a report on Customer Service, as per the detailed checklist.
- e. Divisional Manager/ Assistant General Manager overseeing Operations Section/Customer Service Section at Regional Office to contact the aggrieved

- customers as and when necessary, meet him personally with the Branch Manager, for ensuring timely redressal of the complaint.
- f. Wherever deficiencies are noticed, accountability is fixed on erring employees.

B.2.3. At Circle Office:

- a. Divisional Manager/ Assistant General Manager Overseeing Operations Section/Customer Service Section at Circle office shall be the Nodal officer for Customer Service.
- b. Nodal Officer shall ensure that complaints including pension related received directly at CO level, through letter, email, in-person visit from customers are promptly registered in CPGRS portal and acknowledged by duly mentioning the complaint reference number generated through the portal.
- c. CO to submit inputs wherever requested by higher office regarding complaints within shortest possible time. Whenever it is not possible and more cross checking is required, steps are taken to provide the information within a reasonable time.
- d. The Executives of Circle Office to visit branches periodically and submit a report on Customer Service, as per the detailed checklist.
- e. Divisional Manager/ Assistant General Manager overseeing Operations Section /Customer Service Section, Circle Office to contact the aggrieved customers as and when necessary, meet him personally with the Branch Manager, for ensuring timely redressal of the complaint.
- f. Wherever deficiencies are noticed, accountability is fixed on erring employees.

B.2.4 At Head Office:

- a. A full-fledged Customer Service Vertical is functioning under Operations Wing, Head Office, which is headed by General Manager and overseen by Chief General Manager.
- b. An acknowledgement is sent to the customer immediately on receipt of the complaint received at Customer Service Vertical.
- c. Thorough analysis of the complaint is done and necessary instructions are given to COs/ROs/Branches for speedy redressal and followed up till final reply is sent to the complainant duly explaining the decision taken on the complaint.
- d. Special Customers' Meets are organized for different segments of the market, viz., Exporters, MSME, Agriculturists, etc, by respective wings.
- e. Customer Satisfaction Surveys through In-house as well as by External agencies are conducted to assess the level of customer satisfaction.
- f. Bank shall place a statement of complaints before the Customer Service Committee of the Board along with an analysis of the complaints received. The complaints shall be analyzed to identify customer service areas in which the complaints are frequently received, to identify frequent sources of complaints, to identify systemic deficiencies and for initiating appropriate action to make the grievance redressal mechanism more effective.
- g. Root Cause Analysis of the complaints will be conducted by the owner / user Wings in co-ordination with Customer Service Vertical.
- h. The Bank shall disclose following details along with financial results:

A. Summary information on complaints received by the bank from customers and from the Office of Banking Ombudsman.

Sl no		Previous year	Current year
	Complaints received by the bank from its customers		
1	Number of complaints pending at 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		
	Maintainable complaints received by the bank from Office of Banking Ombudsman.		
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)		

B. 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
Current Year					
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					

Master list of grounds of complaints to be used for disclosure on the top five ground-wise receipt of complaints by banks.

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 citizens/differently abled
8. Loans and advances
9. Levy of charges without prior notice/excessive charges/foreclosure charges
10. Cheques/drafts/bills
11. Non-observance of Fair Practices 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

Further bank shall place a detailed statement of complaints in the web-site for information of the general public at the end of each financial year.

- i. **Internal Ombudsman:** In order to ensure the speedy redressal of complaints, the Bank has appointed the Internal Ombudsman, a retired senior officer not below the rank of General Manager, from other Bank, at the highest rank of the General Manager in our Bank. The rejected, partially resolved and re-opened complaints are placed before the Internal Ombudsman of the Bank. Such complaints are auto escalated to Internal Ombudsman within 20 days from receipt of complaint. This helps the customer to get the grievances redressed faster without escalating to any other external authorities like The Banking Ombudsman, RBI, Consumer Courts, Government portals etc. This mechanism adopted by the Bank is working efficiently.

C. GRIEVANCE ESCALATION SYSTEM:

The bank has adopted and implemented a centralized grievance redressal mechanism to ensure the expeditious and effective resolution of grievances. In accordance with the revised grievance redressal process, all complaints received by the bank are resolved at the Head Office level by subject experts in the respective products and services.

- a) Complaints may be submitted via the grievance portal, electronic mail, postal correspondence, the Call Centre, mobile banking, internet banking etc. Upon successful registration, each complaint is assigned to the relevant operational unit at Head Office based on the classification of the complaint.
- b) Upon receipt of a complaint, the designated team at Head Office coordinates with the respective user Wings/Verticals to formulate an appropriate response. The Centralized Grievance Redressal Section, Customer Service Vertical maintains centralized oversight of complaint closure. Prior to final closure, a review is conducted by a dedicated team within the Centralized Grievance Redressal Section, Customer Service Vertical to ensure adherence to established bank guidelines and applicable regulations (excluding digital transaction related complaints and Vigilance complaints).
- c) The bank offers a complaint reopening process, allowing customers to reopen a closed complaint within seven days of the closure date. Re-opened complaints are

escalated directly to the Customer Service Vertical for analysis and resolution, subject to the concurrence of the General Manager or Vertical head by mandatorily obtaining Internal Ombudsman views.

- d) The bank undertakes root cause analysis (RCA) for complaint types exhibiting repetitive patterns or upward trends, and subsequently initiates remedial actions to rectify the underlying issues identified through the RCA process.

C.1 ONLINE GRIEVANCE REDRESSAL SYSTEM:

i.) CPGRS (CANARA PUBLIC GRIEVANCE REDRESSAL SYSTEM)

To enhance customer service, and in accordance with directives from the Ministry of Finance, the Damodaran Committee, and the IBA, we have developed the Canara Public Grievance Redressal System (CPGRS). Accessible through our website, this online system enables customers to conveniently submit complaints, monitor their progress, and receive timely responses. Upon complaint submission, the system generates a unique reference number for customer tracking. Customers can use this number to monitor the progress of their complaint, review the resolution provided, and reopen the complaint if they remain dissatisfied.

Upon successful registration, the system automatically allocates each complaint to the designated user wing/vertical/department based on the nature of the complaint as specified by the complainant or the individual registering the complaint on their behalf.

a) AT HEAD OFFICE LEVEL: USER WINGS / VERTICALS LEVEL:

Each user wing/vertical is responsible for the redressal of complaints pertaining to the products, services, and portfolios under its purview. These units are ensuring the timely and effective resolution of customer grievances resulting from identified deficiencies in their respective offerings. Each complaint is addressed by a subject matter specialist who provides a suitable resolution in full compliance with applicable bank guidelines and other regulations. The bank is committed to prioritizing customer grievance redressal to achieve the highest level of customer satisfaction.

b) AT CIRCLE OFFICE LEVEL:

Circle Office user sections must analyze and provide input on each complaint related to their office. This analysis should be based on details, data, and documents gathered from relevant branches/Regional Offices through the Complaint Management Module under CRM-Rishtey or other bank-approved communication channels.

Circle Offices must acknowledge all complaints received directly, outside the CPGRS system. These complaints must be promptly entered into the appropriate complaint management systems/channels.

To build stronger customer relationships, gain a deeper understanding of issues, and ensure satisfactory resolution, Circle Offices may directly contact customers as needed.

Circle user sections must provide complete input details and documentation for each complaint, in accordance with bank policy and guidelines.

c) AT REGIONAL OFFICE LEVEL:

Regional Offices can view all CPGRS complaints pertains to them and provide input and responses to queries from higher offices. They must also acknowledge all complaints

received directly to their office, outside the CPGRS system, and promptly enter these complaints into the CPGRS package.

Regional Offices must regularly review and analyze branch complaint data, including the number, type, frequency, and reasons for any increases or decreases in complaint volume. They should then implement appropriate measures to address any identified issues.

d) AT BRANCH LEVEL:

Branches can view complaints registered against them and provide inputs and responses to queries from higher offices. They must also acknowledge all complaints received directly, outside the CPGRS system, and promptly enter these complaints into the appropriate CPGRS package.

Upon receiving a complaint, branches should contact the customer directly to fully understand the issue and ensure prompt and satisfactory resolution. Complaints involving financial losses reported by customers must be given top priority. All customers must have access to grievance redressal facilities, regardless of their ability to register complaints online.

When additional information or documents are required from a customer, they will be proactively notified through the grievance portal or a bank-approved communication channel.

ii.) ONLINE DISPUTE RESOLUTION (ODR) System for Digital Payments:

In the Statement on Developmental and Regulatory Policies dated August 6, 2020, Reserve Bank of India (RBI) had announced introduction of Online Dispute Resolution (ODR) system for resolving customer disputes and grievances pertaining to failed transactions on digital payments.

In compliance to above directions, Canara Bank offers an ODR system for faster and more efficient dispute resolution. The ODR system is designed to be transparent, rule-based, user-friendly, and unbiased, with minimal manual intervention.

Customers can directly register their disputes/grievances related to digital payments online through the ODR portal. Customers can also submit failed transaction related/digital payment related complaints directly to the branches for resolution.

Customers can access the ODR portal through various channels, including the Canara Bank website (URL: <https://crmodr.canarabank.bank.in/login>), CPGRS complaint portal, web-based or paper-based complaint forms, IVR, mobile application, call center, SMS, or through branches. Currently, the ODR portal handles disputes related to Debit Card, Credit Card, Prepaid Card, UPI, IMPS, AEPS, NACH, APBS, RTGS, and NEFT transactions.

Disputes raised in the ODR portal are automatically sent to the relevant reconciliation team within the bank for further processing. The respective sections under the Reconciliation Vertical handle the reconciliation process as per defined timelines (TAT). The status of the dispute resolution is then automatically updated in the CPGRS/ODR portal for customer tracking.

D. RBI - INTEGRATED OMBUDSMAN SCHEME, 2021

Following the submission of a general complaint to the bank, if the customer does not receive a satisfactory resolution, they may seek further redressal by contacting the Banking Ombudsman appointed by the Reserve Bank of India under the Integrated Ombudsman Scheme, 2021.

We have displayed in our website and in all our Branches a notice explaining that we are covered by the Integrated Ombudsman Scheme, 2021 of Reserve Bank of India along with the scheme guidelines. The copy of the scheme is made available at all the branches. Salient features of the Integrated Ombudsman Scheme, 2021 are displayed in the branch premises/ notice boards and our corporate website www.canarabank.com. If customers face any difficulty, our Staff will explain the procedure in this regard.

The bank's process, as outlined in RBI-OS scheme, 2021, is to respond to customer complaints within 15 days of receipt. If more time is necessary for resolution, the bank will formally request an extension from the Ombudsman, including supporting documentation to justify the request.

1. If a complaint response cannot be provided within 15 days, the Circle's Nodal Executive must request a time extension from the Ombudsman's office within that initial 15-day period. The Branch/Controlling Office must also forward a copy of the extension request to the Principal Nodal Officer at Head Office and keep them updated on the complaint's status. This ensures the Principal Nodal Officer can effectively liaise with the Banking Ombudsman. Additionally, customers must be informed of their right to approach the Ombudsman if they are dissatisfied with the bank's response to their complaint.
2. The bank appoints a Principal Nodal Officer at a sufficiently senior level, no lower than General Manager. The Chief General Manager of the Customer Service Vertical, Operations Wing, currently holds this position.
3. The bank acknowledges the importance of customer satisfaction and strives to provide timely and effective resolutions to complaints. However, if a customer is not satisfied with our response, they have the right to approach the Banking Ombudsman.

We ensure customers are informed of this right by including it in the final response to any complaint redressal process. This notification also provides the complaint lodging portal of the Ombudsman: <https://cms.rbi.org.in>.

E. Nodal Officer and other designated officials to handle complaints and Grievances

E.1 At Head Office: Principal Nodal Officer

The bank has designated the Chief General Manager of the Customer Service Vertical, Operations Wing, located at Head Office, Bangalore, as the Principal Nodal Officer, responsible for monitoring the implementation of customer service and complaint handling processes across the bank.

E.2 At Circle Office:

At each Circle Office, Overseeing/Nodal Executive of Operations/Customer Service Section is the point of contact for customer complaints including pension related originating within that region. Customer Service Committees at these offices further support customer service by overseeing the implementation of relevant initiatives.

E.3 At Regional Office:

Overseeing/Nodal Executive of Operations/Customer Service Section at Regional Offices is handling the complaints including pension related received directly from customers of that region. Customer Service Committees are in place in all the Regional Offices to look into implementation of customer service.

E.4 At Branches:

At each branch, the Branch Head is designated as the nodal officer responsible for addressing customer grievances including pension related on-site. If a grievance cannot be resolved by branch staff, it is escalated to the Branch Head for further attention.

F. MANDATORY DISPLAY REQUIREMENTS

The Bank has made it mandatory to display the following information at Branches and at our corporate website www.canarabank.bank.in for the benefit of our customers:

- i. Details on how one can submit complaints and suggestions to the bank.
- ii. Names, addresses, contact numbers, and email addresses of Nodal Officers who can help to resolve Customer complaints.
- iii. Link to the Reserve Bank of India's Ombudsman Scheme website (<https://cms.rbi.org.in>) where you can file complaints online.
- iv. Details of the Bank's Code of Commitments to Customers/Fair Practice Code.
- v. Prominently display at the branches, the names of the Officials who can be contacted for redressal of complaints, together with their direct Telephone No., complete address (not Post Box No.) and e-mail address, etc., for proper and timely contact by the customers and for enhancing effectiveness of the redressal machinery.
- vi. In addition to branch officials, the names and contact details of the Nodal Officer appointed under the Integrated Ombudsman Scheme, 2021, for the circle to be displayed.
- vii. Bank shall display on its website, the names and other details of Officials at their Head Office/ Circle Offices who can be contacted for redressal of complaints including the names of the Nodal Officers/ Principal Nodal Officer.
- viii. Banks shall give wide publicity to the grievance redressal machinery through advertisements and also by placing them on its website.
- ix. The details including name, complete address, telephone number, e-mail address, etc., of the Principal Nodal Officer shall be displayed in the portal of the bank preferably on the website so that the aggrieved customer can approach the Bank with a sense of satisfaction that he/ she has been attended at a senior level.

G. TIMELINE FOR RESOLUTION OF COMPLAINTS

The bank is committed to thoroughly reviewing and analyzing all received complaints. Established timeframes govern the handling and resolution of complaints at all levels of the organization, encompassing branches, Regional Offices, Circle Offices, and Head office. All concern stakeholders are responsible for adhering to these timeframes in their efforts to resolve customer grievances.

Timeline adopted by Bank for Closure of various types of complaints are as follows:

Timeline for Resolution of Complaints

	Stipulated by Ministry of Finance	Adopted by Bank
General Complaints	30 Days	21 Days
Complaints forwarded by RBI/MOF MPs/VVIPs	21 Days	15 Days
Complaints forwarded by RBI(CMS Portal)	15 Days	15 Days
Complaints from PMs office	15 Days	7 Days
CPGRAMS Complaint(w.e.f. 23-08-2024)#	21 Days	21 Days

CPGRAMS complaint redressal TAT has been reduced from 30 days to 21 days as per the directions received from DARPG, GOI.

The bank will provide immediate acknowledgement of all received complaints. In instances where a complaint requires further examination, an interim response will be provided to the customer.

H. LIMIT STRUCTURE/ TRIGGER MECHANISM:

H.1 DISPUTE REDRESSAL MECHANISM: TECHNOLOGICAL/DIGITAL PRODUCTS:

a) Lodging of ATM related Complaints:

The following information should be displayed prominently at the ATM lobby /locations: -

- i. ATM ID to be displayed clearly in the premises to make use of it while making a complaint/ suggestion.
- ii. Information that ATM transaction complaints can be lodged at any branch.
- iii. Telephone numbers of help desk/ contact persons of the ATM owning bank to lodge complaint/ seek assistance.
- iv. Such complaints can be lodged directly by customer in ODR portal from Canara Bank corporate website (URL: <https://crmodr.canarabank.bank.in/login>) or through CPGRS web page.
- iv. Uniform Template for lodging of complaints relating to ATM transactions given in Annexure I.

To improve the customer service through enhancement of efficiency in ATM operations, Bank may ensure the following actions:

- i. Message regarding non-availability of cash in ATMs should be displayed before the transaction is initiated by customer

- ii. Make forms available for lodging the complaints with name and phone number of the officials with whom the complaint have to be lodged
- iii. Toll-free numbers for lodging complaints / reporting and blocking lost cards etc., to be displayed and attend the requests on priority
- iv. Mobile numbers/ e-mail IDs of the customers may be registered to send alerts

In case of complaints pertaining to failed ATM transaction at other bank ATMs, the customer should lodge a complaint with the card issuing bank even if the transaction was carried out at another bank’s ATM.

b) ATM Transaction Security Enhancements

Variations in ATM transaction processes exist across banks due to differences in card readers and system configurations. Certain card readers pose security risks by allowing multiple transactions without requiring PIN validation for each transaction. This increases the potential for fraud and card misuse, particularly if a cardholder fails to retrieve their card after a transaction.

To significantly mitigate this risk, banks should implement a process requiring PIN validation for every ATM transaction, including balance inquiries. This measure ensures that each action is authorized by the cardholder.

As an additional security measure, banks should implement session timeouts for all ATM transaction screens. These timeouts should be configured to accommodate the time typically required for legitimate transactions, thereby minimizing the window of opportunity for unauthorized access.

Non-adherence to the above provisions shall attract penalty as prescribed under the Payment and Settlement Systems Act 2007 (Act 51 of 2007).

c) Security Issues and Risk mitigation measures - Online alerts to the cardholder for usage of credit/ debit cards.

Previously, banks were required to send online alerts to cardholders for Card Not Present (CNP) transactions of ₹5,000 and above. Following instances of unauthorized ATM withdrawals reported to the RBI, banks were advised to implement online alerts for all card transactions, regardless of amount, across all channels. This measure has been implemented by the bank to enhance security and encourage greater card usage. The bank also provides convenient methods, such as SMS, for customers to block their cards and receive confirmation of the block.

d) Security Issues and Risk mitigation measures related to Card Not Present (CNP) transactions

To further enhance CNP transaction security, banks are mandated to implement additional authentication/validation factors based on information not visible on the card. This implementation is being phased in, starting with online transactions, followed by Interactive Voice Response (IVR), Mail Order/Telephone Order (MOTO), and Standing

Instructions (SI). For MOTO and SI transactions, if a customer reports unauthorized transactions due to the lack of additional authentication after the stipulated implementation date, the issuing bank is obligated to provide a full and prompt reimbursement.

H.1.1 FAILED TRANSACTIONS:

Harmonization of Turn-around Time (TAT) and customer compensation for failed transactions using authorized Payment Systems:

Sl. no.	Description of the incident	Framework for auto-reversal and compensation	
		Timeline for auto-reversal	Compensation payable
I	II	III	IV
1	Automated Teller Machines (ATMs) including Micro-ATMs		
A	Customer's account debited but cash not dispensed.	Pro-active reversal (R) of failed transaction within a maximum of T + 5 days.	₹ 100/- per day of delay beyond T + 5 days, to the credit of the account holder.
2	Card Transaction		
A	<u>Card to card transfer</u> Card account debited but the beneficiary card account not credited.	Transaction to be reversed (R) latest within T + 1 day, if credit is not effected to the beneficiary account.	₹ 100/- per day of delay beyond T + 1 day.
B	<u>Point of Sale (PoS) (Card Present) including Cash at PoS</u> Account debited but confirmation not received at merchant location i.e., charge-slip not generated.	Auto-reversal within T + 5 days.	₹ 100/- per day of delay beyond T + 5 days.
C	<u>Card Not Present (CNP) (e-commerce)</u> Account debited but confirmation not received at merchant's system.		
3	Immediate Payment System (IMPS)		
A	Account debited but the beneficiary account is not credited.	If unable to credit to beneficiary account, auto reversal (R) by the Beneficiary bank latest on T + 1 day.	₹100/- per day if delay is beyond T + 1 day.
	In case of IMPS Transactions, Bank reverses the charges whenever there is a real time failures irrespective of the failure at Beneficiary Bank's end or NPCI side , however transactions which have failed at beneficiary Bank's end beyond real-time due to various reasons like incorrect Beneficiary Bank account details, account status being not active etc., which are not in our vicinity, these failures are communicated to our Bank on T + 1 basis, such charges are not reversed considering the fact that Bank has delivered the services as a remitter Bank.		
4	Unified Payments Interface (UPI)		

a	Account debited but the beneficiary account is not credited (transfer of funds).	If unable to credit the beneficiary account, auto reversal (R) by the Beneficiary bank latest on T + 1 day.	₹100/- per day if delay is beyond T + 1 day.
B	Account debited but transaction confirmation not received at merchant location (payment to merchant).	Auto-reversal within T + 5 days.	₹100/- per day if delay is beyond T + 5 days.
5 Aadhar Enabled Payment System			
A	Account debited but transaction confirmation not received at merchant location.	Acquirer to initiate "Credit Adjustment" within T + 5 days.	₹100/- per day if delay is beyond T + 5 days (where "T" is the date of transaction).
B	Account debited but beneficiary account not credited.		
6 Aadhaar Payment Bridge System (APBS)			
	Delay in crediting beneficiary's account.	Beneficiary bank to reverse the transaction within T + 1 day.	₹100/- per day if delay is beyond T + 1 day.
7 National Automated Clearing House (NACH)			
a	Delay in crediting beneficiary's account or reversal of amount.	Beneficiary bank to reverse the uncredited transaction within T + 1 day.	₹100/- per day if delay is beyond T + 1 day.
b	Account debited despite revocation of debit mandate with the bank by the customer.	Customer's bank will be responsible for such debit. Resolution to be completed within T + 1 day.	
8 Prepaid Payment Instruments (PPIs) - Cards / Wallets			
a	Off-Us transaction The transaction will ride on UPI, card network, IMPS, etc., as the case may be. The TAT and compensation rule of respective system shall apply.		
b	On-Us transaction Beneficiary's PPI not credited. PPI debited but transaction confirmation not received at merchant location.	Reversal effected in Remitter's account within T + 1 day	₹100/- per day if delay is beyond T + 1 day.

The resolution of all disputes pertaining to failed ATM transactions must be completed within 120 days from the transaction date. This resolution process is to be conducted exclusively by the issuing and acquiring banks through the National Payments Corporation of India (NPCI). Bilateral settlement agreements outside the established NPCI dispute resolution mechanism are not permissible.

Disputes concerning failed ATM transactions exceeding 120 days from the date of the transaction will be resolved between the issuing and acquiring banks through a bilateral agreement based on good faith.

The monthly limit of free transactions allowed to Savings Bank account holders at other banks' ATMs includes all transaction types, both financial and non-financial.

All disputes related to failed ATM transactions must be resolved by the issuing and acquiring banks through the designated ATM system provider's dispute resolution mechanism. Bilateral settlements outside this established process are not permitted. This measure aims to reduce disputes between issuing and acquiring banks regarding compensation.

Revised TAT for handling disputes in UPI Transactions

In order to bring down the complaint resolution lifecycle in respect of UPI failed transactions, it has been decided by NPCI to revise the window for the customers to raise the chargeback to 45 days uniformly for all categories. Existing and revised TAT as mention below will be operational w.e.f 25.07.2024.

H.1.2 UPI URCS (Unified Real-time Clearing and Settlement System)- Revised Disputes TAT: Revised TAT for handling disputes in UPI transactions

Dispute type	TAT w.e.f 25.07.2024	TAT for Acceptance/ Rejection	Next Level Dispute type
Chargeback	45 days from transaction date uniformly	15 days for P2M transaction	Pre-arbitration
		35 days for P2P transaction	
Pre-Arbitration	No change	7 days for P2M transaction	Arbitration
		5 days for P2P transaction	
Arbitration	No change	60 days for panel verdict	NA
Fraud Charge back	45 days from transaction date uniformly	35 days for P2M transaction	NA
		35 days for P2P transaction	
Wrong credit Chargeback	45 days from transaction date	35 days for P2P transaction	NA

H.1.3 Exception Handling:

Exception transactions are defined as those that cannot be reconciled or reported as erroneous by cardholders. In the event of settlement discrepancies raised by other member banks, members are expected to collaborate towards a resolution, adhering to the

settlement procedures documented by the Reconciliation Vertical within the Operations Wing at Head Office.

H.1.4 Chargeback:

The timeframe for initiating a chargeback is within 60 days of the transaction date. Upon initiation, the acquiring bank is required to accept or represent the chargeback within five days. A good-faith chargeback may be initiated between 61 and 120 days of the transaction date, with the acquiring bank required to respond within 15 days. Bank is following all guidelines issued by NPCI/RBI regarding categorisation of chargeback on the basis of nature of disputes.

H.1.5 ATM Credit/ Debit Transaction Adjustments:

As per NPCI dispute resolution policy guidelines, for ATM transaction routed through NFS network, all credit adjustments are to be raised within T+5 days (without penalty, and upto T+60 days with penalty). All Debit adjustments are to be raised within T+10 days.

i. CREDIT ADJUSTMENTS:

Credit Adjustments are raised by Acquirer members where its ATM is unable to dispense the requested amount (fully /partially), but have received the transaction amount through settlement, within 60 calendar days from the next day of transaction. This would help Issuer members in giving credit to their customers without raising a chargeback. All credit adjustments may be raised within T+5 days without penalty, but there is a TAT of 60 days to raise along with penalty beyond T+5 days. Penalty of Rs. Rs.100/- per day is payable for credit adjustments made beyond T+5 days.

ii. DEBIT ADJUSTMENTS:

Debit Adjustments are raised by Acquirer members when cash is dispensed from its ATM but the transaction has not been settled, within 10 calendar days from the next day of the transaction.

H.2 Net Banking:

The concerned branch will address grievances related to the following Net Banking services:

- User creation
- Password resets (when online self-service is unavailable)
- Account unlocks (when online self-service is unavailable)
- Non-online login and transaction password resets
- Updating personal details (address, mobile number, and email ID)

- Net Banking activation

Customers can now independently manage several Net Banking functions online, including user creation, password creation (login and transaction), and password resets/unlocks, and OTP regeneration.

Customer’s Service Requests that cannot be resolved at the Branch level will be escalated to Digital Customer Service section, Digital Banking Service Vertical through SAMADHAN PORTAL. Similarly, Complaints received at branches, will be registered by Branches in CPGRS portal invariably.

For technology-related issues, Digital Customer Services Section will further escalate the matter to UPI, Internet and Mobile Banking Group (Business and Technology Sections) within the Digital Banking Services Vertical to resolve the issue and communicate the resolution to the Branch for onward communication of to the customer.

Grievances specifically related to the Can digital software solution used for Net Banking will be handled by Candigital support team within the DBS Vertical, Technology Services Wing at Head Office.

H.3 Mobile Banking:

The concerned branch will address grievances related to:

- Mobile Banking registration
- Mobile Banking activation following an MPIN change by the customer

Customer’s Service Requests that cannot be resolved at the Branch level will be escalated to Digital Customer Service section, Digital Banking Service Vertical through SAMADHAN PORTAL. Similarly, Complaints received at branches, will be registered by Branches in CPGRS portal invariably.

For technology-related issues, Digital Customer Services Section will further escalate the matter to UPI, Internet and Mobile Banking Group (Business and Technology Sections) within the Digital Banking Services Vertical to resolve the issue and communicate the resolution to the Branch for onward communication of to the customer.

I. Interaction with Customers:

Direct engagement with customers enables bank personnel to gain a deeper understanding of their expectations, requirements, and grievances. Regularly scheduled customer meetings convey the bank’s commitment to customer satisfaction and provide a valuable forum for gathering feedback and suggestions for service enhancement. Many complaints stem from a lack of customer awareness regarding bank services; these interactions serve to improve customer comprehension of available offerings. Customer feedback is considered a key input in the ongoing process of refining our products and services to better align with customer requirements.

J. Periodical training & sensitizing the operating staff on handling complaints

Bank staff receive comprehensive training on complaint handling at our Canara Centre of Excellence(CCoE,), Bengaluru, Apex Centre of Excellence in Manipal, Centre of Excellence in Gurugram, and all Learning & Development Centres. These training sessions emphasize the importance of effective complaint resolution and equip staff with the necessary skills to address customer concerns.

The bank's Nodal Officers ensures the smooth and efficient operation of the internal complaint/grievance handling mechanism at all levels. This officer also provides feedback to the Human Resources Wing regarding staff training needs at various levels.

The established grievance redressal process also covers complaints originating from rural areas and those related to financial assistance under the Priority Sector and government poverty alleviation programs. The existing Board-approved grievance policy, published on our website, applies to all complaints, including those from rural areas.

Customer Contact Channels:

Toll-Free Number (Call Center): 1800 1030 (Backup: 1800 425 0018). This toll-free number, as our "One Bank, One Number" initiative, is available to all customers, including those in rural areas, and supports seventeen languages: Kannada, Tamil, Telugu, Malayalam, Marathi, Odia, Punjabi, Gujarati, Assamese, Bengali, Koshi, Kashmiri, Konkani, Tulu, Urdu, Hindi, and English.

NRI Helpline (Toll Free): Country Specific Toll Free numbers are published over Bank's Corporate Website for NRI customers to reach out to Bank Call Centre.

Credit Card Mis-selling Complaints: 080-22064222 (Dedicated landline).

K. Home Loans-Levy of fore-closure charges/ pre-payment penalty:

- a. Eliminating foreclosure charges/prepayment penalties on floating rate home loans promotes fairness between existing and new borrowers and encourages competition among banks, leading to more competitive pricing. While many banks have already voluntarily abolished these penalties, this measure ensures uniformity across the banking system. Therefore, the bank will not charge foreclosure charges/prepayment penalties on floating rate home loans sanctioned to individuals.
- b. Current guidelines define a fixed-rate loan as one with a fixed rate for a specific period, subject to a reset clause. Consequently, dual-rate/special-rate home loans offered by the bank cannot be classified as fixed-rate loans. For these loans, the lower interest rate provisions will apply from the date the loan's interest rate becomes floating.
- c. Bank shall not charge foreclosure charges/pre-payment penalties on all floating term loans (Housing Loan) sanctioned to individual borrowers.

L. Uniformity in Intersol Charges:

The implementation of the Core Banking Solution (CBS) has enabled the bank to provide consistent customer service across all delivery points. Consequently, the bank has eliminated the distinction between "home" and "non-home" branches for the purpose of levying service charges. Any service offered free of charge at a "home" branch is also available without charge at "non-home" branches. Inter-branch service charges for comparable transactions are applied uniformly across all branches. (Reference: RBI Master Circular on Customer Service 2015 dated 01.07.2015, Page 33, Point 6.6).

M. Charges for sending SMS alerts:

In order to ensure reasonable and equitable charges for SMS alerts, the bank utilizes available technology and collaborates with telecom service providers to implement an actual-usage-based charging model for customers. These charges are waived for Jan Dhan (PMJDY) accounts, Canara Basic Saving Bank deposit accounts, other financial inclusion savings bank accounts, and any other categories specifically exempted by the bank.

N. Grievance Redressal on complaints against outsourced agencies/employees:

The bank outsources select customer-facing functions to external vendors, including recovery agents, business correspondents, call center personnel, operators at Aadhaar Seva Kendras, and direct selling agents. These vendors are subject to oversight by the bank's relevant departments. The bank is committed to addressing grievances related to these outsourced vendors/personnel within defined turnaround times (TAT) and will report the number, nature, and other pertinent details of received complaints to the appropriate authorities.

When a complaint is received through a channel other than complaint portal, such as via call center, letter, email, or telephone, it must be promptly registered within the relevant CPGRS portal. The complainant should then be provided with a complaint ID/reference number to facilitate online status tracking.

N.1 Recovery Agents

Borrowers who have a grievance or complaint regarding a Recovery Agent/Agency should initially bring the matter to the attention of the Branch in-charge. If the grievance is not resolved to the borrower's satisfaction, they may submit complaint with the Bank through any CPGRS channel (such as Bank's website, Call Center, letter to concerned RO/CO, email to designated email id etc.) within 21 days of the date on which the issue arose.

N.2 Call Center Service

Any complaint regarding a call center vendor or agent (i.e., an outsourced agency), received directly from a customer through any channel, must be registered in CPGRS portal immediately upon receipt by the Branch/administrative office for quality and timely resolution.

N.3 Business Correspondents

- i. Upon receiving a report of suspicious activity or a fraudulent complaint, the Terminal ID associated with the BC will be immediately blocked by the BC Section at Head Office (HO) and the complaint shall be registered in CPGRS portal by the receiving Office/Branch immediately.
- ii. The Business Correspondent Section within the Financial Inclusion Wing at HO will instruct Regional Office Divisional Managers and higher-ranking officials to conduct an investigation and submit a report with their recommendations.
- iii. Based on the findings and recommendations from the Regional Office, the BC Section will instruct the Corporate BC to replace the BC Agent or, if appropriate, release the blocked Terminal ID.
- iv. The Regional Office will investigate the complaint from a fraud perspective to determine if filing a police complaint against the BC Agent is warranted.
- v. Before filing a police complaint, the Regional Office must consult with the Circle Office Legal Section for guidance.
- vi. When submitting the investigation report and recommendations to Circle Office/Head Office, the Regional Office must confirm that the complaint has been analyzed for potential fraud.

N.4 Operators at Aadhar Seva Kendras

If customers have a problem with your new Aadhaar enrollment or biometric update, you can file a complaint directly with UIDAI by visiting their portal (<https://uidai.gov.in/en/contact-support/grievance-redressal.html>) or calling their toll-free number 1947. UIDAI's regional offices handle complaints within their jurisdiction, and they may consult with the registrar or enrollment agency in some cases.

For complaints about overcharging or other issues with operators at Aadhaar Seva Kendras, the Branch Manager is the first person to talk to. All such complaints received at Branch level invariably will be registered in CPGRS portal. Currently, complaints about overcharging are handled at Aadhaar Help Desk Section, Financial Inclusion Vertical, LB&FI Wing. Head Office gathers information from Circle Offices, Regional Offices, Vendors, and the branch involved. If the complaint is valid, Head Office instructs the vendor or operator to return the fees charged.

N.5 Formation of Women SHG & Facilitation in crediting of SHG/JLG

Borrowers who have grievances or complaints against any agency involved in the formation of Women Self-Help Groups (WSHGs) and facilitating credit to these groups under Core Agriculture programs can register the complaint through any CPGRS channel available to them such as Letter to the Branch/RO, Toll Free number (1800 1030), lodge a complaint in CPGRS through Bank Website, email to designated complaint email id. Branch /Office receiving the complaint shall register the same in CPGRS portal invariably.

N.6 Direct Selling Agents

- a) DSAs must have a well-defined and effective complaint resolution policy to address complaints received either from the bank or directly from customers regarding services provided by the vendor, as outlined in the agreement or otherwise. This

policy should include provisions for acknowledging all complaints, determining appropriate compensation for various service failures or omissions, establishing clear escalation procedures, maintaining a comprehensive register of complaints with their status, and outlining the specific steps taken to resolve each complaint.

- b) DSAs must strive to resolve all customer complaints within four business days of receiving them, whether the complaints are forwarded by the bank or received directly from the customer.
- c) In the absence of a defined complaint resolution policy by the vendor, or if complaints are not adequately addressed, the bank's compensation policy (as amended from time to time) shall apply to the vendor. In such cases, the DSA shall be responsible for indemnifying and compensating the bank for any amount paid to the customer as per the bank's compensation policy, without any limitations.

The Branch Head/Retail Assets Hub Head is responsible for ensuring that all complaints are received against DSAs are registered in CPGRS package immediately upon receipt. Bank's decision on all disputes or clarifications regarding fees, terms of empanelment, and other related matters shall be final and binding on the DSAs. In cases of unsatisfactory performance or misconduct by DSAs, the Bank reserves the right to terminate the agreement with immediate effect, without any recourse available to the DSA.

O. Resolution of Grievances under NPS and APY

Pension Fund Regulatory and Development Authority (PFRDA) has appointed an Ombudsman to receive, consider, and facilitate the resolution of complaints or grievances under the ambit of PFRDA (Redressal of Subscriber Grievance) Regulations, 2015 and amendments thereto hereinafter referred to as 'Grievance Redressal Regulations' (posted on the website of Authority i.e. www.pfrda.org.in)

In terms of the aforesaid Grievance Redressal Regulation, an appeal to the Ombudsman may be filed by the complainant under the following circumstances:

- (a) whose grievance has not been resolved within 21 days from the escalation of the grievance with the NPS Trust; or
- (b) where a complaint has been made directly against the NPS Trust and is unresolved within 21 days; or
- (c) In relation to a complaint against any other pension scheme regulated by PFRDA, whose grievance remains unresolved for a period of 30 days from the filing of complaint against such pension scheme

In terms of PFRDA Regulation 31 of the Grievance Redressal Regulations, all Bank Branches under the NPS and any other pension scheme regulated by the PFRDA shall display the name, address, and contact details of the Grievance Redressal Officer and the Ombudsman in their office premises

The name, address and contact details of the Ombudsman are as follows:

The Office of Ombudsman
 Pension Fund Regulatory and Development Authority

Tower E, 5th Floor, E-500,
World Trade Center Nauroji Nagar,
New Delhi -110029
Phone No.: 011-4071 7900
Email Id: ombudsman@pfrda.org.in

Branches/Offices are required to take note of the above for strict compliance

a. Guidelines on operational activities to be followed by Point of Presence - POP(Banks) while performing activities of NPS

The Name, E-mail id and telephone number/s of the designated Grievance Redressal Officer (GRO) of the POP(Bank)/POP-SPs Point of Presence-Service Providers (Branch) shall be made public through display on website. The GRO shall ensure that the grievances of subscribers are redressed effectively and expeditiously.

b. Customer Service Aspects of Senior Citizen /Pensioners (Damodaran Committee Recommendations on Customer Service - 2011):

- ❖ Bank is committed for providing prioritized services to senior citizen customers and persons with disability at our branches through effective crowd management.
- ❖ Periodical SMS alerts to send for account balances and important document due dates.
- ❖ Customers are to be automatically upgraded to senior citizen status based on their date of birth.
- ❖ The submission of annual life certificates by pensioners should be facilitated at any branch of the Bank, eliminating the requirement to visit their designated home branch. All such certificates should be centrally recorded within a unified database.
- ❖ Pensioner data, including monthly certificates, to be made accessible within a secure online platform for immediate retrieval and use.
- ❖ Settlement of dues to nominees or legal heirs must be conducted smoothly and efficiently, adhering to RBI guidelines and Board-approved policies.
- ❖ In line with the guidelines from RBI and Board approved policies, there must be hassle-free settlement of amount dues to the nominee / legal heir, as and when required.
- ❖ To ensure consistency, a uniform age threshold for longevity considerations should be implemented across all banks in the calculation of pensioner loans
- ❖ Upon the demise of a pensioner, existing 'either or survivor' pension accounts should automatically convert to single accounts in the survivor's name, with family pension seamlessly credited to the new account. This principle should also apply to all joint accounts with 'either or survivor' clauses.
- ❖ Banks must optimize their Centralised Pension Processing Centers to ensure timely pension disbursement, prompt family pension commencement, and accurate pension calculations.

- ❖ Banks should provide doorstep pension disbursement services to sick and disabled pensioners, potentially utilizing doorstep Banking and / or Business Correspondents for this purpose.

P. Strengthening of Grievance Redressal Mechanism in Banks:

In its Statement on Developmental and Regulatory Policies issued on January 27, 2021, the Reserve Bank of India (RBI) introduced a comprehensive framework to address customer grievances. This framework includes enhanced disclosure requirements for banks regarding customer complaints, a mechanism to recover the cost of redressal from banks with an excessive number of maintainable complaints (compared to their peers) received by the Office of the Banking Ombudsman (OBO), and a commitment to conduct thorough reviews of bank grievance redressal mechanisms, with the possibility of supervisory action against banks that fail to improve these mechanisms within a specified timeframe.

Q. Handling of Complaints related to Vigilance, bribery & corruption:

All complaints received through any channel (CPGRS, email, letter) that involve potential vigilance concerns, such as bribery, corruption, or employee fraud, will be handled at Vigilance Wing. In accordance with CVC guidelines, anonymous complaints will not be entertained.

If complainant details and contact information are available, the Vigilance Wing will analyze the case and refer it to the Circle Vigilance Officer for preliminary investigation. The Chief Vigilance Officer will then decide on further investigation, referral to the Staff Accountability Screening Committee (SASC) for analysis, or a suitable response to the complainant. Corrective actions will be initiated as necessary. An interim reply will be provided to the customer if a resolution is delayed.

If the CVO orders further detailed investigation, the Head Office Inspection Wing will conduct the investigation. The aforementioned procedure will then be followed. If staff lapses are identified, an IAC will be presented to the CVO for determination of the vigilance angle. If no staff lapses are found, the matter will be closed with the CVO's approval.

R. Complaints related to Credit Information Companies (CIC):

The Reserve Bank of India (RBI) has mandated that Credit Information Companies (CICs) and Credit Institutions (CIs) implement a compensation framework to address delays in updating or rectifying credit information.

Compensation for Delayed Resolution:

If a credit information dispute isn't resolved within 30 calendar days of the initial complaint, the responsible entity (Credit Institution - CI or Credit Information Company - CIC) must pay the complainant ₹100 per day of the delay. Penalty needs to be paid by the Bank/CIC in case there is a delay.

Timeline for Resolution:

CI would get twenty-one (21) days and CICs would effectively get the remainder of nine (9) days for complete resolution of the complaint.

CI's Responsibility:

A CI must pay compensation if it fails to send updated credit information to the CICs within 21 calendar days of being informed by the complainant or a CIC.

S. COMPLIANCE/ MONITORING OF IMPLEMENTATION OF THE POLICIES

Compliance with this policy at branches will be assessed during Routine Bank Inspections (RBIs), Concurrent Audits, and other inspections. Any deviations found will be reported to the relevant Circle Offices, the Customer Service Vertical, the Operations Wing, the Head Office, and the Audit Committee of the Board.

The Overseeing Executive of Operations/Customer Service in each Circle will be responsible for ensuring that all Regional Offices within their jurisdiction adhere to the policy guidelines.

Annexure-I

ENCLOSURE TO 10.1.iv Uniform Template

To: The Branch Manager

_____ (Name of the Bank)

_____ (Name of the Branch) *

_____ (Name of the City)

1	<p><u>Customer Information:</u></p> <p>Name of the Customer : _____</p> <p>Account No. : _____</p> <p>Debit Card/ ATM Card No : _____</p>
2	<p><u>ATM Information:</u></p> <p>ATM ID/ Location, if ID is not available: _____</p> <p>Name of the ATM Bank _____</p>
3	<p><u>Nature of the Complaints</u></p> <p>a) Complaint relating to Cash Withdrawal:</p> <p>Amount requested for withdrawal : (Rs. _____)</p> <p>Amount actually disbursed at ATM : (Rs. _____)</p> <p>Amount to the account debited : (Rs. _____)</p> <p>Date of transaction : (Rs. _____)</p> <p>Time of transaction : (Rs. _____)</p> <p>c) Other complaint : _____</p>
4	<p>Date: _____</p> <p style="text-align: right;">Signature of the Card Holder</p> <p style="text-align: center;">Contact Tel/ Mobile No. _____</p>

**(Name of the Bank Branch where cardholder account is maintained which is linked to ATM card)*