



GAYATRI BANK ગાયત્રી બેંક નાંયત્રી ષ્કાંઈ
GAYATRI CO-OPERATIVE URBAN BANK LTD.,



GRIEVANCE REDRESSAL POLICY

CONTROL RECORD			
Reference Number	Version	Status	Author
GCUB-01/2024	1.1	Final	General Administration Department
Title	Grievance Redressal Policy		
Amendments	None		
Purpose	To set out the principles and working practices that are to be adopted by all users in the Grievance Redressal management of GCUB to resolve all grievances of Bank’s customers.		
Superseded Documents	None		
Audience	All types of Customers, staff, third parties, contractors and partners of systems, that are connected to The Gayatri Co-operative Urban Bank Ltd. to support its banking business functions.		
Consulted with	The Policy has been reviewed and developed by the team of the General Administration Department.		
Equality Impact Assessment	2024		
Approving Body	GCUB Board	Date Approved:	2025
Date of Issue	April 2025		
This is a controlled document and whilst this policy may be printed, the electronic version available onthe Bank’s document management system is the only true copy. As a controlled document, this document should not be saved onto local or network drives.			

I. Introduction

The timely and effective handling of consumer complaints / concerns is fundamental to the Gayatri Bank's principles of responsible finance and its commitment to treat the customer fairly. As part of Gayatri Bank's Vision and Values statement, Customer Centricity is stated foremost of the five core values of the bank. Gayatri Bank believes that a customer's experience in dealings with the Bank is critical to ensuring his enduring relationship with the Bank. Gayatri Bank, and its subsidiaries are committed to promptly responding and addressing customer complaints/concerns and driving appropriate adjustments to its business practices / processes to improve quality of customer service and strengthen its risk management.

- a) Gayatri Bank's Grievance Redressal Policy has been -framed in accordance with prescriptions and directions as stated in various regulatory guidelines/ frameworks relevant to Customer Service. The extant policy outlines the framework for handling and redressal of customer grievances.

The Grievance Redressal is a public document, and the Bank shall make the same available on public domain through the Bank's Website and branches.

II. Objective:

The Objective of the policy is to ensure that:

- a) All customers are always treated fairly and without bias,
- b) All complaints, requests and queries received from customers are responded with courtesyas per defined timelines,
- c) Customers are made completely aware of their rights so that they can opt for alternative remedies if they are not fully satisfied with our response or resolution to their complaint.

III. Definition of a complaint/ concern (and Exclusions therefrom):

Customer raising a concern emanating from a failed transaction on account of deficiency in service, delay in fulfilment and / or non-conformance to stated arrangements with the customer.

- i. An allegation of unacceptable employee behaviour,
- ii. An alleged violation of law, regulation, or policy,
- iii. A product issue including product design or performance issues,

- iv. A sales or service practice issue,
- v. Unauthorized Electronic Banking Transaction (UEBT) dispute for investigation
- vi. Any deficiency or gap in service delivery towards the commitment provided to the customer (e.g., Complaints on account of breach in committed turnaround time or non- fulfilment of the request customer has placed with the Bank.

IV. Exclusions from the definition of complaint:

- i. Complaints / concerns raised by customers with the Bank, where the Bank is part of the transactional eco-system, but where the underlying cause for grievance / concern is attributable to deficiency elsewhere in the overall transaction eco-system, beyond the scope of influence of the Bank, would fall outside the scope of the aforesaid definition. Notwithstanding, the Bank as part of its commitment to its customers shall be bound to provide all support to its customers, within the ambit of larger regulatory and internal policies to ensure that the concern raised is logically concluded.
- ii. Complaints/ concerns raised by customers with the Bank, for reversal of charges/ levies/ fees applied to his account(s) as part of the previously agreed and accepted terms and conditions, or restoration of charges / fees paid by the customers as part of his application for loan/ credit/ borrower facilities, notwithstanding the fact that the same has not been sanctioned /acceded to by the Bank in accordance with the Bank's lending norms or assessment practices or restoration of credit limits which stand reduced on account of usage, terms of lending, diminished value of underlying collaterals, or CVS / Credit score would fall outside the scope of the aforesaid definition.
- iii. Complaints / concerns raised by customers with the Bank, on action taken by the Bank in accordance with regulatory directions, with due notification(s) to the relevant customers, through appropriate channels (as per the information available to the Bank on its records), and where the customers have failed to act in accordance to comply with the directions notified by the Bank shall fall outside the purview of the aforesaid definition. Non-receipt of communication(s), in this regard from the Bank, for reasons where the contact details of the customer have undergone change and the customer has not updated the same on the Banks records, shall not

be considered as grounds for grievance.

- iv. Customer Queries, Doubts, Inquiries, Status, request and clarifications will not be treated as complaints Ex. non-receipt of deliverable (within TAT) etc.

V. Applicability/ Coverage:

- a) The policy is applicable to all branches of the Bank (including overseas branches) and all personnel involved in functioning of domestic operations of the Bank.
- b) Applicable to Business Correspondents, Outsourced employees, collections agencies & bank subsidiaries Third party product distributed/ referred by the Bank.
- c) All Government sponsored/ backed-up schemes serviced by the Bank.
- d) All channels across products which the Bank has enabled for the customers for carrying out transactions and providing services (including services rendered through partners / associates of the Bank appointed by the Bank for the purposes of services specified by the Bank)

Aspects of the Grievance Redressal Policy:

For customers of All Branches

1. Channels available to the customers for registering/ lodgment of the complaints /concerns (Level 1 complaints):

- a) The Bank has enabled the following front-end touch points to customers to register their grievances on any of the products and services rendered by the Bank:
 - i. Any of the Branches of Gayatri Bank,
 - ii. The phone call the Bank (incl. working hours),
 - iii. Email channels of the Bank,
 - iv. All Region Offices of the Bank.
 - v. Gayatri Bank support – Webpage on Gayatri bank website where customer can lodge complaints
 - vi. Other areas of Grievance Redressal for the complaints are:
 - ATM/Debit Cards
 - Credit Cards
 - Internet/Mobile/Electronic Banking
 - Account opening/difficulty in operation of accounts
 - Mis-selling/Para-banking

- Recovery Agents/Direct Sales Agents
 - Pension and facilities for senior citizens/differently abled
 - Loans and advances
 - Levy of charges without prior notice/excessive charges/foreclosure charges
 - Cheques/drafts/bills
 - Non-observance of Fair Practices Code
 - Exchange of coins, issuance/acceptance of small denomination notes and coins
 - Bank Guarantees/Letter of Credit and documentary credits
 - Staff behaviour
 - Facilities for customers visiting the branch/adherence to prescribed working hours by the branch, etc.
- vii. Social media, if any, is handled and managed by the Bank for its customers to holding Bank relationships
- b) The responses /resolution shall be provided as per the defined timeframes for various categories of transactions as covered in the Annexure hereto. 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.
- c) All Level 1 complaints/ disputes /concerns registered through the Bank's call center, email/ chat & walk-in at loan centers and branches will acknowledge the customer issue and capture the same in the appropriate system designated by the Bank for the purpose.
- d) Bank has a defined turnaround time of 10 days for a response related to Level 1 complaints/disputes / concerns.
- e) The following are the details for various touch points at first level:

S.No.	Details	Gayatri Bank
1	Call	7382346677
2	Website:	https://www.gayatribank.in/contact-us
3	E-mail	support@gayatribank.in

The Bank has a defined turnaround time of 10 days for a response.

Nodal Officer at HO (Level -2):

If the customer is not satisfied with the response offered, customer may choose to refer the matter to Level 2 (Nodal Officer at HO) for customers

1. Nodal office will acknowledge the customer issue and record in the system
2. The Bank has a defined turnaround time of 10 days for a response

Principal Nodal Officer (PNO) (Level-3):

If the customer is not satisfied with the response offered, the customer may choose to refer the matter to Level 3 (Principal Nodal officer) for all branch customers

1. Principal Nodal office 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
#1-5-171/a, Gayatri Towers-II, Karimnagar Road, Jagtial. Dist: Jagtial, Telangana.	pno@gayatribank.in	9299995536

Office of the Banking Ombudsman (Level-4):

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

<https://www.gayatribank.in/contact-us/banking-ombudsman>

For customers:

Level 1 complaints / disputes: Customer can raise their grievances/disputes as below:

- Website: <https://www.gayatribank.in/contact-us/>
- E-mail: support@gayatribank.in
- Fraudulent Transaction and Account Block 24*7 Helpline:
7382346677 (Standard call charges Apply)

Maximum TAT has defined timelines of 10 days (excluding time taken by the customer to provide required Information/ documentation) for resolution / response

Level 2 escalations of complaints/ disputes: In case the customer doesn't get a satisfactory resolution to their query/complaint at Level 1 they can get in touch with the Grievance Officer with the ticket number and details of the grievance.

Email	info@gayatribank.in
Working hours	10:00 AM to 7:00 PM (Except National holidays)
Postal address	#1-5-171/a, Gayatri Towers-II, Karimnagar Road, Jagtial. Dist: Jagtial, Telangana.
Registered Address	#1-5-171/a, Gayatri Towers-II, Karimnagar Road, Jagtial. Dist: Jagtial, Telangana.

Maximum TAT has defined timelines of 10 days (excluding time taken by the customer to providerequired Information/ documentation) for resolution / response

Level 3 escalations of complaints/ disputes: In case grievance remains unresolved or if the customer is not satisfied with the response, the customer can approach the Nodal Office of Gayatri Bank.

Email	pno@gayatribank.in
Working hours	10:00 AM to 7:00 PM (Except National holidays)
Postal address	#1-5-171/a, Gayatri Towers-II, Karimnagar Road, Jagtial. Dist: Jagtial, Telangana.
Registered Address	#1-5-171/a, Gayatri Towers-II, Karimnagar Road, Jagtial. Dist: Jagtial, Telangana.

Maximum TAT has defined timelines of 15 days (excluding time taken by the customer to providerequired. Information/ documentation)

VI. Customer Grievance redressal mechanism of the Bank:

Registration of Complaints: The Bank enables customers to register a Complaint through multiple channels as mentioned above under '**Channels available for customers to report grievance**'.

Acknowledgement & Receipt:

Complaints/ Concerns will be acknowledged upon receipt to the customer; acknowledgement will occur depending on the channel received based on regulatory guidelines

For all complaints, an acknowledgement will be provided to the customer who has lodged a complaint stating TAT for an update or resolution.

Resolution of Complaints: For complaints, once the case investigation / research is completed, detailed response along with key information/supporting documents (as applicable) is communicated by the bank.

VII. Customer Grievance Review Mechanism of the Bank:

The 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 for overseeing & guiding 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.

Standing Committee on Customer Service: The Committee meets quarterly and is responsible for orienting, educating & creating awareness among customers, more importantly this serves as a forum to understand customer feedback about banks' products & services. Matters deliberated in this meeting are further taken up for service development & product

enhancement to elevate the quality of service delivered to customers. This meeting is attended by senior management of the bank and customers are invited to attend the meetings.

Branch Level Customer Service Committee: Bank also conducts monthly branch level customer meetings; this forum encourages customer to share their feedback & experience with the bank. As part of this meeting bank also conducts sessions to educate customers on topics like safe/secure banking, new initiatives bank has launched to ensure convenient banking. Feedback from these sessions is recorded and taken up for implementation.

Internal Ombudsman of the Bank: In line with the instructions from the Reserve Bank of India if the bank decides to reject or provide a partial relief, such cases will be referred to the Internal Ombudsman for further examination.

Service Quality Assurance Officer: Bank has appointed Service Quality assurance officer to ensure that all touch points of the bank always maintain highest standard of service quality and adheres to the service standards defined by the bank to fulfil the customer expectations.

Customer Service Meet

Bank conducts monthly branch level customer meetings and quarterly standing committee of customer service meeting. As part of these meetings the intent is to get coverage across customer segments to ensure holistic feedback about banks' products /services. Bank invites customers from across segments including Mass segment, Affluent segment, Women customers, Senior Citizens and pensioners. As part of the mentioned customer composition Bank has a specific quota for pensioners to be invited on an on-going basis.

Further bank has a structured mechanism to record customer feedback or any other observations/feedback as voiced by customers.

For branch level meetings, branches are provided with a structured instrument to record customer feedback. Further all feedback /observations voiced by customers during such meetings are tabled to Customer service committee of board and taken up for appropriate actioning and tracked.

VIII. Enhanced disclosures:

With a view to strengthen customer grievance redress mechanisms at Banks, the RBI has put in place comprehensive framework of enhanced disclosures by Bank on customer complaints in its Annual Reports.

IX. Grievance Redressal Mechanism Business Correspondents

If you have any grievance / complaint regarding Business Correspondent, please contact the Branch Head at your nearest branch office. You may Use Complaint Box or Complaint Book available at Branch for submitting your complaints.

Please use the following escalation matrix if your grievance remains unresolved

Level 1: Branch Manager

Please contact the Branch Manager at your nearest Branch office or contact our Phone toll free number 9299995536 or send email to support@gayatribank.in .

Level 2: Regional Nodal Officer

If you are not satisfied with the response received from the Branch/ Phone Banking/ Support Mail or if you don't receive a response within 7 working days, you may call or write to the RegionalNodal Officer at the address and contact details provided below:

Branches/ Area of Operation	Region	Nodal Officer	Contact No	Mail ID
All Branches in Jagtial Region	Jagtial	Bingi Thirupathi, Region Head	8331029751	jagtialregion1@gayatribank.in
All Branches in Karimnagar Region	Karimnagar	Ch. Vamshi Krishna, Region Head	8331029766	karimnagaregion2@gayatribank.in
All Branches in Hyderabad Region	Hyderabad	Adapa Sunil Kumar, Region Head	8331029767	hyderabadregion3@gayatribank.in
All Branches in Warangal Region	Warangal	V. Vanitha, Region Head	8985310315	warangalregion4@gayatribank.in
All Branches in Vijayawada Region	Vijayawada	K. Srinivasulu Region Head	8500728138	vijayawadaregion5@gayatribank.in

Principal Nodal Officer

Branches/ Area of Operation	Nodal Officer	Contact No	Mail ID
Corporate Office	Emmadi Srilatha, General Manager	7382226677 9394246665	pno@gayatribank.in srilatha.emmadi@gayatribank.in

Our Principal Nodal Officer will endeavour to resolve the issue to the complainant's satisfaction within 7 working days. In case the complaint needs more time to examine, the complaint shall be acknowledged by explaining the need for more time to respond.

X. Reserve Bank of India – Banking Ombudsman (2006) and Integrated Ombudsman (2021) Scheme

Please note that the first point of contact for redressal of your complaint is Bank itself. If you are not satisfied with our grievance redressal or if your grievance is not redressed by Bank within 30 days of submitting your grievance, you may approach Integrated Ombudsman by filing an online complaint at <https://cms.rbi.org.in> or sent in physical mode to the 'Centralized Receipt and Processing Centre' set up at Reserve Bank of India, 4th Floor, Sector 17, Chandigarh – 160017.

XI. Sensitizing operating staff on handling complaints:

The Bank conducts regular training programs for its staff on customer service and handling customer grievances

GRIEVANCE FORMAT – Stage I

(To be submitted to Head of Department)

Name of the grievant/Employee No:

Department & Designation:

Mobile No & Email Address (if any):

Grievance details:

Undertaking

I hereby declare that the information furnished above by me is true and accurate. Further, I understand that disciplinary action can be taken against me if the above allegations are found incorrect or malicious.

Signature of the Grievant

Date/Time:

(for the purpose of Head of the department)

Grievance no: (Dept ref no)

Received on:

Whether interviewed employee:

Sources and results of enquiry:

Action taken:

Date:

Signature of HOD:

Signature of grievant (acceptable):

Signature of grievant (not acceptable): Reason, if not acceptable (by grievant):

GRIEVANCE FORMAT – Stage II

(To be submitted to Director through proper channel)

Name of the grievant/Employee No:

Department & Designation:

Mobile No & Email Address (if any):

Grievance details:

Undertaking

I hereby declare that the information furnished above by me is true and accurate. Further, I understand that disciplinary action can be taken against me if the above allegations are found incorrect or malicious.

Signature of the Grievant

Date/Time:

(for the purpose of Director)

Grievance no:

Received on:

Sources and results of enquiry:

Action taken by Director:

Action taken by Chairman, DGC (in case of grievances forwarded to DGC):

Date and Signature of Chairman, DGC:

Date:

XII. Records:

The Committee should ensure that the following minimal set of records is kept for matters attended by the Committee. It shall be the responsible unit that ensures the filing and safekeeping of the records.

- The nature of the grievance
- Written grievance statement
- Action taken with reasons for it to be taken
- A written statement of the decisions
- Minutes of meeting

XIII. Confidentiality :

All members of the Grievance Committee and those assigned for record keeping, as well as any staff member questioned in relation to an issue at hand, are bound by the duty of confidentiality at all times and hold in confidence, all documentation and information exchanged in the process.

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

The policy is made available on the website of the Bank

Last Reviewed: 2024

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
 - Card to Card transfer: T+1 day
 - POS/ Ecommerce: T+5 days
4. Delay in crediting failed Aadhaar enabled payment systems: T+5 days
5. Delay in crediting failed Aadhaar Payment Bridge systems: T+1 day
6. Delay in crediting failed NACH transactions: T+1 day
7. Delay in credit of beneficiary account for transactions initiated through Prepaid Instruments -Cards/Wallets

Off-US transactions: transactions will be carried out on UPI, card network, IMPS, etc. The TAT and compensation rule of respective system shall apply

On-US transaction- PPI debited but transaction confirmation not received at merchant location. Reversal to be affected in T+1 calendar day

8. Fraudulent /Unauthorized electronic banking transactions which includes remote /online payment transaction & proximity payment transactions (ATM/POS): 90 days
9. POS/Online disputes: 120 days (Network defined timelines)
10. NEFT/RTGS: (NPCI defined timeline of T+15 days)
11. For all other interactions which do not fall under the above categories, the response time at each level stands as 10 days.
12. If customer's 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.

Bank touch point details

Channels available for customers to report grievance Regular Access Channels (Level 1)

If a customer has a problem or wishes to register a complaint, they can reach us at any of the following access channels.

- 24-Hour <https://www.gayatribank.in/contact-us/>
- Through Email - support@gayatribank.in

▸ Other modes:

- Through Online Inbox
- Interaction at Branch Banking

Customers can expect a response from these channels within 2 working days of receipt of your complaint at Bank (considering postal and other delays that may occur beyond the control of Bank).

Escalation of Customer Complaints (Level 2)

If customers are not satisfied with the response that customer receives from the above access channels or if customers do not hear from us in 2 working days, customers can escalate their complaint by:

Writing to Head- Customer Care explaining the details of the issue concerned through support@gayatribank.in (<https://www.gayatribank.in/contact-us/>). Customers will receive a response within 2 working days of receipt of their complaint from the Bank.

Grievance Redressal Officer (Principal Nodal Officer) (Level 3)

If customers are not satisfied with the response received from the Head of Customer Care, customers may escalate their concerns to the Principal Nodal Officer (PNO) in the following ways.

- 1) Write to Principal Nodal Officer explaining the details of the issue concerned through mail on gm@gayatribank.in Website (<https://www.gayatribank.in/contact-us/>) Customers will receive a response within 2 working days of receipt of their complaint at bank or
- 2) Customers can call us at the Number (9299995536)(India) between 10:00 AM to 7:00 PM IST (Monday to Saturday) except on national holidays.

Our team of specialized Customer Service Executives will attend your call and resolve your issues.

Customers can also contact the Regional Nodal Officers appointed under the jurisdiction of the respective Banking Ombudsman. Complete contact details of the Nodal Officers/Principal Nodal Officer are available in the list on Bank's website (<https://www.gayatribank.in/contact-us/>)

Bank Senior Management (Level 4)

Incase customers continue to be dissatisfied with responses received at any of the above levels, they can write directly to Senior Management of the Bank explaining the details of the issue concerned through Webform on Bank Website (<https://www.gayatribank.in/contact-us/>)

Customers will receive a response within 2 working days of receipt of their complaint at Bank