

Turn Around Time (TAT) for resolution of complaints

Ujjivan Small Finance bank believes that customer satisfaction is key to ensure long term relationship with the bank. Hence, Communication of Bank's responsibility on any complaint raised by a customer is a vital requirement.

The objectives of this document are to ensure that-

1. All complaints, requests and queries received from customers are responded with courtesy as per defined timelines
2. Customers are fully informed of timelines required to resolve their complaints.

Acknowledgement process:

- Complaints received will be acknowledged within 2 working hours and the customer will be informed on the approximate time of resolution from the Bank.
- Complaints received post working hours shall be acknowledged in the next working day.

The turn-around-time for responding to a complaint is listed below to maintain transparency and commitment towards our customers:

Particulars	TAT
Fraudulent / Unauthorized cases, Legal cases	90 working days
ATM disputes:	
Chargeback	5 working days
Pre-Arbitration	17 working days
Arbitration	30 working days
POS / ECOM disputes:	
Chargeback	25 working days
Pre-Arbitration	15 working days
Arbitration	45 working days
UPI disputes:	
Chargeback	35 working days
IMPS disputes:	
Chargeback	35 working days
NEFT/RTGS disputes	30 working days
NACH Related	15 working days
For all other interactions / complaints which do not fall under the above category	3-15 working days

If any Service Request (SR) needs additional time, the Bank will inform the customer the reasons of delay in resolution and provide expected time lines for resolution-

If the customer's complaint is not resolved within 30 working days or the customer is not satisfied by the resolution provided by the Bank, he / she can appeal to the Integrated Ombudsman, RBI.