



CUSTOMERS COMPLAINT RESOLUTION MECHANISM AT USFB

I. Channels for submission of complaints & Escalation Matrix in case unresolved complaints:

LEVEL 1:

❖ **Branch:**

You may submit complaint verbally with Customer Care Representative or the Branch Head at nearest branch or may also record in the complaint register or drop a complaint letter in complaint box.

❖ **Phone Banking No**

You can call 18002082121 at any time and lodge complaint.

❖ **Customer Care Email**

You can send written complaint through email to customercare@ujjivan.com.

LEVEL 2: REGIONAL NODAL OFFICER

If you are not satisfied with the response received from the Branch/Phone Banking/Customer Care Centre or if you don't receive a response within **7** working days, you may call or write to the Regional Nodal Officer. Contact details of RNO is displayed on branch notice board.

LEVEL 3: PRINCIPAL NODAL OFFICER

If you are not satisfied with the response received from the Regional Nodal Officer or if you don't receive a response within **7** working days after reaching RNO, you may call or write to the Principal Nodal Officer. Contact details of PNO is displayed on branch notice board.

Our Principal Nodal Officer will endeavour to resolve the issue to the complainant's satisfaction within 7 working days of reaching him.

II. ACKNOWLEDGMENT OF COMPLAINTS & COMMUNICATION OF RESOLUTION:

You will receive acknowledgment of the complaint through the specified channels above, along with complaint number, through SMS. A copy of acknowledgement will also be given for complaints submitted at branches.

Resolution of complaint will be communicated to the customer within pre-defined TAT for specific complaints. In case, the complaint needs more time to examine, an interim response will be given to customer by explaining the need for more time to respond.