ONLINE DISPUTE RESOLUTION AND GRIEVANCE REDRESSAL FOR DIGITAL PAYMENTS

The Bank has provided an online ticketing/grievance facility through its official website (https://ticket.kurmanchalbank.bank.in/) to enable customers to register and track their complaints/disputes relating to digital banking and payment services.

Procedure for Online Dispute/Grievance Resolution

1. ***Registration of Complaint/Dispute:*** A customer may register a complaint or dispute relating to digital payment transactions through the online ticketing facility available on the Bank's official website.
2. The dispute resolution mechanism covers applicable digital payment channels/products, including NEFT, RTGS, IMPS, Mobile, card transactions, ATM transactions, BBPS and other digital payment services, as applicable to the Bank.
3. ***Generation of Ticket:*** Upon submission of the complaint, the system shall generate a unique ticket/reference number, wherever applicable, for identification and subsequent tracking of the complaint.
4. **Acknowledgement and Assignment:** The complaint shall be acknowledged and assigned to the concerned department/official for examination and necessary action.
5. ***Verification and Investigation:*** The IT department shall verify the transaction details, customer records, system logs and other relevant information and coordinate with the concerned service provider/ASP/vendor, wherever required, for resolution of the dispute.
6. ***Resolution within Regulatory Timelines:*** Complaints/disputes shall be examined and resolved within the timelines prescribed under applicable RBI instructions and other regulatory requirements, as applicable to the nature of the digital payment transaction.
7. ***Escalation:*** Where a complaint cannot be resolved within the prescribed timeline or requires further intervention, it shall be escalated to the designated higher authority as per the Bank's approved grievance redressal/escalation mechanism.
8. ***Customer Communication:*** The customer shall be informed about the status and/or final resolution of the complaint through the available communication channels. The ticket/reference number shall be used for future correspondence and tracking, wherever applicable.

The IT department shall be responsible for Digital Banking/IT related Customer Grievance Redressal