



Utkarsh Small Finance Bank

Timeframe for Complaint Resolution

The Bank would ensure urgent and efficient resolution of all complaints received. Depending on the nature of grievances, the timelines for resolution of grievances is given below:

Nature of Grievances	Turn Around Time
Normal grievances (other than the one mentioned hereunder)	Within 10 working days
Grievance received by Bank as corporate agent for third party business	Within 12 working days
Grievances pertaining to frauds which require analysis / investigation, legal cases and cases which require retrieval of documents and records > 3 months old	Within 21 working days
Grievances involving third parties / other Banks	Within 30 working days
Data Privacy Grievances	Within 30 working days
Chargeback / Transaction Dispute related Grievances	Within 45 working days or as per VISA/ Mastercard / Rupay Card guidelines, whichever is lower