

THE OTTAPALAM CO-OPERATIVE URBAN BANK LTD

CUSTOMER GRIEVANCE REDRESSAL MECHANISM

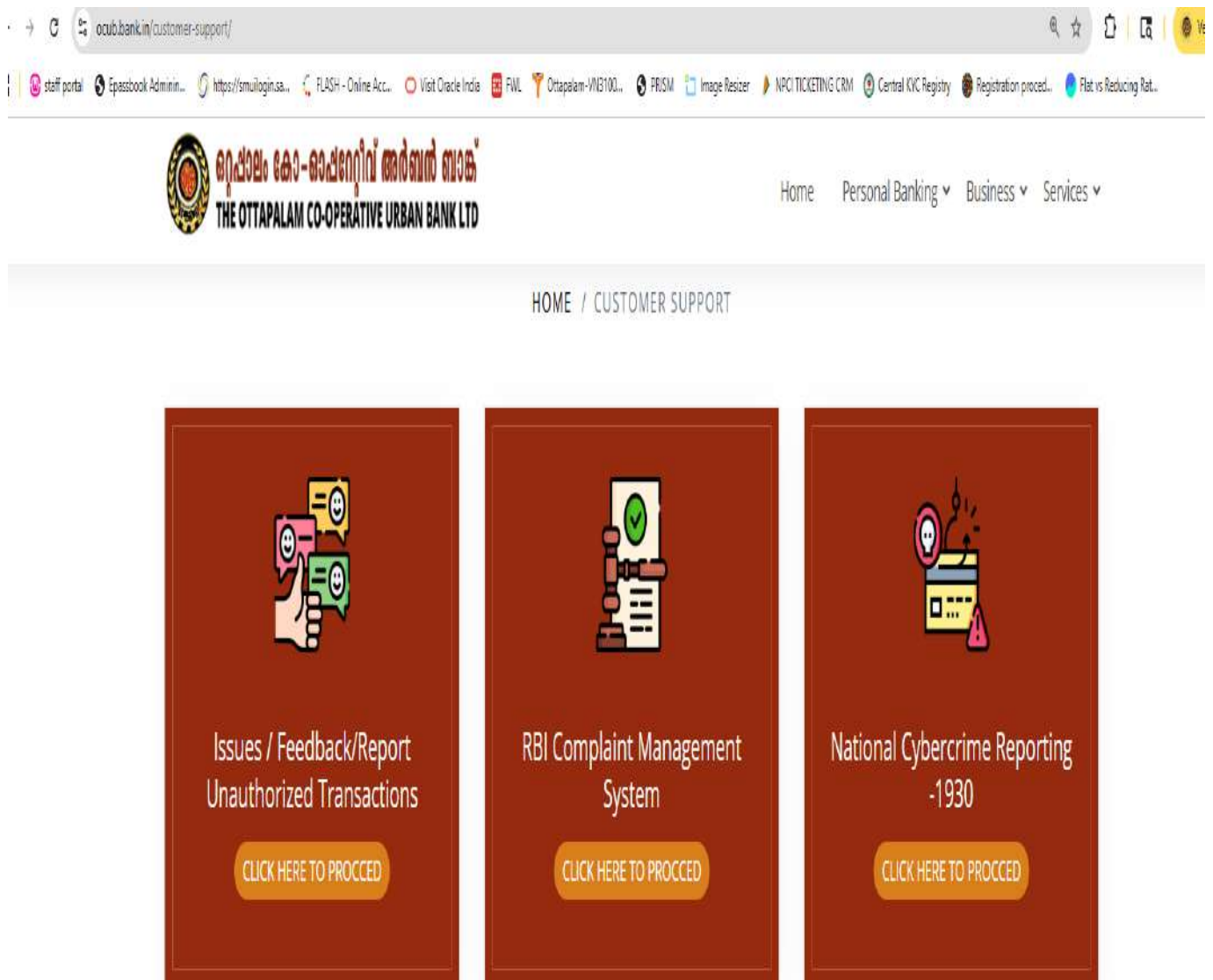
1. Introduction

Ottapalam Co-operative Urban Bank Ltd is committed to provide efficient and transparent banking services to the public. In the case of dissatisfaction to any customers, they are free to lodge a complaint for redressing his/her grievance. Customers who are not satisfied with the services may lodge their complaints through the channels provided below.

2. Channels for Lodging Complaints

Customers can register complaints through the following modes:

- Toll-Free Number: 1800-425-1937
- Online Portal: Customer Support section available on the Bank's website



The screenshot displays the website's customer support page. At the top, the bank's logo and name are visible in Malayalam and English. The navigation menu includes Home, Personal Banking, Business, and Services. The main content area is titled 'HOME / CUSTOMER SUPPORT' and features three prominent red buttons with white text and icons:

- Issues / Feedback/Report Unauthorized Transactions**: Accompanied by an icon of a hand holding a speech bubble.
- RBI Complaint Management System**: Accompanied by an icon of a document with a green checkmark.
- National Cybercrime Reporting -1930**: Accompanied by an icon of a computer monitor with a red warning sign.

Each button has a yellow 'CLICK HERE TO PROCEED' link at the bottom.

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- Customers may prepare their complaint and submit it in the complaint/suggestion box



available at all branches.

- Branch: Customers may visit any branch to submit complaints in person

For specific issues, customers may also use:

- Unauthorized Transaction Reporting available on the website
- Cyber Fraud Reporting Helpline: 1930

3. Nature of Complaints

Customers may lodge complaints relating to:

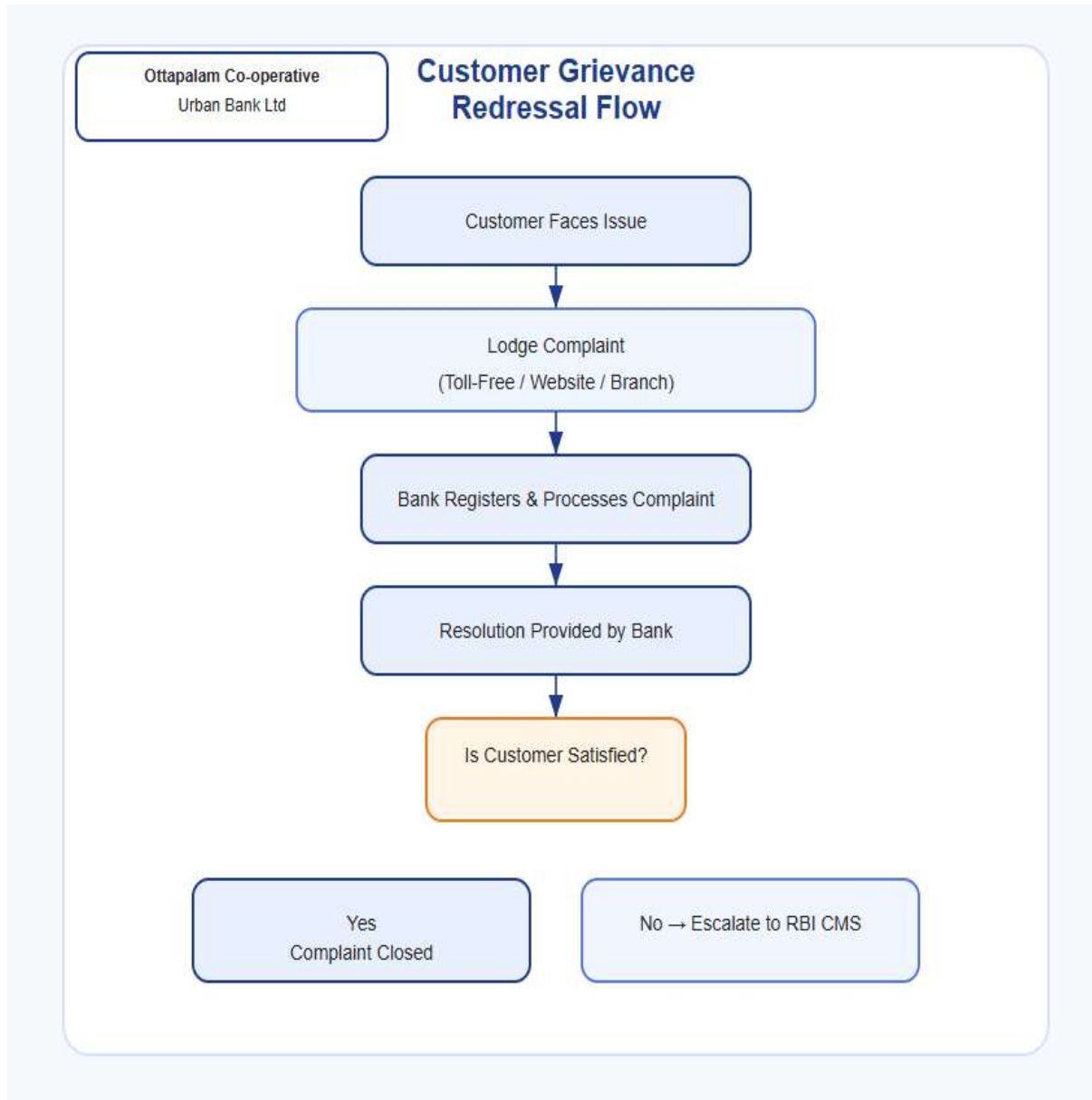
- Banking services and service deficiencies
- Unauthorized electronic banking transactions
- Feedback and service-related issues
- Cyber fraud and suspicious transactions
- Any other issue which the customer considers as a grievance.

4. Complaint Registration and Handling

- Complaints can be registered through any of the channels mentioned above
- Each complaint is recorded and processed through the Bank's customer support system
- Customers are advised to provide complete details for effective resolution

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5. Grievance Redressal Flow



6. Escalation to Regulator

If a customer is not satisfied with the resolution provided by the Bank, they may escalate the complaint to the Reserve Bank of India under the:

RBI Integrated Ombudsman Scheme

Complaints can be lodged through the:

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- **Complaint Management System (CMS) available on the RBI website (link provided on Bank's website under Customer Support section)**

7. Customer Awareness and Support

The Bank is also providing the following information on its website to assist customers:

- **Reporting mechanisms for unauthorized transactions**
- **Cyber security awareness resources**
- **Information on banking services, rates, and charges**
- **Customer support and assistance channels**

The screenshot displays the website's 'CYBER SECURITY' section. The header includes the bank's name and navigation links. The main content area features a 'CYBER SECURITY' heading with a placeholder text and a 'Learn more' button. Below this is a 'CUSTOMER CYBER SECURITY AWARENESS' section with a breadcrumb trail 'HOME / CUSTOMER CYBER SECURITY AWARENESS'. A paragraph explains the bank's commitment to monitoring online threats and protecting client information. A table provides a structured overview of the resources available:

What are Cyber Attacks ?	What are Cyber Attacks ?
10 most common cyber-attack types	A Cyber Attack is defined as an attack originated by a digital system against another digital device, website, or any other digital system and compromises its privacy, reliability or the data stored in it.
Response on Cyber Attack	Not only these attacks are a threat to digital individuals but are a great threat to businesses as well.
Prevention of Cyber Attacks	
Top 15 Most Used Passwords	
Reporting Fraud	
Cyber Posters	
National Cyber Security Awareness	
Indian Cybercrime Coordination Centre (I4C)	

8. Important Information

- **Customers are encouraged to report unauthorized transactions immediately**
- **For cyber fraud, customers may contact the national helpline 1930 without delay**

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- Customers should provide accurate details to facilitate prompt resolution

9. Availability of Information

This grievance redressal information is available under the “Customer Support” section of the Bank’s website:

<https://ocub.bank.in/customer-support/>

The screenshot displays the website for The Ottapalam Co-operative Urban Bank Ltd. The header includes the bank's name in Malayalam and English, along with navigation links for Home, Personal Banking, Business, and Services. The main content area is divided into several sections:

- Locate us:** Provides the address: The Ottapalam Co-operative Urban Bank Ltd, Main Branch, Ottapalam Municipality, Ottapalam Taluk, Ottapalam P- village, Palakkad District, Kerala State-679101.
- Raise Complaint:** Includes a phone number (+91 4662 244756) and a link to view the location.
- Managing Director:** Lists contact details: +91 8281473487 and email md@ottapalamurbanbank.org.
- General Manager:** Lists contact details: +91 9074900740 and email gm@ottapalamurbanbank.org.
- IT Support:** Lists contact details: +91 9656935366 and email it.dept@ottapalamurbanbank.org.
- Toll Free Number:** 1800-425-1937.
- Incident reporting officer (IRO):** Lists contact details: +91 9446235272, email ocubincident@gmail.com, and fraudreport@ottapalamurbanbank.org.
- Grievance Redressal:** Lists contact details: +91 466 2244756, +91 466 2244356, and email info@ottapalamurbanbank.org.

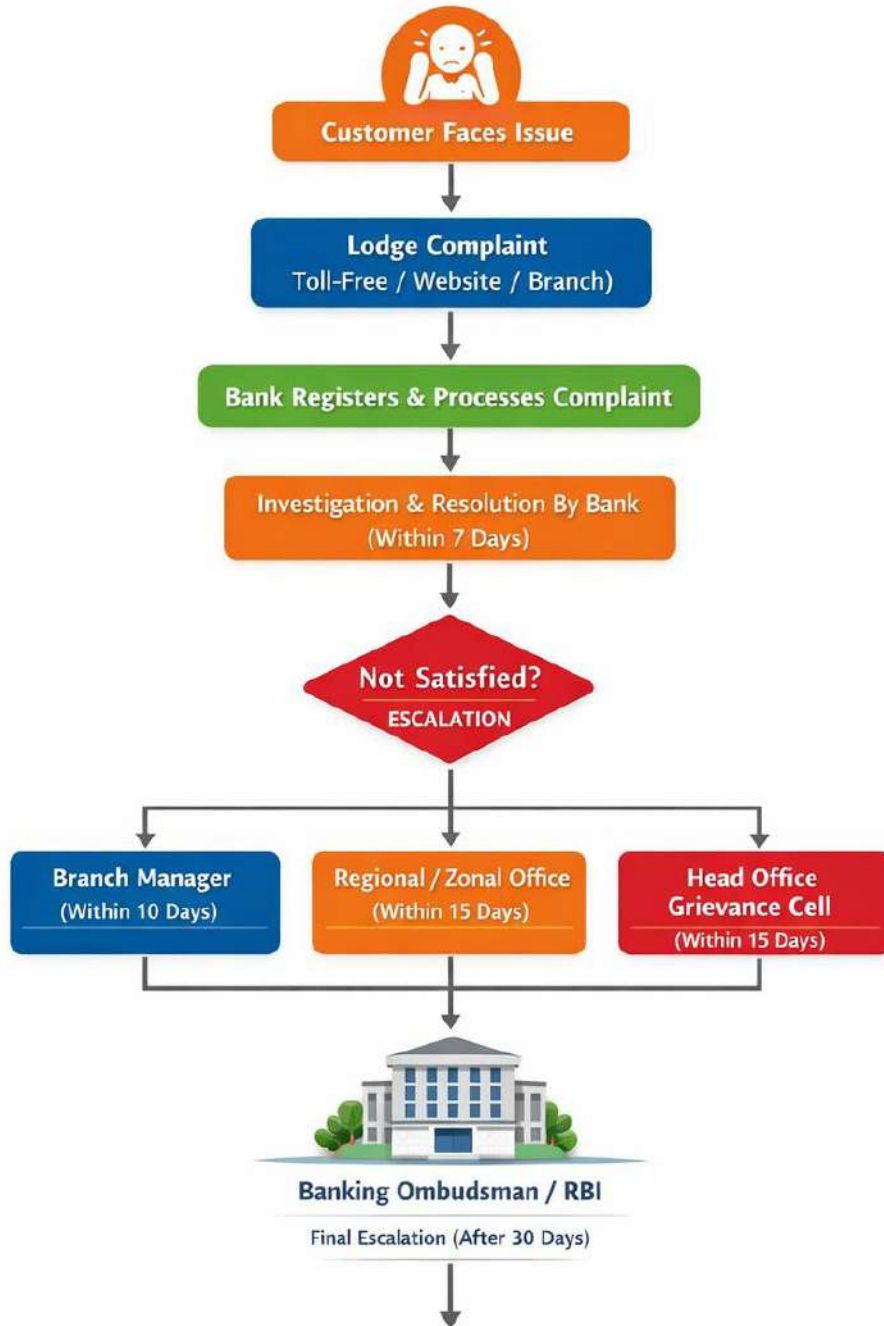
The website also displays the IFS Code (IBKL0763OCB), Locker Facility (Available), Banking Time (9.30 am to 4.30 pm), Transaction Time (9.30 am to 3.30 pm), and Holidays (Sunday, 2nd and 4th Saturday).

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Ottapalam Co-operative Urban Bank Ltd

Customer Grievance Redressal Mechanism



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ocub.bank.in/contact/#verticalTabNaN/verticalTabNaN



Home Personal Banking Business Services

Head Office

Branches

Locate us

Raise Complaint

Raise Complaint

Name

Mobile No

E-Mail

Please use the space below to ask any specific questions that you have or give us your comments:

Message

I'm not a robot

SUBMIT COMPLAINT

ocub.bank.in

Since 1937 About Us Contact Us Customer Support Download Search... Toll free: 1800-425-1937



Home Personal Banking Business Services

Reserve Bank - Integrated Ombudsman Scheme

Single window for resolution of complaints against RBI regulated entities

Complaints not resolved within 30 days or not resolved satisfactorily by banks/NBFCs/system participants regulated by RBI, can be lodged with the Ombudsman

All complaints regarding deficiency in services covered, except those in the exclusion list

Lodge complaints online at <https://oms.rbi.org.in> or by post to Centralised Receipt and Processing Centre, Reserve Bank of India, Chandigarh - 160017.

Track the status of your complaint on Complaint Management System (<https://oms.rbi.org.in>)

For more information call 14448 from 8 AM to 10 PM (Weekdays except National Holidays). To lodge a complaint, visit <https://oms.rbi.org.in>

RBI Kehta Hai... Jaankaar Baniye, Satark Rahiye!

For more details, visit <https://rbikektahai.rbi.org.in/>
For feedback, write to rbikektahai@rbi.org.in

Based on public interest by **RESERVE BANK OF INDIA** www.rbi.org.in

Important Information:
Please click here : [Tender](#)

10. Regulatory Compliance

This disclosure is made in line with the guidelines issued by the Reserve Bank of India to ensure transparency and accessibility of customer grievance redressal mechanisms.