

### Turnaround Time (TAT) for Complaints/Grievances

The Turnaround Time (TAT) for various categories of Grievances are governed as per the Statutory/Regulatory guidelines of RBI, NPCI, Payment Processors, etc.

The Broad classification of Turnaround Time for various categories is as under:

#### Non-Digital Grievances:

In general, the TAT is 15 working days. However, in cases where the Grievance is marked for detailed investigation/review, the TAT shall be 30 days.

#### Cases referred to the Internal Ombudsman:

The eligible cases are to be internally escalated to the Internal Ombudsman (IO), not later than **20 days** from the date of receipt of Grievance and has to be resolved within 30 days.

#### The cases of alleged unauthorized Electronic Debits:

The TAT shall be governed by the guidelines issued by HO: FRMD, HO: ADC Recon, from time-to-time. The maximum TAT under this category is 90 days.

#### Grievances related to various transactions initiated through Alternate Delivery Channels:

The TAT under this category varies from 1 to 52 days, based upon the nature and transaction-initiated platform/method.