Framework on Handling of Cross Border Transactions at Branches

RBI vide their communication to FEDAI dated 22/04/2026 requested to advise its member Banks to put in place well documented policy covering important aspects of cross border transactions relating to documentation requirements, processes involved, charges for each type of transaction, timelines for processing of transactions and escalation matrix/ grievance redressal mechanism for such matters. The policy (which is in nature of a customer-charter for all FX transactions) should also be prominently displayed on Bank website and at all FX servicing branches of the Bank.

Accordingly, our Bank has formulated framework covering documentation requirements, processes involved, charges for each type of transaction, timelines for processing transactions and escalation matrix/grievance redressal mechanism as per the prevailing practices being currently undertaken at our Bank.

The framework is governed by:

-Foreign Exchange Management Act, 1999 (FEMA) with Rules / Regulations/ Directions issued thereunder

-RBI Master Directions and Circulars

-Foreign Trade Policy (FTP) 2023

-FEDAI Rules and Guidelines

-Internal Policy, operational guidelines issued by the Bank from time to time

In the event of any inconsistency between this framework and the provisions of FEMA, 1999, the Rules or Regulations framed thereunder, or any directions issued by the Reserve Bank of India, the applicable statutory or regulatory provisions shall prevail. Accordingly, this customer-charter shall stand modified to the extent of such provisions with effect from the date they come into force.

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Annexure-I

Section-1 (Outward Remittance)– List of Documents for Existing UCO Bank Account Holders (Resident Individual/Non-Individual)

S.No	Purpose code	Purpose Description	Supporting Documents Required
1.	S0001	Indian investment abroad –in equity shares	• Application cum A2 form. • If account is less than one-year-old, provide any one of the below: a) Latest one-year statement of other bank b) Latest ITR of the remitter • Portfolio Investment Declaration • Further documentary evidence to support source of funds for investments in overseas investment funds (e.g. Equity mutual funds, etc.)
2.	S0002	Indian Investment abroad-in debt securities	• Application cum A2 form. • If account is less than one-year-old, provide any one of the below: a) Latest one-year statement of other bank b) Latest ITR of the remitter • Portfolio Investment Declaration • Further documentary evidence to support source of funds for investments in listed debt instruments (e.g. Government bonds; corporate bonds, etc) and for investments in overseas investment funds (e.g. debt mutual funds, etc.)
3.	S0005	Indian Investment abroad-in real estate.	• Application cum A2 form. • If account is less than one year old, provide any one of the below: a) Latest one year statement of other bank b) Latest ITR of the remitter • Documentary evidence of Investment in real estate (e.g. Property Purchase Agreement, and other underlying document evidencing payment is for purchase of real estate abroad • TCS declaration
4.	S0011	Loans extended to Non-Residents	• Application cum A2 form • Loan agreement • Duly filled Form FC • Approval letter for Overseas Investment

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5.	S0013	Repayment of short term loans with original maturity up to one year received from Non-Residents	• Application cum A2 form • Payment schedule • Loan agreement • Form 145/146
6.	S0021	Payments made on account of sale of share under Employee stock Option	• Application cum A2 form. • If account is less than one year old, provide any one of the below: a) Latest one year statement of other bank b) Latest ITR of the remitter • ESOP Allotment Letter and acceptance by the employee • Declaration from the Indian Company that shares under ESOP scheme are offered globally by the issuing company on uniform basis • Declaration from the Indian Company that the Annual Return is/will be filed with RBI through an AD-Category-I Bank • Form 145/146 • Customer Declaration from the Individual Employee that I) Acquisition of shares or interest under Employee Stock Ownership Plan is below 10 pc of paid up capital and if Investor is not getting any control ii) undertaking from employees to submit details of investment as well transfer for reporting purpose to Indian company
7.	S0023	Opening of foreign currency account abroad with a bank	• Application cum A2 form. • If account is less than one year old, provide any one of the below: a) Latest one year statement of other bank b) Latest ITR of the remitter • TCS declaration
8.	S0101	Advance payment against imports made to countries other than Nepal and Bhutan	• Form A1 • Copy of Pro-forma Invoice or Sales contract signed and accepted by all the parties • Declaration for submitting Bill of Entry within 6 months • Declaration stating that goods imported are not in Banned/Restricted/Canalized/Negative list

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			• Declaration by customer in case of part payment
9.	S0102	Payment towards imports – settlement of invoice other Nepal and Bhutan	• Form A1 • Commercial Invoice • Bill of Lading • Bill of Entry • Packing List • Certificate of origin of goods
10.	S0108	Goods acquired under merchandising / Payment against import leg of merchandising trade	• Form A1 • Commercial Invoice • Bill of lading • Sale/Purchase contract
11.	S0203	Freight on imports – Shipping companies	• Form A2 • Freight Invoice • Bill of Lading • Bill of Entry • Form 145/146
12.	S0204	Freight on exports – Shipping companies	• Form A2 • Freight Invoice • Bill of Lading • Shipping Bill • Form 145/146
13.	S0301	Remittance towards Business travels	• Application cum A2 form. • Passport copy. • Invoice copy/Communication from overseas entity. • TCS declaration
14.	S0303	Travel for pilgrimage	• Application cum A2 form. • Passport copy • Invoice copy/Communication from overseas entity. • TCS declaration
15.	S0304	Travel for medical treatment (where resident is actually travelling abroad for availing medical treatment)	• Application cum A2 form. • Passport copy & Visa Copy • An estimate from doctor/medical institution abroad

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16.	S0305	Travel for education (including fees, hostel expenses, etc. where student is actually travelling abroad for studies)	• Application cum A2 form. • For fee, admission letter or email from institution abroad containing fee estimate/schedule. • If a source of fund is Education loan, Loan sanction/Disbursal letter is also required.
17.	S0306	Other travel	• Application cum A2 form. • Passport copy • Invoice copy/Communication from overseas entity. • TCS declaration
18.	S0501	Construction of projects abroad by Indian companies including import of goods at project site	• Application cum A2 form • Invoice • Payment requisition form • Project expenses requirement details
19.	S0601	Life insurance premium(Except term insurance)	• Application cum A2 form • Underlying documents/policy • TCS declaration • Form 145/146
20.	S0603	Other general Insurance premium	• Application cum A2 form • Underlying documents/policy • TCS declaration • Form 145/146
21.	S1104	Entertainment services	• Application cum A2 form. • Underlying documents/Invoice • Form 145/146
22.	S1105	Museums, Library and archival services	• Application cum A2 form. • Underlying documents/Invoice • Form 145/146
23.	S1106	Recreation and sporting activities services	• Application cum A2 form. • Underlying documents/Invoice • Form 145/146
24.	S1107	Education (e.g. fees for correspondence courses abroad where student is taking up course remotely, without	• Application cum A2 form. • For remittance above USD 2,50,000, letter or email from institution abroad containing fee estimate. • If a source of fund is Education loan, Loan sanction/Disbursal letter is also required.

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		overseas travel)	• Supporting invoice or College letter • TCS declaration
25.	S1108	Health Service payment (payment towards services received from hospital, doctors, nurses, paramedical and similar services etc. rendered remotely or on-site without overseas travel)	• Application cum A2 form. • For remittance exceeding USD 2,50,000 an estimate from doctor/medical institution abroad • TCS declaration
26.	S1109	Other personal, Cultural & Recreational Services	• Application cum A2 form. • Underlying documents/Invoice. • Form 145/146
27.	S1301	Family Maintenance	• Application cum A2 form • Only to close relatives. (List of relationships considered as Close relatives is mentioned in Application cum Form A2 for easy reference) • TCS declaration
28.	S1302	Remittance towards personal gifts and donations	• Application cum A2 form • Declaration from remitter for nature of remittance
29.	S1303	Remittance towards donation to religious and charitable institution abroad	• Application cum A2 form. • Documentary evidence of donation. • TCS declaration
30.	S1307	Emigration	• Application cum A2 form. • For remittances exceeding USD 2,50,000 submission of documentary evidence giving the requirement of remittance beyond stipulated limit. • Migrant Visa copy or proof of allotment. • TCS declaration
31.	S1402	Remittance towards interest on Non-Resident deposits	• Application form
32.	S1501	Refund/rebates/ reduction in invoice	• Application cum A2 form. • Original Invoice/Documents.

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		value on account of exports	• FIRC/inward remittance proof. • Declaration having detailed explanation for refund, confirming it is for Non –Export/wrong entry/ not being able to provide services for which the advance was received • Demand letter from overseas party • CA certificate to certify that funds are lying excess and unapplied/refund of duty drawback, and that the interest component (if any) adheres to FEMA limits.
33.	S1502	Reversal of wrong entries, refunds of amount remitted for non-exports	• Application cum A2 form. • Original Invoice/Documents. • FIRC/inward remittance proof. • Form 145/146. • Declaration having detailed explanation for refund, confirming it is for Non –Export/wrong entry/ not being able to provide services for which the advance was received • Demand letter from overseas party • CA certificate to certify that funds are lying excess and unapplied/refund of duty drawback, and that the interest component (if any) adheres to FEMA limits.
34.	S1004 S1005 S1006 S1007 S1008 S1009 S1015 S1016 S1020	Remittances towards Legal services; Accounting, auditing, book keeping services ; Business and management consultancy and public relation services; Advertising, trade fair services; Research and Development services; Architectural services; Tax Consulting Services; Market Research; Commission agent services.	• Application cum A2 form. • Supporting Documents/Debit Note/ Invoice • Form 145/146.
35.	S1002	Trade related services Commission on	• Application cum A2 form. • Shipping bill

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		exports/imports	• Export Invoice • Commission payment agreement • Form 145/146
36.	S0802	Software consultancy / implementation	• Application cum A2 form • Form 145/146 • Invoice • Software Import agreement/contract • Declaration by CA regarding receipt of software consultancy/download of software by the importer • Agreement/contract regarding use of intellectual property by the importer • Other relevant document(s) supporting the underlying transaction
	S0803	Data base, data processing charges	
	S0806	Other information services - subs to newspapers	
	S0807	Off-site software imports	
	S0808	Telecommunication services including electronic mail services and voice mail services	
	S0901	Franchisee services	
	S0902	Payment for use, through licensing arrangement, patents, copyrights, etc.	
	S1017	Publishing and printing services	

Section-2 (Inward Remittance)-Indicative list of documents for Inward remittances

S.no.	Purpose code	Purpose Narration	Supporting Documents Required
1.	P0001	Repatriation of Indian Portfolio Investment abroad in equity capital (Shares).	Customer Declaration. #For higher value transactions, sale certificate or equivalent document, displaying the sale date, no. of shares & amount maybe needed.
2.	P0002	Repatriation of Indian Investment abroad in debt securities.	Customer Declaration. #For higher value transactions, sale certificate or equivalent document, displaying the sale date, no. of shares & amount maybe needed.
3.	P0005	Repatriation of Indian Investment abroad in real estate.	Sale evidence/Agreement. Proof of Outward remittance. # Remitter should be the buyer of the property and funds to be repatriated within 180days from the date of sale.
4.	P0011	Repayment of loans extended to Non-Residents	Customer declaration(Stating it is a non –interest bearing loan from a close relative)
5.	P0012	Long Medium term loans, with original maturity of above one year, from Non-Residents to India (External Commercial Borrowings)	Customer Declaration, confirming adherence to all RBI prescribed restrictions, including: - That the loan is from an NRI or a relative who is an OCI cardholder. - Borrowing shall be on non-repatriation basis (i.e. payment of interest, if any, and repayment of principal shall be made only to the NRO account of the lender). -Tenure of the loan (less than 1year or more than 1year)
6.	P0013	Short term loans with original maturity up to one year from Non-Residents to India(Short-term Trade Credit)	
7.	P0014	Receipts o/a Non-Resident deposits (FCNR(B)/NR(E)RA, etc.)	Applicable for NRI clients only - Supporting documents or purpose confirmation is not applicable. #Source of funds may be requested for high value remittances or to do enhanced due diligence
8.	P0021	Receipts on account of sale of share under Employee stock option	Customer Declaration. #For higher value transactions, sale certificate or equivalent document, displaying the sale date, no. of shares & amount, maybe needed

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			*Subject to further regulatory scrutiny, the following documents may be requested: Allotment Letter or equivalent document(s) stating shares were allotted under any employee benefit scheme i.e., ESOP, RSU, ESPP, etc. (Offer/allotment letter should state that it is a cashless scheme, else details of outward remittance will be required)
9.	P0301	Purchases towards travel (Includes purchases of foreign TCs, currency notes etc over the counter, by hotels, hospitals, Emporiums, Educational institutions etc. as well as amount received by TT/SWIFT transfers or debit	Amount up to USD 100,000 or equivalent: No Supporting documents required Amount more than USD 100,000 or equivalent, supporting documents displaying the source/nature of funds/services is required, i.e. any one of the below: - - Accepted Purchase Order - Proforma Invoice/Fee Statement - Agreement/Contract Note with the remitter specifying amount of consideration. - Email/Fax from the remitter mentioning the details of the order - Other equivalent document(s)
10.	P0302	Business travel	
11.	P0306	Other travel receipts (e.g. reimbursement from MNC for travel, mobile reimbursement, etc.)	
12.	P0308	FC surrendered by returning Indian tourists	
13.	P0501	Receipts for cost of construction of services projects in India	(A) Passport copy of remitter (B) Customer Declaration: - - Residential status of remitter (whether NRI/PIO/FN) - Purchase of property is other than agricultural land / plantation property / farm house #Beneficiary has to be the contractor (firm/individual)
14.	P0607	Insurance claim Settlement of non-life insurance; and life insurance (only term insurance)	No supporting documents are required if the remitter is an insurance firm. In case the remitter is any other entity, (A) Customer Declaration stating the nature of the claim settlement (B) Copy of policy document /Settlement Letter/other equivalent document
15.	P0608	Life insurance claim settlements (excluding term insurance) received by residents in India	
16.	P0801	Hardware consultancy	
17.	P0802	Software	

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		implementation/consultancy	(A) Customer declaration (B) Supporting documents displaying the source/nature of funds/services is required, i.e. any one of the below: - - Accepted Purchase Order - Proforma Invoice/Fee Statement - Agreement/Contract Note with the remitter specifying amount of consideration. - Email/Fax from the remitter mentioning the details of the order - Other equivalent document(s)
18.	P0803	Database, data processing charges	
19.	P0804	Repair and maintenance of computer and software	
20.	P0805	News agency services	
21.	P0806	Other information services-Subscription to newspapers, periodicals, etc.	
22.	P0808	Telecommunication services including electronic mail services and voice mail services	
23.	P0901	Franchises services - patents copy rights, trade marks, industrial processes, franchises etc.	
24.	P0902	Receipts for use, through licensing arrangements, of produced originals or prototypes (such as manuscripts and films)	
25.	P1002	Trade related services - Commission on exports/imports	(A) Customer Declaration (B) Supporting documents displaying the source/nature of funds/services is required, i.e. any one of the below: - - Accepted Purchase Order - Proforma Invoice/Fee Statement - Agreement/Contract Note with the remitter specifying amount of consideration. - Email/Fax from the remitter mentioning the details of the order - Other equivalent document(s)
26.	P1004	Legal services	
27.	P1005	Accounting, auditing, book keeping and tax consulting services	
28.	P1006	Business and management consultancy and public relations services	
29.	P1007	Advertising, trade fair, market research and public opinion polling services	

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30.	P1008	Research & Development services	(A) Customer declaration (B) Supporting documents displaying the source/nature of funds/services is required, i.e. any one of the below: - - Accepted Purchase Order - Proforma Invoice/Fee Statement - Agreement/Contract Note with the remitter specifying amount of consideration. - Email/Fax from the remitter mentioning the details of the order - Other equivalent document(s)
31.	P1009	Architectural, engineering and other technical services	
32.	P1010	Agricultural, mining and on -site processing services - protection against insects & disease, increasing of harvest yields, forestry services, mining services like analysis of ores etc.	
33.	P1011	Inward remittance for maintenance of offices in India	
34.	P1013	Environmental services	
35.	P1014	Engineering Services	
36.	P1015	Tax consulting services	
37.	P1016	Market research and public opinion polling service	
38.	P1017	Publishing and printing services	
39.	P1019	Commission agent services	
40.	P1022	Other Technical Services including scientific/space	
41.	P1101	Audio-visual and related services -services and associated fees related to production of motion pictures, rentals, fees received by actors, directors, producers and fees for distribution rights.	
42.	P1103	Radio and television production, distribution and transmission services	
43.	P1104	Entertainment services	
44.	P1105	Museums, library and archival services	
45.	P1106	Recreation and sporting activity services	
46.	P1107	Educational services (e.g. fees received for correspondence courses offered to non-resident by Indian institutions)	

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47.	P1108	Health Service (Receipts on account of services provided by Indian hospitals, doctors, nurses, paramedical and similar services etc. rendered remotely or on-site)	
48.	P1109	Other Personal, Cultural & Recreational services (rent cases)	Declaration, stating the nature of services #Supporting documents displaying the source/nature of funds may be requested for EDD
49.	P1301	Inward remittance from Indian nonresidents towards family maintenance and savings	No supporting documents are required. #Remitter should be an individual account holder only
50.	P1302	Personal gifts and donations	No supporting documents are required. #Remitter & Beneficiary should be individuals only *In case the remitter is a Family Trust, one of the following supporting document is needed: - Trust Deed - Declaration from remitter on Trust letter head Note: As per the Foreign Contribution Act 2011, any person receiving 'Foreign Contribution', from any relative in excess of INR 10 Lacs in a FY needs to submit 'FC1 Form' to Ministry of Home Affairs (MHA) within 90 days of receipt of funds
51.	P1306	Receipts / Refund of taxes	(A) Customer Declaration stating why and how the taxes were paid (B) Proof of Tax Payment OR Other equivalent documents
52.	P1307	Receipts on account of migrant transfers including Personal Effects	A declaration confirming previous residential status was an NRI & the source of fund. #Basis source of funds, additional supporting documents may be requested
53.	P1401	Compensation of employees	No supporting documents are required (Remitter should be non-individual only)
54.	P1411	Inward remittance of	

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		interest income on account of Portfolio Investment made abroad by India	Customer Declaration
55.	P1412	Inward remittance of dividends on account of Portfolio Investment made abroad by India on equity and investment fund shares	
56.	P1499	Other income receipts	A) Customer Declaration, stating the nature of funds received (B) Necessary supporting documents
57.	P1502	Reversal of wrong entries, refunds of amount remitted for non-imports (e.g. student refund)	Declaration, stating the nature of funds received & details of outward remittance - SWIFT copy, debit entry, ROR number, etc.

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Section-3: List of Documents for Existing UCO Bank NRE Account and NRO Account Holders

S.No	Purpose code	Purpose Description	Supporting Documents Required
1.	S0014	Repatriation of Non-Resident Deposits (FCNR(B), NR(E)RA etc.)	• **For NRE A/c** 1. Application Cum A2 form. • **For NRO A/c** 1 Application cum A2 form. 2 Form 145/146. Proof of Sources of fund. **I - Sale of Immovable Property** • Registered Sale Agreement • Immoveable Property Declaration • Any other supporting documents requested to ascertain the source of funds • In case sale deed in regional language then translated version is to be provided in English • In case of inherited property / gifted property then supporting document is required **II – Sale of Immovable Property where property purchase has been cancelled** • Notarized and mutually signed property deal cancellation letter • Letter from the builder that the amount is being refunded along with details of cheque paid back to the customer • Property deal cancellation declaration **III – Gift** If source of fund is Gift received from close relative; a. It will be allowed from the list of close relatives (as per the list of close relatives mentioned in the Application cum Form A2). In this case close relative should be resident Indian. The customer has to provide a declaration stating the gift giver's residential status, relation and gift

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			amount is transferred within his LRS limit of the current financial year. b. In case gift amount is transferred from other than UCO Bank then declaration are to be provided stating the gift giver's residential status, relation and gift amount is transferred within the LRS limit for the current financial year. III - **For any other source of fund** Supporting documents to the extent of amount credited to the account is required **IV – Current income** –Current income covers sources of income such as Rent, Interest, Dividend, Pension, Income Tax refund, Salary, Consulting fees received by customer as remuneration received on regular basis. Any other source of income will be treated as a capital income. • **For EEFC account** Application cum A2 form.

Note:

*The list of documents mentioned here are only indicative and this checklist may be modified as per the internal policies / regulatory guidelines from time to time. Always refer to the website for the latest checklist and submit the documents accordingly for processing. *Disposal Instruction (DI) form may be requested, if applicable, by the branch for processing the transaction. * For all the above mentioned purpose codes, Customer Application, PAN card, FEMA declaration and KYC is mandatory.

* For LRS remittances, ITR for previous two years/ Declaration to confirm compliance on 206CC,206CCA and 206C is mandatory. Further, Liberalized Remittance Scheme (LRS) summary report for the concerned PAN is mandatory.
* The list of documents mentioned here are only indicative and this checklist may be modified as per the internal policies / regulatory guidelines from time to time. Always refer to the website for the latest checklist and submit the documents accordingly for processing.

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Annexure-II

Customer Journey/Process Flow and Maximum TAT/Service Charges for different type of cross- border transactions

Inward Remittances:
Subsequent to receipt of inward remittance, the beneficiary (individual/non individual) customer is intimated via SMS/e-mail as per updated customer profile. The customer upon receipt of such intimation approaches his respective branch for submission of relevant documents (per Annexure-I) as per purpose of receiving remittance along with disposal instruction. Subsequent to scrutiny of customer submissions, credit is effected to customer account by respective B' cat Branch. Credit advice are sent to registered e-mail of the customer.

In case of remittance in favor of individual in his/her Savings Bank account for purposes viz. Salary, Family maintenance etc. are directly processed by Inward Remittance Cell at Mumbai without requirement of disposal instruction for amount up to USD 20000.00 or its equivalent.

Outward Remittances:
The customer has to make request in specified format (A1/A2) as per nature of transaction to its branch along with supporting documents as per Annexure-I. Upon scrutiny of documents, the respective B' Cat branch then processes the transaction with final authorization executed by Treasury Branch Mumbai. The Debit Advice and Swift copy of the remittance effected are shared to the customer over registered e-mail.

It is pertinent to mention that execution of outward remittance is subject to availability of funds in customer account including applicable service charges, TCS in LRS transactions etc.

Maximum TAT for different class of transactions is detailed as under:

Sl No	Nature of Transaction	Maximum TAT
A. Current Account Transactions		
Inward Remittance		
1	Personal remittances up to USD 20000 or its equivalent	T+1 Banking Days
2	Other Inward Remittances including personal remittances above USD 20000 or equivalent	T+2 Banking Days
3	Export (Inward Remittance)	T+2 Banking Days
Outward Remittance		
1	Remittance under LRS	T+1 Banking Days
2	Other Outward Remittances excluding LRS	T+2 Banking Days

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3	Import (Outward Remittance)	T+1 Banking Days
	B. Captial Account Transactions	
1	Foreign Direct Investment- Inward Remittance	T+3 Banking Days
2	Foreign Direct Investment- Outward Remittance (repatriation of profit/ disinvestment)	T+3 Banking Days
3	Reporting of Transactions	T+15 Days
4	Overseas Investment-Outward Remittance	T+5 Banking Days** **In case of overseas investment, UIN is to be generated prior to effecting remittance. All relevant documents pertaining to OI to be submitted for approval and onward submission to RBI portal for generating UIN. The transaction is processed on same date as UIN generated. T date may be reckoned as date of submission of all required documents.
5	Overseas Investment- Inward Remittance (repatriation of profit/ disinvestment)	T+5 Banking Days
6	External Commercial Borrowing- Inward Remittance	T+5 Banking Days** Inward transaction under External Commercial Borrowing is processed subsequent to allotment of LRN (Loan Registration Number) by respective FED, RBI on request of AD Bank along with documents submitted as provided by customer. Accordingly T date is reckoned as date of allotment of LRN by RBI.
7	External Commercial Borrowing- Outward Remittance (loan & interest repayment)	T+5 Banking Days
8	Acquisition of immovable property in India	T+5 Banking Days
9	Other capital account transactions	T+5 Banking Days

General principles Governing TAT :

-TAT is computed strictly in Banking Days (excludes non-forex working days, holidays at Mumbai, & holidays in host country of currency of transaction)

-TAT shall commence only upon receipt of complete set of compliant documents

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quired for processing the transaction/ Value date of Nostro Credit
-In case of incomplete documentation or queries, TAT shall recommence from the date of receipt of satisfactory clarification/documents from the customer. In case of document submission beyond 03:00 PM, T shall be construed as next Banking Day.

Service Charges for different type of cross- border transactions

To review and ensure of Foreign Exchange services charges competitive, Board of Director approved the revised services charges in its meeting dt 19/06/2025 and circularized vide CHO/IBD/09/2025-26 dated 19/07/2025 and revised vide ref CHO/IBD/14/2025-26 dated 24/09/2025.

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Annexure- III

Escalation Matrix and Grievance Redressal mechanism

Escalation

An escalation within the delegation – where a matter exceeds the authority of the officer or committee to whom it is first presented – shall follow the tier-up sequence prescribed in the delegation tables. The escalation shall be formal, with the papers placed before the next tier, and the record of the escalation shall be maintained at each level.

Appeal and Grievances

This Section sets out the framework for handling of customer grievances, and the appeal by a customer against a decision of the Bank under this Policy. The framework operates in conjunction with the Bank's Grievance Redressal Policy, which continues to apply to customers of the Bank in respect of all banking matters.

Appeal

The appeal shall lie to the authority one tier higher than the authority that took the decision appealed against.

Grievances

Complaints received from customers in relation to the handling of transactions under this Policy, shall be acknowledged immediately on receipt and resolved within the following timelines:

Nature of Complaint	Timeline stipulated by Ministry of Finance	Timeline adopted by the Bank
General Complaints	30 days	21 days
Complaints forwarded by RBI / Ministry of Finance / Members of Parliament / VVIPs	21 days	15 days
Complaints forwarded by RBI (CMS Portal)	15 days	15 days
Complaints from the Prime Minister's Office	15 days	7 days
SPGR Complaints	21 days	21 days

Forex grievances shall be handled at the International Banking Department, Head Office in coordination with the concerned Zonal Offices and Branches.

Grievance Redressal

Grievance Redressal Procedure	
PHASE - 1	A customer, if not satisfied with services of our Bank may primarily approach

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	concern Branch Head to resolve the matter at first place.
PHASE - 2 Channels for Lodging Grievances	If any customer is not satisfied with reply the customer may lodge a grievance through various modes as given below:- **In Person:** By submitting a written letter **Online portal of the Bank:** https://spgrs.ucoonline.bank.in/ **M-Banking Plus App:** Support > Grievance Redressal System **Over Phone:** Toll Free Number 1800 8910 - UCO SAMPARK accessible on 24/7 basis **Through Mail:** Email: hosp.cscell@uco.bank.in
PHASE - 3	**Escalation and Review Matrix** (Contact details available in Comprehensive Notice Board in all branches)
Level - 1	If customer has any grievances, the Complainant may approach - **Branch Head** For further branch details visit: https://www.uco.bank.in/web/guest/locate
Level - 2	In case the Complainant do not receive any response within 3 working days from Branch or if the response received is not satisfactory, the Complainant may escalate their grievance to - **Zonal Head (Grievance Nodal Officer)** Zonal Office For further Zonal Office details visit: https://www.uco.bank.in/corporate-address
Level - 3	If the complaint is unresolved at the Branch/Zonal Office level beyond 7 days or if the response received is not satisfactory, the Complainant may approach our Head Office - **General Manager** International Banking Department, UCO Bank, Head Office 10, BTM Sarani, Kolkata - 700001 Telephone: 033-2234-1551 Email: **hoidiv.calcutta@uco.bank.in**
PHASE - 4	In case the complaint is not resolved at the bank level within 30 days of lodging of complaint or in case the Complainant is not satisfied with the response received, the Complainant may approach the Banking Ombudsman under the Integrated Ombudsman Scheme, 2026 at - **Centralised Receipt and Processing Centre, Reserve Bank of India** Central Vista, Sector 17, Chandigarh – 160017 Email: crpc@rbi.org.in Complaint Portal: https://cms.rbi.org.in

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