



ONLINE COMPLAINT / GRIEVANCES SYSTEM

USER MANUAL

Online Complaint Support Portal | Version 1.0

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Table of Contents

1. Introduction
2. System Overview
3. Login Page
4. OTP Verification Page
5. Registration Page (New Users)
6. Dashboard
7. Raise Ticket Page
8. My Tickets Page
9. Complaint Redressal Mechanism

1. Introduction

The Online Complaint / Grievances System is a secure, easy-to-use web portal provided by Youth Development Co-op. Bank Ltd. It allows bank customers to raise, track, and manage their complaints and service requests online — anytime, from anywhere.

With this portal, you can:

- Submit a new complaint or service request (called a "Ticket")
- Track the status of your existing tickets
- View ticket history and resolutions
- Attach supporting documents (PDF, JPG, PNG) to your ticket

This manual will guide you through each step of using the system, from logging in to submitting and tracking your tickets.

2. System Overview

The Online Complaint / Grievances System follows a simple step-by-step flow:

Step	Page	What you do
1	Login Page	Enter your registered mobile number and solve the security check to proceed.
2	OTP Verification Page	Enter the One-Time Password (OTP) sent to your registered mobile number.
3	Dashboard	View your ticket summary — Total, Open, Pending, and Resolved tickets.
4	Raise Ticket Page	Fill in complaint/service details and submit a new support ticket.
5	My Tickets Page	View, search, and filter all your submitted tickets.

3. Login Page

3.1 Page Description

The Login Page is the entry point to the Online Complaint / Grievances System. It verifies your identity by sending a One-Time Password (OTP) to your registered mobile number.

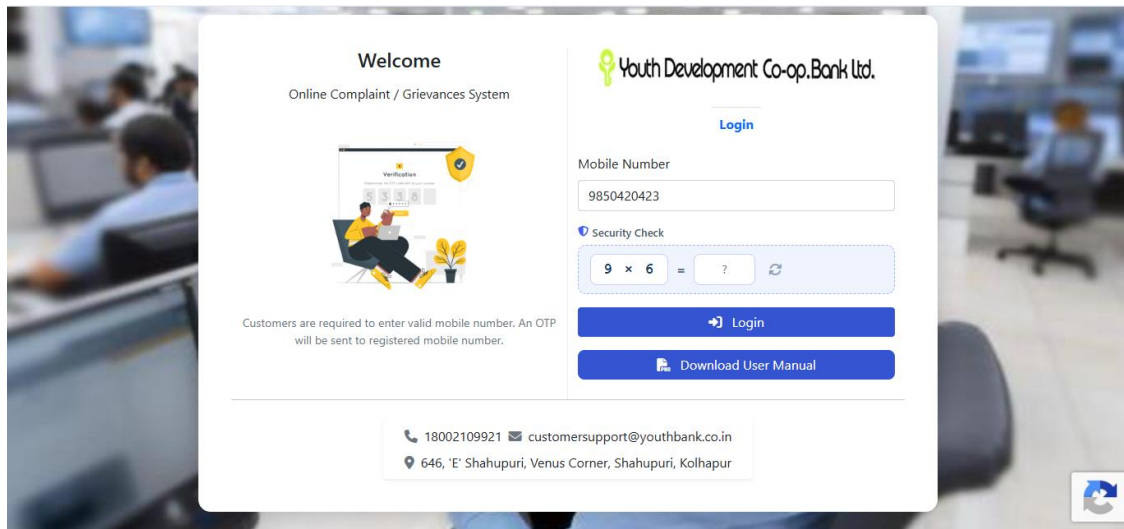


Figure 1: Login Page — Enter your mobile number and solve the security check

3.2 Steps to Login

1. Open the Online Complaint / Grievances System portal link in your web browser.
2. You will see the Welcome screen with the Login panel on the right side.
3. In the "Mobile Number" field, type your 10-digit registered mobile number.
4. Look at the Security Check section. You will see a simple math equation (e.g., $9 \times 6 = ?$).
5. Type the correct answer in the answer box provided.
6. If you wish to get a new equation, click the refresh (↺) icon next to the equation.
7. Once your mobile number is entered and the security answer is correct, click the blue "Login" button.

Download User Manual: Click the "Download User Manual" button below the Login button at any time to download this guide as a PDF.

3.3 Expected Outcome

After clicking "Login" with the correct details:

- The system will send an OTP to your registered mobile number.
- The page will automatically move to the OTP Verification Page.

Note: If you do not receive an OTP, check that your mobile number is exactly the one registered with the bank. Ensure you have a working mobile signal.

4. OTP Verification Page

4.1 Page Description

After entering your mobile number, you will be redirected to the OTP Verification Page. Here, you must enter the 4-digit OTP sent to your registered mobile number to confirm your identity.

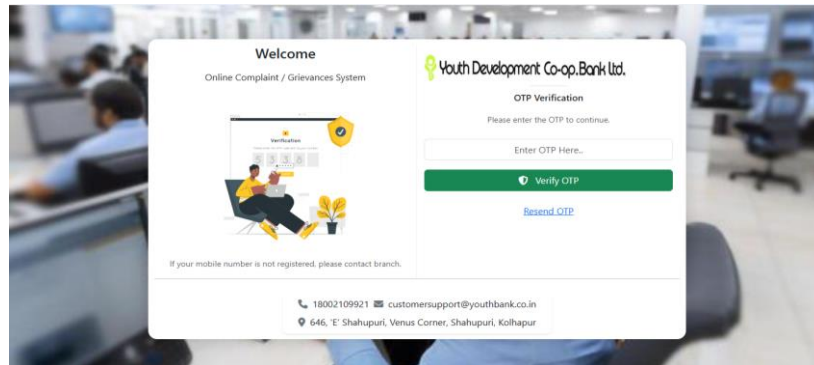


Figure 2: OTP Verification Page — Enter the OTP received on your mobile

4.2 Steps to Verify OTP

1. Check your registered mobile phone for an SMS containing the OTP.
2. On the OTP Verification page, click the "Enter OTP Here.." field.
3. Type the OTP you received in the field.
4. Click the green "Verify OTP" button to proceed.

4.3 Resending the OTP

If you did not receive the OTP or it expired:

1. Wait until the countdown timer (e.g., "You can resend OTP in 57 seconds") reaches zero.
2. Once the timer ends, the "Resend OTP" link will become active (clickable).
3. Click "Resend OTP" to receive a new OTP on your mobile.
4. Enter the new OTP and click "Verify OTP".

Note: OTP is valid for a limited time only. Please enter it promptly after receiving it.

Important: If your mobile number is not registered with the bank, you will see the message: "If your mobile number is not registered, please contact branch." In this case, please visit your nearest Youth Bank branch.

4.4 Expected Outcome

After entering the correct OTP and clicking Verify OTP:

- **If you are an existing registered user** — you will be taken directly to the Dashboard.

- **If you are a new user (first-time login)** — you will be guided to the Registration Page to create your account.

5. Registration Page (New Users Only)

5.1 Page Description

If you are logging in for the first time, you will need to complete a 3-step registration process to create your account. This page is shown only once during your first login.

Figure 3: Registration Page — Create your account (Step 2: Email OTP)

5.2 Registration Steps

Step 1 — Mobile Verification (Completed)

Your mobile number is already verified from the OTP step. The first step (Mobile) will show a green check mark (✓), confirming it is complete.

Step 2 — Email OTP Verification

1. In the "Full Name" field, enter your complete full name.
2. Your mobile number will already be displayed and marked as "Verified" — no action needed.
3. In the "Email Address" field, enter your valid email address (e.g., yourname@example.com).
4. Click the "Send OTP to Email" button.
5. Check your email inbox for the OTP sent to your email address.
6. Enter the email OTP in the provided field and verify it.

Step 3 — Register

1. Once your email is verified, review all your details.
2. Click the "Register" button to complete account creation.
3. You will be automatically taken to the Dashboard after successful registration.

Note: This Registration Page appears only during your very first login. Future logins will go directly from OTP Verification to the Dashboard.

6. Dashboard

6.1 Page Description

The Dashboard is your main home screen after logging in. It gives you a quick summary of all your support tickets and displays the bank's contact details. From here, you can navigate to raise a new ticket or view your existing tickets.

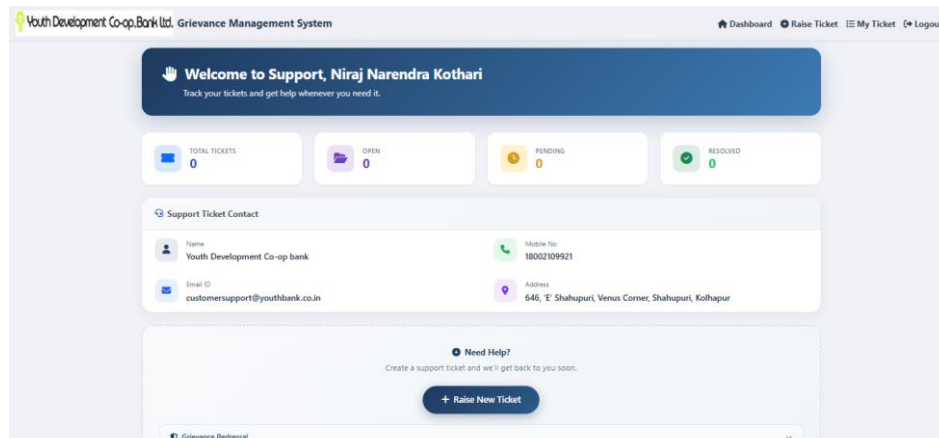


Figure 4: Dashboard — Ticket summary and support contact information

6.2 Dashboard Sections

Welcome Banner

At the top of the dashboard, you will see a personalised welcome message, e.g., "Welcome to Support, [Your Name]", along with the tagline "Track your tickets and get help whenever you need it."

Ticket Summary Cards

Four summary cards display a count of your tickets by status:

Card	What it shows
Total Tickets	The total number of tickets you have ever submitted.
Open	Tickets that have been received and are being reviewed by the bank.
Pending	Tickets that require additional information or are awaiting your response.
Resolved	Tickets that have been successfully closed and resolved by the bank.

Support Ticket Contact

Below the summary cards, you will find the bank's contact information: Name, Mobile Number, Email ID, and Address. Use these details if you need to reach the bank directly.

Raise New Ticket Button

At the bottom of the Dashboard, there is a "Need Help?" section with a "+ Raise New Ticket" button. Clicking this button takes you to the Raise Ticket Page.

6.3 Navigation Bar

The top navigation bar (visible on all pages after login) contains the following links:

- **Dashboard** — Returns you to the main Dashboard at any time.
- **Raise Ticket** — Directly opens the Raise Ticket form to submit a new complaint.
- **My Ticket** — Opens the My Tickets Page to view all your submitted tickets.
- **Logout** — Safely logs you out of the system.

7. Raise Ticket Page

7.1 Page Description

The Raise Ticket Page allows you to submit a new complaint or service request to the bank. You will need to fill in details about the issue you are facing.

Figure 5: Raise Ticket Page — Ticket Details and Security Check

7.2 Accessing the Raise Ticket Page

You can reach this page in two ways:

- Click "Raise Ticket" in the top navigation bar.
- Click the "+ Raise New Ticket" button at the bottom of the Dashboard.

7.3 Filling in the Ticket Form

Section A: Ticket Details

1. Ticket Type — Select the type of request from the dropdown menu. The portal offers three ticket types: "Report Fraudulent / Suspicious Transaction", "Complaint" and "Service". The rest of the form changes according to the type you select (see 7.4).
2. Are you an existing customer? — Select "Yes" if you have an account with Youth Development Co-op. Bank, or "No" if you are a new customer.
3. Subject — Type a brief, clear description of your issue in the Subject field. Example: "Unauthorized debit transaction from my account".

7.4 Ticket Types and Form Layout

The sections shown on the Raise Ticket form depend on the Ticket Type you select. The three layouts are shown below.

Form section	Fraud / Suspicious Transaction	Complaint	Service
Ticket Details	Yes	Yes	Yes
Transaction Information	Yes	Yes	No
Fraud / Suspicious Activity	Yes	No	No
Service Details	Yes	Yes	Yes
Attachment, Remark, Security Check, Submit	Yes	Yes	Yes

- **Report Fraudulent / Suspicious Transaction** — Use this when you notice an unauthorised or suspicious transaction. Along with the transaction details, you must select the type of fraud or suspicious activity.
- **Complaint** — Use this to register a complaint about a transaction or about the bank's services. Transaction Information and Service Details are both shown.
- **Service** — Use this for a general service request. No transaction details are required, so the Transaction Information section is not shown.

Section B: Transaction Information (Fraud and Complaint tickets)

1. Account Type — Select the type of account involved (e.g., SB for Savings Bank).
2. Account No — Enter your bank account number.
3. Transaction / RRN No — Enter the transaction reference number (RRN) related to your complaint.
4. Amount (₹) — Enter the transaction amount involved in the complaint.
5. Transaction Date — Select the date on which the transaction occurred.
6. ATM Location / App — Specify where or how the transaction occurred (e.g., "Mobile App", "ATM", etc.).

Section C: Fraud / Suspicious Activity (Fraud tickets only)

1. Select the nature of the fraud or suspicious activity from the "Select complaint type" dropdown.

Section D: Service Details

1. Complaint Type — Select the relevant category of your complaint from the dropdown (e.g., "Customer Service at branches", "Other").
2. Transaction Date — Select the date on which the issue/transaction occurred using the date picker.
3. Branch — Select the bank branch related to your complaint from the dropdown list.

Section E: Attachment

1. If you have any supporting documents (e.g., screenshots, transaction slips), click "Click to upload a file".
2. Select a file from your device. Accepted formats: PDF, JPG, PNG. Maximum file size: 5 MB.

Section F: Remark / Comment

1. In the "Remark / Comment" text box, write a detailed description of your complaint or service request.
2. Be as specific as possible to help the bank resolve your issue quickly.

Section G: Security Check

1. Solve the math equation shown in the Security Check section (e.g., $8 + 3 = ?$).
2. Type the correct answer in the answer field.
3. If the answer is correct, you will see a green "Correct!" message appear.

Section H: Submit

1. Once all fields are filled correctly, click the dark blue "Submit Ticket" button.
2. Your ticket will be submitted to the bank's support team.

8. My Tickets Page

8.1 Page Description

The My Tickets Page displays all the support tickets you have submitted. You can view detailed information about each ticket, check its status, search for a specific ticket, and filter tickets by type or status.

8.2 Accessing the My Tickets Page

Click "My Ticket" in the top navigation bar from any page.

9. Complaint Redressal Mechanism

If your complaint is not resolved to your satisfaction, you may escalate it through the following channels as per RBI guidelines.

Step	Action	Details
Step 1	Contact Customer Care	Call / Email / Website / Branch
Step 2	Escalate to Branch Manager (3 days)	Call or contact your nearest branch manager.
Step 3	Nodal Officer (7 days)	Contact the bank's designated Nodal Officer.
Step 4	RBI Ombudsman (within 30 days)	If unresolved within 30 days — approach the RBI Ombudsman under the Integrated Ombudsman Scheme.

Customer Care Contact

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