

Full Name	
Customer Account Number (full 16 digits)	
Customer Phone Number	

Details of Disputed Transaction(s)

Date and Time of Transaction (DD/MM/YYYY HH:MM AM/PM)	
Transaction Amount	Rs.
Reference Number	
Disputed Amount	Rs.
Date and Time the Complaint Received at Branch (DD/MM/YYYY HH:MM AM/PM)	___/___/____(DD/MM/YYYY) ___:___(HH:MM) AM/PM
Merchant/Beneficiary Name	
Merchant/Beneficiary Location (with State and Country)	
Mode of Transaction	<input type="checkbox"/> UPIPOS <input type="checkbox"/> ONLINE <input type="checkbox"/> QR <input type="checkbox"/> P2P/ P2M/ P2A
Complaint Level	<input type="checkbox"/> Charge Back <input type="checkbox"/> Pre Arbitration <input type="checkbox"/> Arbitration <input type="checkbox"/> PRD

Type of Dispute (Tick One)

<input type="checkbox"/> Credit not processed for cancelled or returned goods and services
<input type="checkbox"/> Goods and Services not as described/defective
<input type="checkbox"/> Paid by alternate means
<input type="checkbox"/> Goods or Services Not Provided/Not Received
<input type="checkbox"/> Duplicate/Multiple Transaction
<input type="checkbox"/> Card holder was charged more than the transaction amount
<input type="checkbox"/> Remitter account debited but beneficiary account not credited
<input type="checkbox"/> Transaction not settled within the specified timeframes
<input type="checkbox"/> Account debited but transaction confirmation not received at merchant location
<input type="checkbox"/> Wrong credit
<input type="checkbox"/> Account debited but beneficiary not credited

Description for Dispute Raised by Account holder*:

Brief explanation on account holder's attempt to resolve the dispute with merchant establishment/beneficiary and with details of merchant establishment/beneficiary response. (*Mandatory)

Turn Around Time and Charges Applicable for Dispute Resolution

Product	TAT for Complaint/Chargeback (From the Date of Transaction)	TAT for Pre Arbitration (From the Date of Complaint/Chargeback Rejection)	TAT for Arbitration (From the Date of Pre-Arbitration Rejection)
UPI P2P (Peer to Peer)	45 Days	Na	Na
UPI P2M (Person to Merchant)	45 Days	15 Days	15 Days

Charges Applicable

Product	Chargeback	Pre-Arbitration	Arbitration/NRP	PRD*
UPI	Nil	Nil	Rs. 500.00+GST	Rs. 3000.00+GST

* If Customer is not satisfied with the Arbitration verdict, the customer has an option to escalate to the next level which is PRD (Panel for Resolution of Disputes). PRD charges are non-refundable. The amount shall be paid by the customer upfront, if the customer prefers to escalate the dispute to PRD.

Account holder Name & Signature: _____



DISPUTE RESOLUTION FORM (DRF) FOR UPI TRANSACTIONS

Account Holder Declaration:

I declare that the information given above is true and correct to the best of my knowledge. I understand that I can be held liable for all charges incurred before the time of reporting of loss/theft and if dispute raised by me is found invalid. I agree to pay the charges levied by South Indian Bank for the same.

Account Holder Name & Signature: _____

Date: __/__/____

Branch Declaration:

I declare that the above facts were obtained based on my discussion with the Account holder and those facts are true and correct to the best of my knowledge.

Branch Head/BOM Name & Signature: _____

Date: __/__/____