

THE KUKARWADA NAGRIK SAHKARI BANK LTD

CUSTOMER GRIEVANCE REDRESSAL POLICY

Introduction

In the present scenario of banking, customer service is the most important tool for persistent business growth. Customer complaints are part of any business. As a service organization, customer satisfaction is the prime concern for any bank. The bank believes that, providing prompt and efficient service is essential to attract new customers, and retain the existing customers.

Objective

This policy document aims to minimizing instances of customer complaints and grievances through proper service delivery and review mechanism and ensuring prompt redressal of complaints and grievances. The review mechanism will help in identifying the shortcomings in product features and service delivery.

Channels available for customers to report complaint.

At The Kukarwada Nagarik Sahakari Bank Ltd., we would like to assure the best of our services to bank's customers at all times. If you would like to share your valuable suggestion, opinion, experience, feedback or issues relating to services provided by the bank, register a complaint if dissatisfied with the services provided by the Bank. All customers are entitled to complaint through at branch level or at Digital Mode.

Complaint at Branch Level

In writing, which can either be handed over to an officer or the manager of the Bank branch or dropped the complaint in the complaint/ suggestion box in bank's branch.

Complaint on Digital Mode

By calling the Bank's branch. The timings of the contact to branch shall be banking working hours.

By submitting suggestions and complaint at Bank's website:
<http://complaint.kukarwadabank.com/> in following links for complaints regarding

- For Failed Transaction Complaints (ATM/POS/IMPS/UPI/ECOM/Mobile/Net-Banking/NACH)
- For General Banking Complaints (Clearing/Locker/Loan and Advances/Deposits)
- Fraud Transaction Report:
- Send Message on Email ID: **headoffice@kukarwadabank.com**

Banks E-mail address and contact numbers are available on bank's website
www.kukarwadabank.com

Escalation matrix for customer complaints

Within the overall maximum period of 30 days within which a complaint needs to be redressed, there will be a prescribed escalation matrix for redressal of complaints at

different levels in the organization. The matrix prescribes the time period for unresolved complaints / grievances to be escalated to the next higher authorities as under.

Level of Escalation	Lodging / escalation	Day of lodging / escalation	Days available for redressal
1	Branch	Day 1	10 days
2	Admin Office Nodal Officer	Day 15	10 days
3	General Manager	Day 30	10 days

The complaint lodged by a customer is first assigned to the branch for redressal. If the complaint is not redressed within 10 days or if the customer is not satisfied with the reply, complaint will be escalated to the HO (Nodal Officer) on the 11th day. If the complaint is not redressed within the next 5 days (15 days from day 1), the customer may further escalate the complaint to HO (General Manager). Branches should obtain complaint withdrawal / satisfaction letter where the complaints are withdrawn by the complainant or redressed to his / her satisfaction. In case if the customer is not satisfied with the reply or his grievance was not redressed within one month, he can approach the Banking Ombudsman appointed by Reserve Bank of India under Banking Ombudsman Scheme, 2021. Salient features of the Banking Ombudsman Scheme, 2021 are to be displayed in the branch notice boards and the scheme itself is to be displayed on our Website www.kukarwadabank.com.

Committee on Customer Services

Customer Service Committee are to be constituted at HO. The sole task of the Committee is to find outways and means to render best customer service to the utmost satisfaction.. For this purpose Committee will meet regularly at regular intervals to discuss in detail the strengths and deficiencies of the services presently rendered and take steps to improve it.

Mandatory Display Requirements

The Bank has to make it mandatory to display the following at Branches and at our website

www.kukarwadabank.com for the benefit of our customers:

- Details on appropriate arrangements made for receiving complaints and suggestions
- The name, address and contact number of Principal Nodal Officer, & Branch Managers.
- Contact details of Banking Ombudsman

Interaction with customers

Customer's expectation/requirement/grievances will be better understood through personal interaction with customers by Bank's staff. Customer meets organised by the Bank for the targeted customers will give a message to the customers that the Bank cares for them and values their feedback/suggestions for improvement in customer service. Many of the complaints arise on account of lack of awareness among customers about Bank services and such interactions will help the customers appreciate the banking services better. The feedback from customers would be a valuable input for revising our product and services to meet customer requirements.

Sensitizing the operating staff on handling complaints

All the members of staff will have to be properly trained for handling complaints. Principal Nodal Officer for the Bank (GM) will have to ensure that internal machinery for handling complaints/grievances operates smoothly and efficiently at all levels and he will be giving feed back on training needs of staff to the Managing Director/ BOD.

This grievance policy reviewed and approved by the Board of Directors is to be published in our website & will be applicable to all the customers of our bank.

Name Of Branch	Name	Address	Mobile No.	Email Add
Kukarwada	Branch Head	Nagarik Bhavan, Market Yard, Ta-Vijapur Dist-Mehsana-382830	9106936837	kukarwada@kukarwadabank.com
Madhupura	Branch Head	First Floor, Krishna Complex, Hathipura Madhupura-380004	9664864277	madhupura@kukarwadabank.com
Vijapur	Branch Head	Nagarik Bhavan, Shreeji Estate, B/h. Market Yard, Vijapur-382870	9664660764	vijapur@kukarwadabank.com
Visnagar	Branch Head	Plot No-69/1-2, Market Yard, Visnagar, Ta-Visnagar Dist-Mehsana-384315	9773007364	visnagar@kukarwadabank.com
Naroda (Memco)	Branch Head	33,34-Shayona Estate, Memco Cross Road, Naroda, Ahmedabad-380025	9773021872	memco@kukarwadabank.com
Mehsana	Branch Head	P.S.Enclave, A-5 Virnagar Society, S.T.Work Shop Road, Mehsana-384002	9106200790	mahesana@kukarwadabank.com
Unjha	Branch Head	Plot No-11-12, Jay vijay Society, B/h Market yard, Unjha-384170	9106227690	unjha@kukarwadabank.com
Chhatral	Branch Head	F-1 to 4, D.K.Complex, Phase-4 Chhatral GIDC, Chhatral-382729	9106457342	chhatral@kukarwadabank.com
Bakrol	Branch Head	24-25, Swastik Complex, Below Sagar Hotel,Opp. Swagat Ind.Park-1, Bakrol-Kujad Road, Bakrol, Ahmedabad-382210	9773008801	bakrol@kukarwadabank.com
Kudasan-Gandhinagar	Branch Head	G-7,8, Ground Floor, Suyash elegance, Opp. VTC, Nr.Reliance Circle, Kudasan-382421. Dist-Gandhinagar	9316198259	kudasan@kukarwadabank.com

Head Office	Nodal Officer	Nagarik Bhavan, Market Yard, Ta-Vijapur Dist-Mehsana-382830	9664641362 9904149570	headoffice@kukarwadabank.com
Head Office	Principal Nodal Officer	Nagarik Bhavan, Market Yard, Ta-Vijapur Dist-Mehsana-382830	9924410455	headoffice@kukarwadabank.com

Detail of Ombudsman Office: Centralized Receipt and Processing Centre (CRPC), RBI, Central Vista, Sector-17, Chandigarh-160 017. Web portal : [HTTPS://CMS.RBI.ORG.IN](https://cms.rbi.org.in). Toll Free: 14448.

BOD Meeting: - 21/08/2023
Resolution Number:- 65-41

For, The Kukarwada Nagarik Sahkari Bank Ltd

General Manager

C.E.O.