

The Gandhinagar Urban Co-Op. Bank Ltd.
Customer Grievance Redressal Mechanism Policy

Approved by the BOD : Resolution No. 9

Date: 30.05.2025

1. Preamble:

This policy shall be known as "Policy for Customer Grievance Redressal" of The Gandhinagar Urban Co-Op. Bank Ltd.

2. Purpose:

1. To provide a fair complaint redressal procedure that is clear and easy to use for anyone wishing to make a complaint.
2. To publicize the existence of our complaints redressal procedure so that people know how to contact Bank to make a complaint.
3. To make sure that everyone at our Bank knows what to do if a complaint is received.
4. To make sure at complaints are investigated fairly and redressed in a timely manner.
5. To make sure that complaints are, wherever possible, resolved and that relationships are repaired/ maintained.

3. Customers be treated fairly at all times:

- (i). Complaints raised by customers are dealt with courtesy and without delay.
- (ii). The customer can register his/her complaint orally or in writing or on website. Complaint has to be seen in the right perspective and efficiently because it can damage Bank's reputation and business, if handled otherwise.
- (iii). All our employees should work in good faith and without prejudice to the customer for having without complained to higher authorities.

In order to make Bank's grievance redressal mechanism more effective, a structured system is outlined in this policy. The system would ensure that the redressal sought is just and fair and is permissible within the given frame-work of rules and regulation. The policy document would be made available at all branches and can be accessed on Bank's web-site.

4. Procedure for Filing a Complaint:

The complaint should be submitted through electronic or physical mode at Head Office or at branches. The complaint feedback form is available online on bank's web site.



5. Customer Complaints/Grievances Redressal Mechanism:

If customer's complaint cannot resolve immediately, branches have to acknowledge within 7 days. If the nature of complaint is such that it cannot be resolved at the branch level, it should be referred to the officer in charge or Nodal officer at Head office who has to resolve and reply to the customer within 30 days from receipt of complaint by the branch. The name, contact number and mail ID of the Nodal Officer should be displayed at HO and at all branches of the bank. If the complaint is not resolved within 30 days; complainant can approach the Banking Ombudsman Under Scheme of RBI IOS 2021 with his complaint. The address and contact number is displayed at branches and at HO.

6. Resolution of Grievances at Branch.

Branch Manager is responsible for the resolution of complaints/grievances in respect of customers services at the branch level. Branch Managers would be responsible for ensuring closure of all complaints received at the branches. If the Branch Manager feels that it is not possible at their level to solve the problem, he/she can refer the case to HO.

7. Nodal officer to handle complaints and grievances

Bank has appointed 1 Nodal Officer as per Reserve Bank integrated ombudsmen Scheme, 2021. He will be responsible for the implementation of customer service and complaint handling for the entire bank.

8. Mandatory displays:

(i). Complaint boxes are provided to the branches.

iii Customer can lodge complaint through email or through bank's website

(iii). The name, address and contact number of Nodal Officer is displayed at prominently in all branches along with the details of the complaint along with portal of the Ombudsman (<https://cms.rbi.org.in>)

(iv). Salient features of the New RBI Ombudsman Scheme 2021 with the copy of RBI-OS scheme 2021 is displayed on the website of the bank'

9. interactions with customers

The bank recognizes that customer's expectations/requirement/grievances--can -be better appreciated through personal. interaction with customers by bank's staff. Customer meets, say once in three months 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 banking



services better. As for the bank the feedback from customers would be valuable input for revising its products and services to meet customer requirements.

10. Sensitizing operating staff on handling complaints

Staff should be properly trained for handling complaints. With an open mind and smiling face, we can win the customers' confidence. Staff should give proper feedback and training.

11. General Guidelines

- (i). At branches all staff members must attend customers with smiling face and attend the customer's requirement/problems patiently and solve promptly to his full satisfaction. At any cost customer should not leave the branch with any grievance
- (ii). All branches are provided with complaint box. Branch Manager himself should open complaint box daily and note the details of complaint in the complaint register as prescribed by Head Office. The problems mentioned in the complaint be solved immediately and if the matter is beyond his control he should refer to Head office with the copy of complaint on the same day.
- (iii). Staff members will be deputed for training on updating different customer services aspects from time to time.
- (iv). Customer service committee should meet once in three months and invite suggestions from the customers and implement promptly.
- (v). The Board of Directors should review customer service on half-yearly basis.


Date – 30.05.2025

Place – Gandhinagar

For, The Gandhinagar Urban Co-Op. Bank Ltd.



Chairman


/ MD / CEO