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KCCB/HO/Policy/Complaint Dept/2026-27

Date:05/01/2026

**Re: Note forming the part of the Customer Grievance Redressal Policy for Review - March 2027.**

1. Customer Grievance Redressal policy was last approved by the board in its meeting held on 10/03/2024 vide Resolution No.D4
2. The policy has now been revised taking in to consideration i) guidelines issued by RBI/ regulatory authorities, ii) to incorporate better practices and ii) to ensure better interpretation.
3. Proposed summary of amendments to the existing policy are as per Annexure.
4. We confirm that the policy reflects latest applicable Regulatory Guidelines/Direction.
5. We recommend to review the policy.

 Submitted as above for consideration.  
 Yours faithfully,



Head of Department:Devendra P Patel

Encl:a/a

Annexure

Sr.	Para No	Existing Policy	Proposed Policy	Justification / Reasoning
1	2	If customer complaint cannot be resolved immediately branches have to acknowledge the same within 7 working days. However, all efforts should be made to solve the problem of the customer <b>within two weeks</b> from receipt of the complaint. 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/Principal Nodal Officer at Head office who has to resolve and reply to the customer <b>within 30 days</b> from receipt of complaint by the branch.	If customer complaint cannot be resolved immediately branches have to acknowledge the same within <b>3 working days</b> . However, all efforts should be made to solve the problem of the customer <b>within 7 days</b> from receipt of the complaint. 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/Principal Nodal Officer at Head office who has to resolve and reply to the customer <b>within 15 days</b> from receipt of complaint by the branch.	Complaint resolution time has been reduced for better customer service



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	5 (4)	Advances proposals must be attended on the same day or latest on next day. Whatever queries are to be raised, it should be all at a time and not in piecemeal. Such action on our part will not give any chance to the customer for complaint for delay.	Clause Removed	It is part of Credit Policy.
	5(8)	Nil	As per RBI Advisory, closed complaints should be place before the CEO at Monthly interval added as point 8.	As per RBI Advisory Clause is added in existing Policy.

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End

**Policy for Customer Grievance Redressal 2026-2027****Preamble:**

This policy shall be known as "Policy for Customer Grievance Redressal" of The Kalupur Commercial Co-Operative Bank Ltd, Head Office, Ahmedabad and shall be effective for one year from the date of issue of the policy or till the next date of the review of the policy.

**1. Purpose of Policy**

- To provide a fair Grievance (complaint) redressal procedure that is clear and easy to use for anyone wishing to make a complaint.
- To publicise the existence of our complaints redressal procedure so that people know how to contact Bank to make a complaint.
- To make sure that everyone at our Bank knows what to do if a complaint is received.
- To make sure all complaints are investigated fairly and redressed in a timely manner.
- To make sure that complaints are, wherever possible, resolved and that relationships are repaired/ maintained.
- To gather information which helps us to improve what we do.
- All complaint information will be handled sensitively and it should be disclosed only to the stakeholder for the purpose of requirement of data protection.
- Resolution process is accelerated with proactive review and monitoring of all complaints Root Cause Analysis and Preventive Action Plan & prompt redressal by customers service Committee and Board.

In the present scenario of competitive banking, excellence in customer service is the most important tool for sustained business growth. Customer complaints are part of the business life of any business entity. This is more so for banks because banks are service organizations. As a service organization, customer service and customer satisfaction is the prime concern of any bank. It is necessary to provide prompt and efficient service not only to attract new customers, but also to retain existing ones. Satisfactory customers became brand ambassador for the bank. This policy document aims at minimizing instances of customer complaints and grievances through proper service delivery and review mechanism and to ensure prompt redressal of customer complaints and grievances. The review mechanism will help in identifying shortcomings in product features and service delivery. Customer dissatisfaction would spoil bank's name and image. The bank's policy on customer grievance redressal aims at customer delight and follows the under noted principles.

**1.1 Customers be treated fairly and equally at all times:**

- Complaints raised by customers are dealt with courtesy and without delay.
- All complaints irrespective of the channel would be taken seriously and attended with utmost attention. Complaint has to be seen in the right perspective and efficiently because it can damage Bank's reputation and business, if handled otherwise.
- All our employees should work in good faith and without prejudice to the customer for having complained to higher authorities.

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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 Intranet. The concerned employees should be made aware about the complaint handling process.

**1.2 Normally, customer complaint arises due to:**

- a. Any customer aggrieved by an act or omission
- b. The attitudinal aspects of Bank staff in dealing with customers
- c. Inadequacy of the functions/arrangements made available to the customers or gaps in standards of services expected and actual services rendered.
- d. Inadequacy of knowledge/skills of high degree

**1.3 Procedure for Filing a Complaint:**

The complaint may be submitted through electronic or physical mode to the Head Office/ any Branch. The complaint/feedback form is available online on Bank's website.

**2. Customer Complaints/Grievances Redressal Mechanism**

If customer complaint cannot be resolved immediately branches have to acknowledge the same within 3 working days. However, all efforts should be made to solve the problem of the customer within 7 days from receipt of the complaint. 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 of complaint department or Nodal officer/Principal Nodal Officer at Head office who has to resolve and reply to the customer within 15 days from receipt of complaint by the branch. If the complaint is not resolved then complainant can approach Under Scheme of RBI IOS 2021 with his complaint.

**2.1 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. It is Branch Managers foremost duty to see that the complaint should be resolved completely to the customer's satisfaction and if the customer is not satisfied, then customer should be provided with alternate avenues to escalate the issue. If the Branch Manager feels that it is not possible at their level to solve the problem, he/she can refer the case to Complaint Dept at Head Office.

**2.2 PNO/Nodal Officer and other designated officials to handle complaints and grievances**

Bank has appointed Principal Nodal Officer/Nodal Officer as per the Reserve Bank - integrated Ombudsman Scheme, 2021. Principal Nodal Officer/Nodal Officer assisted by another bank official who will be responsible for the implementation of customer service and complaint handling for the entire bank.

**2.3 Branch Development Committees and conduct of Customer Meeting.**

Bank has Branch Development Committee at many Branches which meet on periodically intervals primarily to review customer service, upkeep, security aspects, complaint redressal etc. Bank also organizes customer meets regularly which are attended by Directors and Sr. Executives of the Bank. Customer feedbacks are obtained and action is taken on suggestions.

## 2.4 Mandatory displays

- (1) Complaint boxes are provided to the branches.
- (2) Customer can lodge complaint through email or through complaint/feedback portal on bank's website.
- (3) The name, address and contact number of Principal Nodal Officer & Nodal Officer(s) are displayed prominently in all branches along with the details of the complaint lodging portal of the Ombudsman (<https://cms.rbi.org.in>)
- (4) Salient features of the New RBI\_IOS Scheme 2021 is displayed at all Branches in English, Hindi and the regional language.
- (5) Salient features of the New RBI\_IOS Scheme 2021 & the copy of the RBI\_IOS scheme 2021 is displayed on the website of the bank.
- (6) ATM related complaint redressal mechanism is displayed in the ATM room.
- (7) Online Dispute Resolution (ODR) system for digital Payment available on the bank's website

## 2.5 Customer Service Committee of the Board:

The committee will oversee the implementation of various customers service guidelines as mandated by Regulators. The Committee shall review complaint received redressal, TAT and pendency if any and also customer service initiatives and innovative measures for enhancing the quality of customers service.

## 3. Interaction with customers

The bank recognizes that customer's expectation/requirement/grievances can be better appreciated through personal interaction with customers by bank's staff. Structured customer meets, at regular interval 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.

## 4. Sensitizing operating staff on handling complaints

Staff should be properly trained for handling complaints. We are dealing with people, and hence difference of opinion and areas of friction can arise. With an open mind and a smile on the face, we should be able to win the customer's confidence. Imparting soft skills required for handling irate agitated customers will be an integral part of the training programs schedule. It would be the responsibility of the Principal Nodal Officer/ Nodal Officer to ensure that internal machinery for handling complaints/grievances operates smoothly and efficiently at all levels. He should give feedback on training needs of staff at various levels to the HR Dept.

## 5. General Guidelines

- (1) 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. The Office Assistant, if needed, should refer to his officer for solution. At any cost customer should not leave the branch with any grievance.



- (2) As far as possible customer should not be required to visit the branch again on next day for unresolved issue.
- (3) 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.
- (4) At Head Office Officer/Executive in charge of relevant work must attend to all complaints as soon as received.
- (5) Resolution of complaints shall govern by the provisions of RBI Master Circular on Customer Service and harmonization of Turnaround Time and Customer Compensation for failed transaction using automated Payment System including ATM related complaints.
- (6) Staff members will be deputed for training on updating different customer services aspects from time to time.
- (7) Monthly report of the complaints received by the Complaint Dept along with status is reported in the Board of Director/Customer service committee.
- (8) As per RBI Advisory, closed complaints should be place before the CEO at Monthly interval.

**Review:**

The policy shall be put up for review to the Board of Directors once in a year.

**Signature:**

Head of Department: Devendra P Patel

Designation: Manager

Date: 05-01-2026.

Place: Ahmedabad.