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## CUSTOMER COMPLAIN REDRESSAL POLICY

The Father of our nation, Gandhiji had expressed his views about the customer as under:

“A Customer is the most important visitor in our premises. He is not dependent on us, we are dependent on him. He is not an interruption in our work, he is the purpose of it.”

The grievance if any he has to be addressed immediately. Even the advanced countries have also realized this philosophy and have floated the idea of “OMBUDSMAN”, a system where the dissatisfaction of the customer is addressed without much hassle and without spending money.

In our country the idea like the Ombudsman was muted out by the then Law Minister Shri Ashok Kumar in 1960. Firstly “Lokpal” for the customers of the central government entities and then “Lok-Ayukt” for the state level entities-undertakings were formed for the customer complain redressal.

The RBI being the controller of the Financial Institutions including Insurance segment was given the task for formation of scheme of the Ombudsman. Three types of Ombudsman schemes came into existence over a period of time, formulated by RBI as under:

1. The Banking Ombudsman Scheme 2006
2. The Ombudsman Scheme for Non-Banking financial companies 2018
3. The Ombudsman Scheme for Digital Transactions 2019


In 2019 on the recommendations of the Government of India to have “One Nation One Ombudsman”, the RBI started its efforts to merge the three ombudsman scheme and on 11<sup>th</sup> November 2021 the **Reserve Bank Integrated Ombudsman Scheme 2021** came into existence.

All these efforts are for better and fast customer complaint redressal mechanism.

Our Bank also comes under this new RBI Ombudsman Scheme of 2021 and since we are also committed to the best customer service and more so for redressal of the complaint of the customers, we seek approval of the Board to display the content of Annexure-A on our website where the procedure to lodge the complaint or to put up suggestions, if any to our bank and if needed to the RBI under **the Reserve Bank Integrated Ombudsman Scheme 2021** is given. The contact details of the Branch Managers and also of the General Manager at the Head Office in case the customer is not satisfied with resolutions by the Branch Manager concerned are also given.

Any customer/non-customer can easily approach the bank/RBI and lodge his/her complaint or put up any suggestions.



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Annexure-A

### SARASPUR NAGRIK CO OP BANK LTD.

#### Complaints/Grievances and feedback/Suggestions

If at any stage any customer/non-customer is not satisfied with the services given to him/her please do not hesitate to contact us. The first point of contact or redressal of any complaint will be our Branch Heads who are fully capable of redressal of customers grievances satisfactorily. The Contact no of the Branch Heads are as under:

Branch	Contact No	Branch	Contact No
Head Office	079-26461630	Santej Road Branch	02764-286344
Saraspur Branch	079-22928575	Amraiwadi Branch	+91 7567227722
Vastral Branch	079-25856847	Gota Branch	+91 9377115566
Memnagar Branch	079-27475566	Ranip Branch	+91 7383848721
Navrangpura Branch	079-26463130	Nikol Branch	+91 9409301215
Kathwada Branch	+91 9104587787	Sola Branch	+91 7383506611
Nava Naroda Branch	079-22800468		

If the customer does not receive reply within 10 working days from the Branch Heads, or if the customer is not satisfied with the reply received from the Branch Heads please write to:

Shri Darshak Patel (General Manager)  
Saraspur Nagrik Co Op Bank Ltd  
1 Darshan Society,  
Stadium Commerce Road,  
Navrangpura  
Ahmedabad 380009

The Contact Details to the General Manager are as under:

Telephone Number: 079-26569376

Mobile Number: +91 9426372217

If the customer does not receive any reply from the General Manager within 30 Days of filling complaint or he/her is not satisfied with the reply the customer can approach the Reserve Bank of India under the **Reserve Bank Integrated Ombudsman Scheme 2021** as under:



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1. For online complaints: <https://cms.rbi.org.in>
2. For Complaint by Emails : [crpc@rbi.org.in](mailto:crpc@rbi.org.in)
3. For Complaint in writing, The address is:  
Centralized Receipt and Processing Center (CRPC)  
Reserve Bank of India  
Central Vista, Sector-17,  
Chandigarh – 160 017.

Reserve Bank of India has prescribed a “complaint form” which can be downloaded from its online portal or the customer can visit our bank to avail it.

For detailed information about the scheme or to avail a copy of the scheme, kindly contact the Branch Manager.

