THE BARODA CENTRAL CO.OP.BANK LTD.

VADODARA

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Customer Grievance Redressal Policy

Updated on : - 27/02/2026

Resolution No. : - 16

The Baroda Central Co-Operative Bank Ltd.

Customer Grievance Redressal Policy

1. Preface:

The bank believes that customer Service experience is the key to acquire and nature enduring relationship with our customers. In the present scenario of competitive banking, excellence in customer service is the most important tool for sustained business growth. The bank aimed at achieving high standard of customer satisfaction and complaint free customer service.

2. Objective:

Customer Grievance Redressal policy aims at minimizing instances of customer complaints and grievances through proper service delivery, review and prompt & effective redressal mechanism. The review mechanism will help in identifying short comings in product features and service delivery.

3. Principles:

The bank's customer grievance redressal policy follows the below noted principles.

- Customers be treated fairly at all times.
- Complaints raised by customers are to be dealt with courtesy and in time.
- Customers are fully informed of awareness to escalate their complaints/grievances within the organisation and their rights to alternate remedy, if they are not fully satisfied with the response of the bank to their complaints.
- Bank will treat complaints efficiently and fairly as they can damage the bank's reputation and business, if handled otherwise.
- The policy documents would be made available at all branches/HO & at bank's website. The concerned employees would be made aware about the complaint handling process to ensure better customer service and general awareness within the bank.

- The customer is having full right to register his/her complaint if he/she is not satisfied with the services provided by the bank. He/she can give his/her complaint in writing/orally or over telephone.

4. **Grievance Redressal Mechanism:**

A) At Branch Level:

Branch Manager will be responsible for the resolution of the complaints/ grievances in respect of customer's service by the branch. He/She would be responsible for ensuring closure of all complaints received by branches. It is his/her foremost duty to see that the complaint should be resolved completely for the customer satisfaction and if customer is not satisfied, they shall be provided with alternate avenues to escalate the issue, if the same is not possible at his/her level to solve the problem, he/she may refer the case to Head Office for guidance.

Following steps are taken to facilitate the customers to make their complaints easily & quickly.

i) Suggestion Box and complaint book are provided in all the branches. Any written complaints is instantly and promptly acknowledged.

ii) All branches should maintain separate complaints register in the prescribed format (Annexure II) for entering all the complaints/grievances received by them directly or through HO and other sources. Such suggestion box must be check everyday by the Branch Manager / Branch In charge.

iii) Customer can lodge their complaints directly to branch in charge/Branch Manager and it will be responsible to resolve the complaint within 7 days from the date of receipt of Complaint.

iv) The branch in charge will analyse the complaint & if need be he/she will contact the complainant personally and resolve the complaint.

THE BARODA CENTRAL CO-OP. BANK LTD. H.O. VADODARA

v) A complaint redressal letter will be sent to complainant, if complaint is resolved at Branch level. The branch will also sent the details of the grievance received at periodical intervals (on monthly basis) to the HO.

vi) If branch Manager is unable to resolve the complaint within 7 days, the complaint will be forwarded to the HO along with the remark of BM within a time frame (within a maximum of 10 days depending upon the nature of grievances)

vii) The Complaint registers maintained by branches shall be scrutinised by HO during periodical visit to the branches and his observations/comments recorded in the alternate visit reports.

B) At Head Office Level:

i) The Bank has nominated General Manager to monitor the implementation of customer service and complaint handling for the entire bank.

ii) An acknowledgement is sent to the customer immediately on receipt of the complaint.

iii) Suggestion Box should be put at Head office level also and it must be check everyday by the authorised Official.

iv) Complaint register must be maintained in the prescribed format (Annexure I) at Head Office level also by mentioning details of the grievance/complaint.

v) Grievance Redressal cell must review the complaints/grievances received at branch level as well as at HO level on monthly basis & it must be considered in agenda of each Board of Director's Meeting.

vi) Bank will review periodical into the areas in which the number of complaints is large or on the increase. Bank shall arrange to include one or two sessions on customer service, public relations etc, in training programmes conducted.

5. Customer Grievance Redressal Cell:

Unresolved grievances of the bank at branch as well as at head office level must be represent before Customer Grievance redressal Cell which consists following members.

1. Mr. Priteshbhai M. Patel – Manager (Admin) - Nodal Officer
2. Mr. Babubhai B. Patel - Manager (Loan)
3. Mrs. Jignaben N. Patel – Jr. Officer (Admin)

Cell must review the unresolved grievances & tried their best to resolve the grievance, if possible or provide alternate avenues to resolve the grievance.

6. Banking Ombudsman Scheme:

Bank has displayed on our website and in all our branches a notice explaining that we are covered by Banking Ombudsman Scheme 2006, of the Reserve Bank of India. It must be made available at all the branches. Reply will be issued to customers within 60 days of lodging a complaint with us. If customer does not get a satisfactory response from us and if customer wishes to pursue other avenues for redressal of grievances, customer may approach Banking Ombudsman appointed by RBI.

Salient features of Banking Ombudsman Scheme 2006 are displayed on the branch notice board.

RBI notification no.CO.CEPD.PRS.No.S684/13-55-001/2025-26 dated 7th October 2025, RB-Integrated Ombudsman Scheme, 2021 (RB-IOS, 2021) has been applicable to Rural Co-operative banks also and which was effective from 1st November 2025. In this regards, bank has appointed Principal Nodal Officer and Nodal Officer who will look after the complaint received through RB-IOS portal and resolve in due time frame.

7. Mandatory Display requirements:

The bank has made it mandatory to display the following at branches for the benefit of our customers.

Name, Address and contact number and email address etc of Nodal Officer at Head Office who can be contacted for redressal of the complaint is displayed for proper and timely contact by the customers and for enhancing effective of redressal mechanism.

8. **Time Frame:**

The bank has adopted the following escalation time matrix for the resolution of all complaints.

Parameters	Stipulated Time by Ministry of Finance	Adopted by bank
General Complaints	30 days	21 days
Complaints forwarded by RBI/MOF	21 days	15 days
Complaints from PM office	15 days	7 days

9. **Redressal & Monitoring of Complaint through Portal:**

According to NABARD circular No.**150/IDD-03**/2024 dated 6th August 2024, to strengthen the Complaint/Grievance Redressal mechanism, NABARD has developed uniform "Centrallised white-labelled grievance redressal portal" which also offer customization to reflect individual bank's branding. Bank has on-boarded on CPGRAMS – Centralised Public Grievance Redress And Monitoring System portal for redressal & monitoring of public grievances.

As per NABARD circular no.NB.IDD.CV2/32215/CV2-04/2025-26 dated 29th May 2025, every bank has to on-board on NIVARAN Portal is being developed by NABARD through which customer can lodge grievance on bank which is operational through API integration with CBS System, bank has on-board on NIVARAN portal during November 2025 and has to monitor the portal and resolve the grievances received through this portal on daily basis.

"**Customer Grievance Redressal Policy**" of Bank has been updated in Board of Directors meeting held on **27/02/2026** with **resolution no.16.**

THE BARODA CENTRAL CO-OP BANK LTD. H.O. VADODARA

General Manager

Annexure I (For Head Office)
Grievance/Complaint Redressal Register

Sr. No.	Date & Time of Complaint received	Name of Branch involved	Name of Complainant	Short Description of Complaint	Complaint to whom	Sources of Complaint	Date of Resolution	End Status	Sing of Nodal Officer

Annexure II (For Branch)
Grievance/Complaint Redressal Register

Sr. No.	Date & Time of Complaint received	Name of Complainant	Short Description of Complaint	Complaint to whom	Sources of Complaint	Date of Resolution	Date & mode to be Informed to HO	End Status	Sing of BM/ Branch In charge