



SHIVA SAHAKARI BANK NIYAMITHA
DAVANGERE-577001

GRIEVANCE REDRESSAL POLICY

Document Control

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1. Introduction

At Shiva Sahakari Bank Niyamita, Davangere, we believe that our customers are the cornerstone of our success. We are committed to delivering banking services that are fair, transparent, and efficient. Despite our best efforts, there may be occasions where our services fall short of customer expectations.

This Grievance Redressal Policy is established to provide a structured mechanism for customers to raise complaints, grievances, or suggestions. The policy ensures that every grievance is acknowledged, addressed promptly, and resolved fairly. It aligns with the regulatory guidelines issued by the Reserve Bank of India (RBI) under the Integrated Ombudsman Scheme, thereby strengthening customer confidence and enhancing service standards.

2. Objective

The objectives of this policy are to:

- Minimize instances leading to customer complaints.
- Ensure that grievances are resolved promptly, fairly, and transparently.
- Foster a customer-friendly culture within the Bank.
- Comply with RBI's guidelines on customer grievance redressal.

3. Scope

This policy applies to all customers of Shiva Sahakari Bank Niyamita, Davangere, covering all banking products and services offered by the Bank.

4. Grievance Redressal Mechanism

The Bank follows a four-level grievance redressal mechanism to ensure effective resolution:

4.1 First Level – Branch Level

- Customers may contact their home branch or write to the Branch Manager providing:
 - Complaint details
 - Customer name
 - Account number
- Alternatively, complaints can be lodged via:
 - Branch contact numbers
 - Helpline numbers (10 am – 6 pm, except Sundays & bank holidays)
 - Email: support@shivasahakaribankdvg.com
 - Complaint forms available on the Bank's website.

The branch is responsible for acknowledging and resolving the complaint promptly.

4.2 Second Level – Nodal Officer

- If unsatisfied with the branch response, customers may escalate the grievance to the Nodal Officer, quoting the complaint reference number.

Nodal Officer Details:

- Name: Ananda P
- Designation: Branch Manager Administration Office
- Phone: 9449819322
- Email: support@shivasahakaribankdvg.com
- The Nodal Officer will examine the complaint and respond within 2 working days of receipt.

4.3 Third Level – Principal Nodal Officer

- If the grievance remains unresolved, escalation can be made to the Principal Nodal Officer's

Principal Nodal Officer Details:

- Name: Manjunatha Revankar
- Designation: I/C General Manager
- Phone: 9449819322
- Email: gm@shivasahakaribankdvg.com
- The Principal Nodal Officer will review and provide a final response within 4 working days.

4.4 Fourth Level – Banking Ombudsman (RBI)

- If the Bank's response is unsatisfactory or not received in the stipulated time, customers may approach the Banking Ombudsman under the Integrated Ombudsman Scheme of the Reserve Bank of India.

Modes to lodge complaints:

- **Online:** <https://cms.rbi.org.in>
- **Email:** CRPC@rbi.org.in
- **Physical Mode:**
Centralized Receipt and Processing Centre (CRPC)
Reserve Bank of India, 4th Floor, Sector 17, Chandigarh – 160017
- **Toll-Free Contact Centre:** 14448 (available 9:30 am – 5:15 pm) – assistance in Hindi, English, and select regional languages.

5. Policy Review

- This policy will be reviewed periodically to ensure compliance with RBI guidelines and to maintain high standards of customer service.

6. Communication

- This policy will be made available to all customers through the Bank's branches and website under the "Customer Service" or "Grievance Redressal" section.
