



SHREE TALAJA NAGRIK SAHAKARI BANK LTD.

“Samanvay”, Tilak Chowk, Talaja-364140, Dist.: Bhavnagar.

Tel: 02842-222094, E-Mail id: ho@tnsbl.bank.in

CUSTOMER GRIEVANCE REDRESSAL POLICY

Tier 2 Urban Co-operative Bank

As per RBI Guidelines on Customer Service & Grievance Redressal for UCBs

Version 1.0 — 2026-27	Applicable To All Customers of the Bank	Approved By Board of Directors	Review Annual (April)
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1. OBJECTIVE

The Bank is committed to providing prompt, fair, and courteous service to all customers. This Policy ensures that every customer complaint is received, acknowledged, and resolved in a time-bound and transparent manner, in line with RBI guidelines on customer service for Urban Co-operative Banks (UCBs).

2. CHANNELS TO LODGE A COMPLAINT

Channel	How to Reach	Available
Branch (In-person)	Submit written complaint / fill Complaint Register at any branch	During working hours
Letter / Post	Write to Branch Manager or Nodal Officer at Head Office	Any time
Email	ho@tnsbl.bank.in	24 x 7
Telephone / Helpline	Contact Branch or Head Office helpline number	Working hours
Bank Website	Online complaint form on bank's official website	24 x 7
Drop Box	Complaint / Suggestion box available at every branch	During working hours

3. GRIEVANCE REDRESSAL STRUCTURE

Complaints are handled at three levels:

Level	Authority	Complaint Type	Resolution Time
Level 1	Branch In charge	Day-to-day service issues, account queries, transaction disputes	Within 7 working days
Level 2	Nodal Officer / Head Office	Unresolved at Level 1; complex complaints; fraud-related	Within 15 working days
Level 3	General Manager	Unresolved at Level 2; escalated/sensitive complaints	Within 30 working days

4. NODAL OFFICER

- The Bank shall designate a Nodal Officer (senior officer at Head Office) for grievance redressal.
- The Nodal Officer's name, designation, address, and contact details shall be displayed at all branches and the bank's website.
- The Nodal Officer shall coordinate with branches, monitor complaint status, and ensure timely closure.
- A quarterly report on complaints received, resolved, and pending shall be submitted to the Board.

5. COMPLAINT HANDLING PROCESS

Step	Action	Timeline
1	Customer lodges complaint (any channel). Complaint is registered with a unique Complaint Reference Number (CRN).	Immediately on receipt
2	Branch / Nodal Officer investigates the complaint and gathers relevant information.	Within 5 working days
3	Resolution communicated to customer with clear reasons. If resolved, case closed.	As per level timeline (Sec. 3)



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Step	Action	Timeline
4	If customer is not satisfied, complaint escalated to next level automatically.	Within 3 days of Level response
5	Final resolution issued with reasons. Complaint closed in system.	Within 30 working days total

6. TIMELINES AT A GLANCE

Activity	Timeline
Acknowledgement of complaint	Within 2 working days
Level 1 resolution (Branch In charge)	Within 7 working days
Level 2 resolution (Nodal Officer / HO)	Within 15 working days
Level 3 resolution (General Manager)	Within 30 working days
Escalation to RBI Banking Ombudsman (if unresolved after 30 days)	After 30 days from date of complaint

7. RBI BANKING OMBUDSMAN

If a customer's complaint is not resolved within 30 days, or the customer is not satisfied with the Bank's response, the customer may approach the:

8. CUSTOMER RIGHTS

- Every customer has the right to be heard and to receive a written response to their complaint.
- No complaint shall be dismissed without proper investigation and written justification.
- Customers shall not face any discrimination or adverse treatment for raising a complaint.
- Customers may request a copy of the complaint status at any time.

9. REPORTING & REVIEW

- Nodal Officer shall maintain a Complaint Register / MIS with date of receipt, nature, status, and closure date.
- Monthly summary of complaints to be reviewed by the Nodal Officer and MD/CEO.
- Quarterly report placed before the Board / Audit Committee.
- Annual analysis of complaint trends submitted to Board for systemic improvement.
- This Policy shall be reviewed every year in April approved by the Board.

Role	Name & Designation
Prepared By	Nodal Officer
Approved By	General Manager



— END OF POLICY —

This policy is for internal use and shall be made available to all customers on request.