

**CUSTOMER GRIEVANCE REDRESSAL
POLICY**

FY 2025-26

Grievance Redressal Unit



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दिनांक: - 23/01/2026 रोजी
हस्तक्षेप... *e/la*... ने मंजूर

CUSTOMER GRIEVANCE REDRESSAL POLICY

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CUSTOMER GRIEVANCE REDRESSAL POLICY

A. Preamble

In the present competitive age, excellence in customer service is the most important factor coupled with technological advancement for sustained business growth. Customer complaints are part of the business life of any corporate entity and just cannot be avoided even after rendering the highest level of service. Banking being the service industry and our Bank being from cooperative sector, customer service and customer satisfaction should be the prime concern. The Bank believes that providing prompt and efficient service is essential not only to retain existing customers but also to attract new ones since existing customers are our brand ambassadors. As such, there is need for efficient and effective framework to resolve the customer grievances.

HSBL's policy of Customer Grievance Redressal came into effect since 23 Jan 2026 Until then, Customer Grievance Redressal Policy was part of Information Security Management System (ISMS) Polices. The HSBL "Customer Grievance Redressal Policy - 2025-26" covers a wide spectrum of banking services offered by our Bank to different categories of customers. This Policy, is framed in accordance with the directions of various regulatory guidelines/framework relevant to Customer Service.

B. Reference to Regulatory Circulars/ Guidelines

- Master Circular on Customer Services - UCB bearing reference no. RBI/2015-16/61 BCBR.CO. BPD. (PCB).MC.No.15/12.05.001/2015-16 dated July 1, 2015.
- Master Direction - The Reserve Bank - Integrated Ombudsman Scheme, 2021 dated November 21, 2021.
- Strengthening of customer service rendered by Credit Information Companies and Credit Institutions bearing reference no.RBI/DoR/2024- 25/125DoR.FIN.REC.No.55/20.16.056/2024-25 January 06, 2025.
- Customer Protection - Limiting Liability of Customers of Co-operative Banks in Unauthorised Electronic Banking Transactions bearing reference no. RBI/2017-18/109 DCBR.BPD. (PCB/RCB).Cir.No.06/12.05.001/2017-18 December 14, 2017.
- Harmonisation of Turn Around Time (TAT) and customer compensation for failed transactions using authorised Payment Systems RBI/2019-20/67 DPSS.CO.PD No.629/02.01.014/2019-20 September 20, 2019

C. Applicability and coverage of the Policy:

This policy is applicable to all Branches, Offices, all personnel, including outsourced employees working at various locations of Hutatma Sahakari Bank ltd, walwa (HSBL). This Policy also covers complaint as regards to Third party products through Bank's various Channel Partners.

Policy is intended to specify the framework of Grievance Redressal mechanism of the Bank and regulatory reporting thereof etc.



D. Objective

- The objective of the policy is to specify the framework for Grievance Redressal in the Bank in conformity with RBI's guidelines. The policy also informs our customers about various channels through which they can reach out to the Bank for sharing their concerns or share feedback regarding their interactions/experience with the bank. Customers are also made completely aware of their rights so that they can opt for alternative remedies if they are not fully satisfied with Bank's response or resolution to their complaint.
- To provide review mechanism to identify shortcomings in product features and service delivery by way of root cause analysis.
- To assign top priority to customer grievance resolution since customer dissatisfaction is associated mainly with Reputational Risk and Operational Risk.
- To make Bank's redressal mechanism more meaningful and effective so that the solution offered is just and fair and within the given frame-work of rules and regulations of the Bank and Regulators.

E. Guiding principles

- Speedy resolution
- Transparency
- Ease of access
- Ease of escalation
- Continuous improvement
- Customer education

F. Definition of Complaint, Request and Enquiry/Query:

Complaint: "Complaint" means a representation in writing or through other modes alleging deficiency in service on the part of a Regulated Entity, and seeking relief under the Scheme.

"An expression/representation of grievance or dissatisfaction, oral or written, by the customer, representative/legal guardian/nominee/appointee of the customer about the deficiency in service or delay in delivery of service, while handling of any of the Banking related transactions that may have resulted in financial loss, distress, or material inconvenience to the customer."

Request: The act of asking for something admissible/ lawful that the customer asks for in regards to his relationship with the bank. Requests will have specific turnaround time (TAT) depending on its nature.

Enquiry: Any information that the customer seeks regarding the product or service.

- **Nominee:** A Nominee is an individual person designated by an Account holder to receive the funds from their Account in the event of the Account holder's death. In case Nominee is Minor there will be Legal guardian/ Appointee UNTIL THE Minor turns the age of 18 years
- **Appointee/Legal Guardian is a person who acts** as the guardian of the benefit amount until the minor nominee turns the age of 18 years
- **Customer's Representative:** It refers to a person authorized to act on behalf of the customer in a general or specific matter such as Power Of Attorney (POA) holder or any person authorized by Customer in writing.



- Grounds of Complaints: -

Complaints can be broadly classified based on its nature as:

1. ATM/Debit Cards
2. Account opening/difficulty in operation of accounts
3. Mis-selling/Para-banking
4. facilities for senior citizens/differently abled.
5. Loans and advances
6. Levy of charges without prior notice/excessive charges/foreclosure charges
7. Cheques/drafts/bills
8. Non-observance of Fair Practices Code
9. Exchange of coins, issuance/acceptance of small denomination notes and coins
10. Bank Guarantees/Letter of Credit and documentary credits
11. Staff behavior
12. Facilities for customers visiting the branch/adherence to prescribed working hours by the branch, etc.
13. Others

G)Channels/ Modes to lodge a complaint/ grievance:

There are various channels available to customers for registering the complaints as follows:

Level I:

i. **Customer Care Centre:** Customers can call 24x7 on Bank's toll free number at 18005328181 or send an e-mail at itcell@hutatmabank.com. Customers can also write to E-channel helpdesk at cms.hutatmabank.in for complaints. Complaints can be lodged through **Bank's Website:** under the option "Lodge A Complaint" available on home page of our Bank's website hutatma.bank.in.

ii. **Branch/Departments:** Customers can register their complaints at any branch, either in writing/by personal visit/letter/over the telephone or through their registered e-mail ID with our Bank. Complaint Register is also made available at all branches for recording of the complaints. Branch Contact Details are available on Bank's website hutatma.bank.in under

iii. Home → Branch Finder.

Branch is one of the first point of contact for any complaint and our aim is to resolve all complaints at this first point of contact.

iv. **Online Line Transactions:** For Complaints related to failed transactions/digital payments disputes/unauthorized transactions, customers may use the customer Care Centre No. 0231-2664025/26 or Toll-Free number 18005328181, or write to itcell@hutatmabank.com. Customers can also write to E-channel helpdesk at cms.hutatmabank.in for complaints related to Mobile Banking

Level II:

Bank's Grievance Redressal Unit/Nodal Officer/s at HO:-In case the customer is not satisfied with the resolutions given at Level I channel of the Bank, the customer can choose to reach out to Level II channel of the Bank i.e. Bank's Nodal Officer at Head Office. Complaints can be sent to Grievance Redressal Unit/ Nodal Officer at e-mail ID ho@hutatmabank.com. Also, complaints



can be lodged through **Bank's Website**: under the option "Lodge A Complaint" available on home page of our Bank's website hutatma.bank.in.

Level III:

Principal Nodal Officer (PNO):-

In case the customer is not satisfied with the resolution/responses provided by any of the Level I or Level II of the Bank, the customer can choose to refer the case to Level III i.e. Bank's Principal Nodal Officer at Head Office Level. Complaints to Level III can be sent at e-mail ID ceo@hutatmabank.com

Bank has a turnaround time of 30 working days for resolving the customer's grievances by any of the channels i.e. Level I or II or III.

Level IV:

Escalation to Regulator - Reserve Bank of India under Banking Ombudsman Scheme:-

If the customer's complaint is not resolved or if customer is not satisfied with the resolution provided by the Bank at **Level I/Level II/Level III** or if the Bank has not provided a resolution within 30 days, then the said customer can approach Banking Ombudsman (**Level IV**) for his/her complaint. Details of the Banking Ombudsman are already displayed at branches and on Bank's website.

When a complainant lodges multiple complaints for the same matter within 15 working days from the date of first complaint registered with Bank, such case will not be treated as fresh or new complaint and will be marked as 'Repeat within TAT'.

The integrated Ombudsman Scheme (IOS) 2021 - RBI:-

It is a Scheme for resolving customer grievances in relation to services provided by entities regulated by Reserve Bank of India in an expeditious and cost-effective manner. As directed by RBI the Scheme is implemented with effect from November 2021 and is currently in force. The details of the scheme are available on our website under "Lodgment of Complaint".

H) Recording and tracking of Complaint/ Grievance:

Branch/GRU/Department/Customer Care Centre/E-Channels help desk should first classify the communication received from the customer as 'Enquiry' or 'Request' or 'Complaint'.

All the complaints received by the Bank across channels must be recorded and tracked for end-to-end resolution. Any complaint received - either verbally, via email, Online ccomplatint mangemtn system or in writing - from the customers, will be logged in the ccomplatint mangemtn system (CMS) within 3 working days

Branch/GRU/Department/Customer Care Centre/E-Channels help desk whoever receives the complaint has to immediately update the complaint in the CGMS system and provide the Complaint reference Number to the customer.



Each channel/Business unit will have a robust internal mechanism to closely track the open complaints related to their department/Channel and must accord top most priority to resolve customer issues in a timely manner.

I) Bank has four level structure for complaint handling as

follows : Level I - Branch/ Customer Care Centre/ Department
Level II - Grievance Redressal Unit & Nodal Officer/s or Website
Level III - Principal Nodal Officer
Level IV - Office of Banking Ombudsman

J) Internal mechanism for Resolution of Customer

complaints/grievances : Roles & Responsibilities:

➤ **Branch/Concern Department→**

Branch Managers are responsible for the resolution of complaints/grievances in respect of their customers. They should ensure closure of all complaints received at the branches within specified TAT. It is their foremost duty to see that the complaint should be resolved completely to the customer's satisfaction within the ambit of Bank's policy and RBI guidelines. If branches feel that it is not possible at their level to solve the problem/issue the matter would be escalated immediately to the department under a copy marked to GRU. The GRU will co-ordinate to get the speedy resolution.

➤ **GRU &Nodal Officer→**

Bank shall have a Nodal Department/Official for Customer Service at the Head Office with whom customers can approach for solution of their grievances. Nodal Officer will serve as a first level of Grievance Redressal Mechanism. There can be more than one Nodal Officer. Depending upon the number of complaints, Bank may appoint more than one Nodal Officer based on Zones or Area wise classification.

Nodal Officer will act as an intermediary between the customer and branches/department and will co-ordinate for getting effective resolution of customer complaints within the TAT.

Nodal Officer will report to Principal Nodal Officer.

Complaint has to be looked upon in the right perspective because they indirectly reveal a weak spot in the working of the bank. Complaint received should be analyzed from all possible angles. GRU department will conduct Root Cause Analysis in case of complaints of repetitive nature or large number of complaints/ trends of complaints if identified in respect of particular issue.

GRU can avail the legal advice, if required; from Bank's Legal department in case of any Legal Notice is received from the customer. In such case, it is the responsibility of the Legal Department to ensure that the reply is filed within the stipulated TAT.

All complaints received by Senior Management at the Central Office or at the Chairman/ Managing Director's desks shall be forwarded to GRU Department. The GRU team will also



look in to the Complaints received from RBI on CMS portal.

➤ **Principal Nodal Officer (Internal Ombudsman)**

The Bank shall appoint Principal Nodal Officer (PNO) who will act as an Internal Ombudsman. PNO will be the next escalation level after Nodal Officer.

PNO will ensure that the customer grievances/complaints received in the Bank are closed effectively within the TAT. He / She will also do liaisoning with Banking Ombudsman at RBI for effective closures of the Bank's complaints and its related coordination.

As per RBI directive, Bank will be internally escalating all cases to the PNO/Internal Ombudsman for final decision. PNO will review all the cases of customer grievances impartially and will give the decision to give justice. The decision of the PNO will be binding on the Bank in the capacity of Internal Ombudsman.

If the grievance is not resolved within a month from date of receipt of the complaints at the Bank level then the customer may choose to refer the matter to Banking Ombudsman. The details of the same are available at our Bank's website 'www.hutatma.bank.in in the Grievance Redressal Section.

PNO will also review the Root Cause Analysis of complaints received and will direct the respective departments/branches for taking remedial actions for further improvements. PNO will also share his recommendations if any change needs to be done in any of the policies to give fair treatment to all the customers keeping in mind the regulatory guidelines.

K) Regulatory / Senior Management Reporting:

➤ **Periodic review of MIS related to Customer Complaints by Bank's Top Management:**

As per RBI guidelines -

- Banks are required to constitute a Customer Service Committee of the Board. The Committee should play a more pro-active role with regard to complaints /grievances resolved by Banking Ombudsman.
- Bank should place all the awards given by the Banking Ombudsman before the Customer Service Committee to enable them to address issues of systemic deficiencies existing in Bank, if any, brought out by the awards;
- Bank should place all the RBI awards remaining unimplemented for more than three months with the reasons before the Customer Service Committee to enable the Customer Service Committee to report to the Board such delays in implementation without valid reasons and for initiating necessary remedial action.
- Bank should place a statement of complaints before the Board/Customer Service Committees along with an analysis of the complaints received.

The complaints should be analyzed as follows-

- (i) To identify customer service areas in which the complaints are frequently received
- (ii) To identify frequent sources of complaint
- (iii) To identify system deficiencies
- (iv) For initiating appropriate action to make the grievance redressal mechanism more



effective.

- Banks should use the analysis of the complaints in their training programs/conferences to raise awareness about the pattern of complaints including the root causes, remedial measures etc. among the frontline staff, in order to evolve consistency in handling of complaints.

➤ **3 tier structure of review mechanism:**

In view of the above, Bank has adopted 3 tier structure of review mechanism as follows -

(i) Operations Committee of the Board

This Committee would also serve as Standing Committee on Customer Service and will examine any issue having a bearing on the quality of customer service rendered.

A monthly consolidated report of various customer complaints received during the month at all interfaces like GRU, Customer Care Centre, branches/departments and RBI-Ombudsman will be placed before the Operations Committee by GRU Department alongwith detailed analysis of TAT, nature of complaints, Root Cause Analysis, complaints related to staff behavior and action taken thereof, measures to be taken for improvement, etc.

GRU department will place all the awards given by the Internal Ombudsman as well as RBI-Ombudsman before the Customer Service/Operations Committee of the Board, to enable them to address issues of systemic deficiencies existing in the Bank, if any, brought out by the awards.

Customer service/Operation Committee will recommend the necessary changes.

ii) Board of Management :

This Committee will review the monthly report placed by GRU department and the recommendations given by Customer Service/Operations Committee and will provide their advice so as to streamline various functional areas requiring further improvements to augment the customer service. Recommendations if any, will be further placed before the Board of Directors for final approval.

iii) Board of Directors :

Board will take review of all the complaints received including those complaints for which awards have been passed on by Banking Ombudsman along with the suggested measures of improvements in the system as an outcome of RCA (Root Cause Analysis).

L.) Time Frame (Turn Around Time - TAT)

Specific turnaround time (TAT) is set as follows for handling complaints and disposing them at all levels considering the type of complaint and the time required to resolve the same under normal circumstances.



Generally, the Turnaround time (TAT) will be as below:

Sr. No	Type of Complaints	TAT (in working days)
1	<ul style="list-style-type: none"> Related to Passbook printing, mobile number/address/PAN updation, Charges, FD related, Inward/Outward, SMS Related to Account opening, KYC, Interest application, TDS, DEAF, Loans, Recovery, Staff behaviour, Shares, Dividend on shares, Death claim, etc. Non-transactional disputes regarding / Mobile Banking / UPI / RTGS/NEFT / E-Com / POS / Debit Card 	15 days
2	<ul style="list-style-type: none"> Dispute in cash withdrawal from our/other than HSBL ATM Reversal of failed POS / E-Com transaction 	T+5 days
	<ul style="list-style-type: none"> Reversal of failed IMPS/ UPI transaction 	T+1 day
3	Related to CIBIL	21 days
4	Digital fraudulent/disputed transaction chargeback	15 calendar days 45 calendar days 30 calendar days
	IMPS	
	UPI- ATM,POS,ECOM	

Harmonisation of Turn Around Time (TAT) and customer compensation for failed transactions using authorised Payment Systems

1. A 'failed transaction' is a transaction which has not been fully completed due to any reason not attributable to the customer such as failure in communication links, non-availability of cash in an ATM, time-out of sessions, etc. Failed transactions shall also include the credits which could not be effected to the beneficiary account on account of lack of full information or lack of proper information and delay in initiating a reversal transaction.
2. Terms like, Acquirer, Beneficiary, Issuer, Remitter, etc., have meanings as per common banking parlance.
3. T is the day of transaction and refers to the calendar date.
4. R is the day on which the reversal is concluded and the funds are received by the issuer / originator. Reversal should be effected at the issuer / originator end on the same day when the funds are received from the beneficiary end.
5. The term bank includes non-banks also and applies to them wherever they are authorised to operate.



6. Domestic transactions i.e., those where both the originator and beneficiary are within India are covered under this framework.

Sl. no.	Description of the incident	Framework for auto-reversal and compensation	
		Timeline for auto-reversal	Compensation payable
I	II	III	IV
1	Automated Teller Machines (ATMs) including Micro-ATMs		
a	Customer's account debited but cash not dispensed.	Pro-active reversal (R) of failed transaction within a maximum of T + 5 days.	100/- per day of delay beyond T + 5 days, to the credit of the account holder.
2	Card Transaction		
a	<u>Card to card transfer</u> Card account debited but the beneficiary card account not credited.	Transaction to be reversed (R) latest within T + 1 day, if credit is not effected to the beneficiary account.	100/- per day of delay beyond T + 1 day.
b	<u>Point of Sale (PoS) (Card Present) including Cash at PoS</u> Account debited but confirmation not received at merchant location i.e., charge-slip not generated.	Auto-reversal within T + 5 days.	100/- per day of delay beyond T + 5 days.
c	<u>Card Not Present (CNP) (e-commerce)</u> Account debited but confirmation not received at merchant's system.		
3	Immediate Payment System (IMPS)		
a	Account debited but the beneficiary account is not credited.	If unable to credit to beneficiary account, auto reversal (R) by the Beneficiary bank latest on T + 1 day.	100/- per day if delay is beyond T + 1 day.
4	Unified Payments Interface (UPI)		
a	Account debited but the beneficiary account is not credited (transfer of funds).	If unable to credit the beneficiary account, auto reversal (R) by the Beneficiary bank latest on T + 1 day.	100/- per day if delay is beyond T + 1 day.
b	Account debited but transaction confirmation not received at merchant location (payment to merchant).	Auto-reversal within T + 5 days.	100/- per day if delay is beyond T + 5 days.

Sl. no.	Description of the incident	Framework for auto-reversal and compensation	
		Timeline for auto-reversal	Compensation payable
I	II	III	IV
5	Aadhaar Enabled Payment System (including Aadhaar Pay)		
a	Account debited but transaction confirmation not received at merchant location.	Acquirer to initiate "Credit Adjustment" within T + 5 days.	₹100/- per day if delay is beyond T + 5 days.
b	Account debited but beneficiary account not credited.		
6	Aadhaar Payment Bridge System (APBS)		
a	Delay in crediting beneficiary's account.	Beneficiary bank to reverse the transaction within T + 1 day.	₹100/- per day if delay is beyond T + 1 day.
7	National Automated Clearing House (NACH)		
a	Delay in crediting beneficiary's account or reversal of amount.	Beneficiary bank to reverse the uncredited transaction within T + 1 day.	₹100/- per day if delay is beyond T + 1 day.
b	Account debited despite revocation of debit mandate with the bank by the customer.	Customer's bank will be responsible for such debit. Resolution to be completed within T + 1 day.	
8	Prepaid Payment Instruments (PPIs) – Cards / Wallets		
a	<u>Off-Us transaction</u> The transaction will ride on UPI, card network, IMPS, etc., as the case may be. The TAT and compensation rule of respective system shall apply.		
b	<u>On-Us transaction</u> Beneficiary's PPI not credited. PPI debited but transaction confirmation not received at merchant location.	Reversal effected in Remitter's account within T + 1 day.	₹100/- per day if delay is beyond T + 1 day.



M) Liability of Customer/Bank in case of unauthorised Transactions:

(a) Zero Liability of Customer

A customer's entitlement to zero liability shall arise where the unauthorized transaction occurs in the following events:

- Contributory fraud/negligence/deficiency on the part of the bank (irrespective of whether or not the transaction is reported by the customer).
- Third party breach where the deficiency lies neither with the bank nor with the customer but lies elsewhere in the system, and the customer notifies the bank within three working days of receiving the system driven SMS from the bank regarding unauthorized transaction.

(b) Limited Liability of a customer

A customer shall be liable for the loss occurring due to unauthorized transactions in the following cases:

In cases where the loss is due to negligence by a customer, for e.g. sharing of confidential details by customer i.e. payment credentials or any critical key parameters like his birth date, CIF Id, PAN, etc. which helped the fraudster to do the fraud OR clicking any unauthorized link by the customer OR installing any type of remote control software

application/s on mobile handset, the customer will bear the entire loss until he reports the unauthorized transaction to the Bank. Any loss occurring after the reporting of the unauthorized transaction shall be borne by the Bank. However, merely dropping an e-mail on branch or any other department e-mail id after office hours will not be considered as communication for reporting of unauthorized transaction on immediate basis. The said mail will be considered on next working day.

The Customer Care Centre (CCC) of the Bank is working 24x7 and the customers need to contact the same on the telephone number or an e-mail id of CCC through their mobile number or e-mail id registered with the Bank for reporting of unauthorised transactions.

- In cases where the responsibility for the unauthorized electronic banking transaction lies neither with the bank nor with the customer, but lies elsewhere in the system and when there is a delay (of four to seven working days after receiving system driven SMS from the bank regarding unauthorized transaction) on the part of the customer in notifying the bank of such a transaction, the transaction liability of the customer shall be limited to the transaction value or the amount as prescribed below, whichever is lower.
- Further, if the delay in reporting is beyond 7 working days, entire liability shall be of Customer.



Overall liability of the customer in third party breaches, where the deficiency lies neither with the bank nor with the customer but lies elsewhere in the system, is summarized below:

As per RBI's circular number RBI/ 2017-18/15 DBR No.Leg.BC.78/09.07.2017-18 dated 6 th July 2017	
Time taken to report the fraudulent transaction from the date of receiving the communication from Bank	Customer's liability
Within 3 working days	Zero liability
Within 4 to 7 working days	
Basic Savings Bank Deposit (BSBD) Accounts	5,000
1. All other SB accounts	10,000
2. Current/ Cash Credit/ Overdraft Accounts of MSMEs	
3. Current Accounts/Cash Credit/Overdraft Accounts of Individuals with annual average balance (during 365 days preceding the incidence of fraud)/ limit up to Rs.25 Lakh	
7. All other Current/ Cash Credit/ Overdraft Accounts	25,000
Beyond 7 working days	Entire Liability of Customer



Reversal Timeline for Zero Liability/ Limited Liability of Customer:

On being notified by the customer, the bank shall credit (shadow reversal – lien) the amount involved in the unauthorized electronic transaction to the customer's account within 10 working days from the date of such notification by the customer. The credit shall be value dated to be as of the date of the unauthorized transaction. However, where transactions (which according to the customer may be unauthorized) happen due to negligence of customer (i.e. where the customer has shared credentials or Account/Transaction details, which may be Internet Banking user Id & PIN, Debit/Credit Card PIN/OTP or due to improper protection on customer devices like mobile/laptop/desktop leading to malware/Trojan or Phishing/Vishing attack, etc., the liability of such transactions does not lie with the bank and the bank is not obliged to provide any shadow credit.

Bank should resolve a complaint within 90 days from the date of receipt of the complaint and should compensate the customer, if any, as per above mentioned provisions. If Bank is unable to resolve the complaint or determine the customer liability, if any, within 90 days, the compensation as prescribed above is to be paid to the customer.

N) Mandatory display requirements:

- **Complaint Book /Register :**

Complaint book with perforated copies in each set is to be kept at prominent place in each branch which are designed in a manner to instantly provide an acknowledgement to the customers.

All branches should maintain a separate complaints register in the prescribed format (Annexure I) given for entering all the complaints/grievances received by them directly orthrough their Head Office. These registers should be maintained irrespective of the fact whether a complaint is received or not in the past. In view of our Bank having computerized operations, branches should enter the data in CMS system and generate the copy of the Register report electronically. The concern Zonal Head during his periodical visit to the branches should take review of the observations/comments recorded in complaints registers maintained by branches.

- Display the names of the bank officials like Nodal Officer and Principal Nodal Officer who can be contacted for redressal of complaints, together with their contact number, e-mail details and office address at prominent place on the notice board of branches. At the same time, name and address of the Banking Ombudsman (RBI) also to be displayed on the Branch notice board.
- Bank to display the above details on its website also.
- Bank shall display on its web-site, the name and other details of MD / CEO and also Line Functioning Heads for various operations to enable the customers to approach them in case of need, if necessary.



O) Disclosure of complaints / unimplemented awards of Banking Ombudsmen along with Financial Results:

The Committee on Procedures and Performance Audit on Public Services (CPPAPS) had recommended that banks should place a statement before their Boards analyzing the complaints received. CPPAPS had further recommended that the Statement of complaints and its analysis should also be disclosed by banks along with their financial results. Further, a suggestion has been received that unimplemented awards of the Banking Ombudsman should also be disclosed along with financial results.

In line with the recommendations of CPPAPS, Bank shall disclose the following brief details along with the financial results:

A. Customer Complaints

- (a) No. of complaints pending at the beginning of the year
- (b) No. of complaints received during the year
- (c) No. of complaints redressed during the year
- (d) No. of complaints pending at the end of the year

B. Awards passed by the Banking Ombudsman

- (a) No. of unimplemented Awards at the beginning of the year
- (b) No. of Awards passed by the Banking Ombudsmen during the year
- (c) No. of Awards implemented during the year
- (d) No. of unimplemented Awards at the end of the year

Further, Bank shall place this information on the web-site for information of the general public at the end of each financial year.

P) Interaction with customers

The Bank recognizes that customers' expectation/requirement/grievances can be better appreciated through personal interaction with customers by Bank's staff. Periodic customer meets 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 product and services to meet customer requirements. As such, all branches should arrange customer meets periodically and consistently with customers of different profiles. The record of such meets should be maintained by respective branches. Zonal Heads should ensure this and if possible should chair these meets.



Q) Sensitizing operating staff on handling complaints:

Staff should be made aware of the importance as well as process of handling complaints efficiently and effectively. For this purpose, the Branch Managers should periodically conduct mentoring session with the front line staff under them and educate them on various facets of customer service. We are dealing with people and hence difference of opinion and areas of friction can arise. Considering this fact, the Branch Manager should intervene in such situations at right time and should try to bring win-win solutions. It would be the responsibility of the Zonal Head to ensure the quality service is offered to the customers at branches under them and the grievances, if any, are resolved amicably and in timely manner.

The PNO/NO shall forward the cases of complaints related to staff behaviour to Audit-Vigilance department and HR department for further necessary action. HR department to analyze these complaints and make use of identified knowledge gaps for training needs identification of staff.

R) Policy Effective Date, Review Frequency:

- This Policy will be effective from the date of Approval by Board.
- The policy document will be made available at all branches. The same will be also hosted on the Bank's website.
- The Policy will be reviewed annually by GRU Department.

These reviews shall consider the following:

- Internal factors such as changes in organizational structure or products and services offered
- External factors such as revised or new RBI guidelines, changes in legislation or technological innovation
- The results of audit, if any conducted during the year by internal / external/ auditors.



हुतात्मा सहकारी बँक लि., वाळवा
ग्राहक तक्रार अर्ज Customer Complaint form

शाखेचे नाव / Branch Name _____
दिनांक / Date ____ / ____ / ____
तक्रार क्रमांक Complaint No : _____

1. ग्राहकाची माहिती / Customer Details

ग्राहकाचे नाव / Customer Name : _____
खाते क्रमांक / Bank A/c no : _____
ग्राहक आयडी (असल्यास) Customer ID (if available) : _____
मोबाईल क्रमांक / Mobile no : _____
ई-मेल आयडी / Email id : _____
पत्ता / Address : _____

2. तक्रारीचा तपशील / Complaint Details

तक्रारीचा प्रकार (✓ करा) Type of Complaint : बचत खाते (SB A/C) चालू खाते (CA A/C) कर्ज संबंधी (Loan)
एटीएम / डेबिट कार्ड (ATM/Debit Card) मोबाईल बँकिंग (Mobile Banking)
 कर्मचारी वर्तन (Staff Behaviour) शुल्क / आकारणी (Charges/Fees)
 इतर (नमूद करा) Other (Specify) : _____

घटनेची तारीख / Date of Incident: ____ / ____ / ____

तक्रारीचे सविस्तर वर्णन / Details of Complaint (Describe clearly):

3. अपेक्षित तोडगा / निराकरण RELIEF / RESOLUTION :

4. कार्यालयीन वापरसाठी / FOR OFFICE USE ONLY

तक्रार स्वीकारणाऱ्या अधिकाऱ्याचे नाव / Complaint Received By: _____
पदनाम / Designation: _____
सोपविण्यात आलेले अधिकारी Assigned To: _____
केलेली कार्यवाही Action Taken : _____
निराकरणाची तारीख Action Taken ____ / ____ / ____
स्थिती / Status : प्रलंबित / Open निकाली / Closed चालू / Pending

ग्राहकाची सही / Customer Signature: _____

बँक अधिकाऱ्याची सही Bank Officer Signature : _____

(शाखा शिक्का)



Customer Grievance Redressal Committee

Sr. No.	Name of New Committee Member	Designation	Quorum Required for Committee Meeting	Meeting
1)	Mr. Bajirao Ishwara Manglekar	Chairman	Chairman and two other Directors	As required and quarterly
2)	Mr. Sunil Bapuso Khot-Kadam	Member		
3)	Mr. Rafiq Nabilal Mulani	Member		
4)	Chief Executive Officer or General Manager	Ex-officio Member		
5)	Mr. Arshad Ishaq Momin	Officer		

Board of Management Customer Service Committee of the Board

Sr No	Name	Designation
1	Vaibhav Nagnath Nayakwadi	Chairman
2	Kiran Nagnath Nayakwadi	Member
3	Sunil Bapurao Khot Kadam	Member
4	Shrikant Gourihar Patane	Member
5	Indrajit Shivajirao Chavan	Member
6	Pournima Suresh Kulkarni	Member
7	Shrikant Naryan Chavan	Member

Level 1) Branch level compliants

BRANCH LEVEL - Branch Manger

Level 2) Nodal Officer :

Arshad Momin (Legal Officer)

C/o Hutatma Sahakari Bank Ltd., Walwa, Phone No-7385757681 0231-2664026

Level 3) Principal Nodal officer :

Shrikant Naryan Chavan (Chief Excecutive Officer)

C/o Hutatma Sahakari Bank Ltd., Walwa, Phone No- 9860446188 0231-2664025

For Hutatma Sahakari Bank Ltd., Walwa

Authorized Signatory



For Hutatma Sahakari Bank Ltd., Walwa

Authorized Signatory