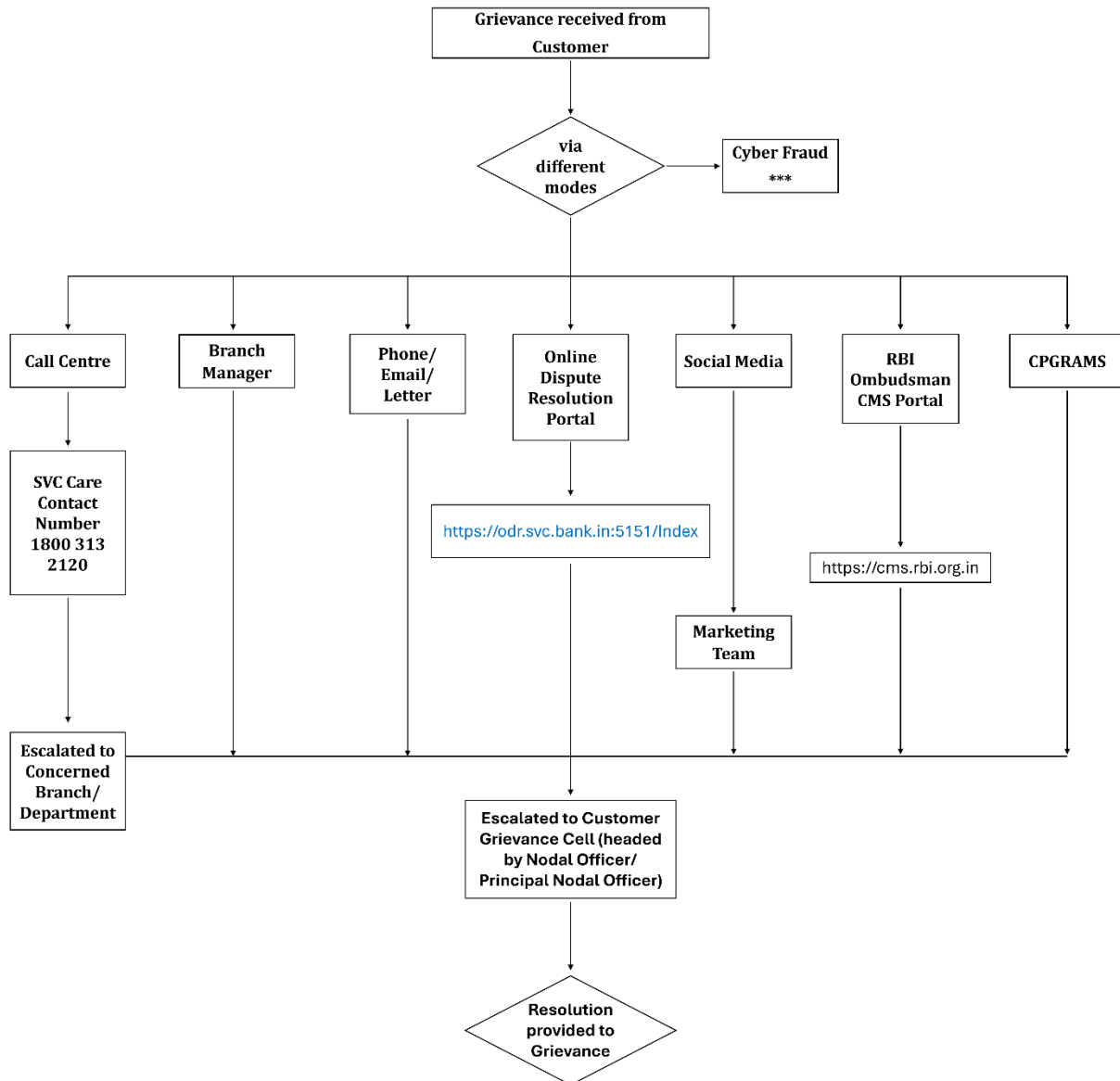


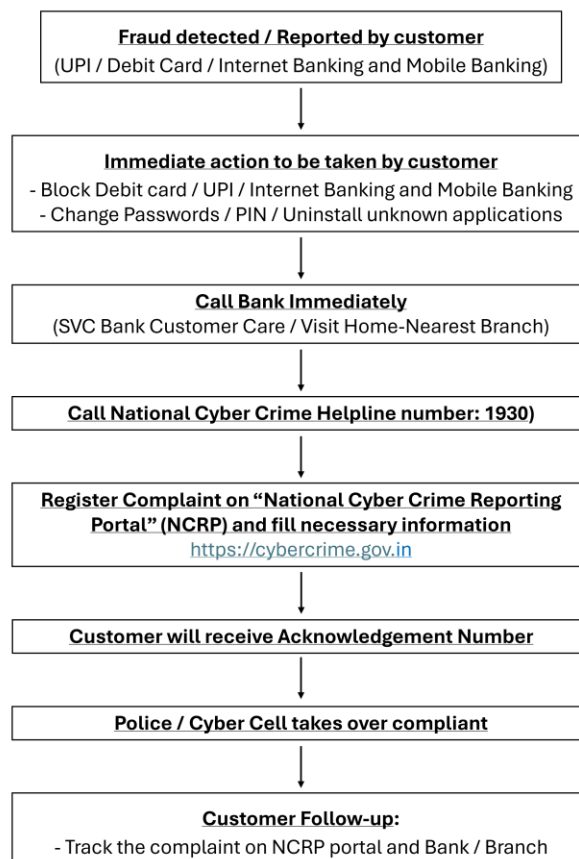
Grievance Redressal Mechanism in SVC Co-operative Bank Ltd.

Customers are advised that SVC Co-operative Bank Ltd. has put in place Customer Grievance Redressal Mechanism and Processes to ensure prompt in-house resolution of all customer complaints, including complaints for outsourced activities (click here for grievance redressal mechanism for outsourced activities) and in respect of services of vendors appointed by the Bank. The process is outlined in the flowchart below :

Flowchart outlining the procedure for lodging a complaint/ grievance with the customer care executive, branch manager, nodal officer or any other officer of the RE designated for this purpose



***** For Complaints related to Cyber Fraud/ Digital Frauds, please find the detailed flowchart below:**



I. Complaint Book is available in each branch for the convenience of the customers to lodge complaint.

In case of any complaint the matter may be first brought to the notice of the concerned Branch Head for immediate redressal. If the complaint is not redressed to the satisfaction of the customer by the Branch Head, the matter may be taken up with Second Level of contact given below in Point IV. The customer can give a written complaint in the Register readily available at the branch, if he/she wishes to. The customer also has an option to register their complaint on Bank’s ODR Portal available on the website.

Time frame for resolving the complaints received at different levels (including complaints for outsourced activities and in respect of services of vendors appointed by the Bank):

If the complaint (including complaints for outsourced activities and in respect of services of vendors appointed by the Bank) is made with the Branch Head, it will be resolved within 4 working days from the date of the receipt of the complaint by the Branch Head.

- If there is no response to your complaint after expiry of 4 working days from the date of the receipt of the complaint by the Branch Head, then it may be referred to respective Divisional Manager at C.O./Zonal Office (Second level).
- If there is no response to your complaint after expiry of 4 working days from the date of the receipt of the complaint at the DM level, then it may be referred to AGM/DGM level (Third level).

II. Aadhaar Grievance:

For any queries related to Aadhaar please visit URL <https://uidai.gov.in/contact-support/grievance-redressal.html>

III. Cyber Fraud:

For any communication / queries/ notices related to Cyber fraud transactions, kindly send email to cyberfraud@svcbank.com

IV. Bank has below Zonal Offices headed by Divisional Manager /Asst. General Manager/Deputy General Manager and Other Execuetives. Branches covered under these Zones along with Telephone Nos. of these Zonal Offices are as under:

Zone Name	Branches Covered	Second Level Contact	Third Level contact	Contact No.
Mumbai	Mumbai, Navi Mumbai, Thane	Smita B. Shah Sr. Asst. General Manager, Retail Banking, Mumbai Email: shahsb@svcbank.com Bhupal D. More Asst. Gen Manager, Retail Banking Mumbai Email: morebd@svcbank.com	Navin V. Rao Chief General Manager, Retail Banking – Pan India, Wealth Management, Marketing and Communications Email: raonv@svcbank.com	022-71991000
Gujarat	Branches in Gujarat	Mahernosh K. Sukhadia Chief Manager, Retail Distribution, Gujarat Email: sukhadiamk@svcbank.com	Chandresh K. Sharma Senior Deputy General Manager, Retail Banking, Retail Credit & Corporate Banking Business- North and Gujarat Email: sharmack@svcbank.com	079-26871143/42/40
Nashik	Branches in Nashik	Nagesh S. Rane Divisional Manager, Retail Distribution, Nashik Email: ranens@svcbank.com	Ajay V. Sonarikar Asst. General Manager, Retail Distribution, Pune-Kolhapur-Marathwada Email: sonarikarav@svcbank.com	0253-2353553/554
Pune	Branches in Pune, Kolhapur and Marathwada	Ajay V. Sonarikar Deputy Gen Manager, Retail Banking Business & Branch Operations, Pune-Kolhapur- Marathwada Region Email: sonarikarav@svcbank.com Bharat B. Isarana Asst. General Manager, Retail Distribution, Pune- Kolhapur-Marathwada Region Email: isaranabb@svcbank.com	Raghupathy Parameshwar General Manager, Zonal Head - Pune, Kolhapur & Marathwada Region Email: parameshwarr@svcbank.com	8237006071 /73 /74 /8237046072

Zone Name	Branches Covered	Second Level Contact	Third Level contact	Contact No.
Bengaluru	Branches in Karnataka, Andhra Pradesh, Telangana and Tamil Nadu	Chandrashekhar Senior Deputy General Manager, Retail Banking & Retail Credit- South Region Email: chandrashekhar@svcbank.com	Shantaprasad A. Herenjal General Manager, South Region Email: herenjalsa@svcbank.com	080-71231000
New Delhi	Branches in New Delhi	Chandresh K. Sharma Senior Deputy General Manager, Retail Banking, Retail Credit & Corporate Banking Business- North and Gujarat Email: sharmack@svcbank.com	Navin V. Rao Chief General Manager, Retail Banking – Pan India, Wealth Management, Marketing and Communications Email: raonv@svcbank.com	011-26411127 / 28 / 29

V. For queries related to Loans & Advances – SME & Large Borrowers, the customer may contact:

Ms. Shraddha N. Khandalekar

GM - Corporate Banking- Mumbai, Gujarat, North and Nashik
SVC Co-operative Bank Ltd.
SVC Tower, J. Nehru Road
Vakola, Santacruz (East)
Mumbai - 400 055
Contact: 022 66999999
Email: khandalekarsn@svcbank.com

VI. For queries related to Retail Banking, the customer may contact:

Mr. Shantaprasad A. Herenjal

GM - Zonal Head, South Zone
Email: herenjalsa@svcbank.com
Contact: 080-71231000

Mr. Raghupathy Parameshwar

GM- Zonal Head - Pune, Kolhapur & Marathwada
Email: parameshwarr@svcbank.com
Contact: 8237006071 /73 /74 /8237046072

Mr. Navin V. Rao

CGM - Retail Banking (Mumbai, Gujarat & North Region), Retail Banking Sales & Wealth Management
Email: raonv@svcbank.com
Contact: 011-26411127 / 28 / 29

VII. If the customer is dissatisfied with the resolution provided by the above Executives, they may approach the Nodal Officer of the Bank, appointed by SVC Bank under the Banking Ombudsman Scheme, 2006, at:

Ms. Vidyalaxmi M. Rogannavar
AGM – Operations (Nodal Officer)
SVC Co-operative Bank Ltd.
6th Floor, Dosti Pinnacle, Plot No. E-7,
Road No.: 22,
Wagle Estate, Thane 400604
Contact : 71991475/1109/1490
Email : custgrievance@svcbank.com

VIII. If the customer is dissatisfied with the Nodal Officer's resolution, they may approach the Principal Nodal Officer of the Bank at the following address:

Mr. Sanjay Patil
GM- Operations, PSM Wholesale & Retail, CCSU and Regulatory Reporting
SVC Co-operative Bank Ltd.
6th Floor, Dosti Pinnacle, Plot No. E-7,
Road No.: 22,
Wagle Estate, Thane 400604
Contact: 022 71991000]
Email: patils@svcbank.com

IX. If the customer is dissatisfied with the Principal Nodal Officer's resolution, they may approach the Managing Director of the Bank at the following address:

Mr. Ravinder Singh
Managing Director
SVC Co-operative Bank Ltd.
SVC Tower, J. Nehru Road
Vakola, Santacruz (East)
Mumbai - 400 055
Contact: 022 66999999
Email: singhr@svcbank.com

X. If the customer is dissatisfied with the Managing Director's reply, they may approach the concerned Banking Ombudsman by lodging complaints on the Ombudsman Portal:

<https://cms.rbi.org.in>