

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, which is as under:

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 <mailto:cyberfraud@svcbank.com>

IV. Bank has 8 Zonal Offices headed by Divisional Manager /Asst. General Manager/Deputy General Manager. 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 / Bhupal D. More Asst. General Manager, Retail Banking, Mumbai Email: morebd@svcbank.com / shahsb@svcbank.com	Navin V. Rao General Manager, Retail Banking 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 Deputy General Manager, Retail Banking, North & Gujarat Email: sharmack@svcbank.com	'079-26871143 /42/40

Zone Name	Branches Covered	Second Level Contact	Third Level contact	Contact No.
Nashik	Branches in Nashik	<p>Nagesh S. Rane</p> <p>Divisional Manager, Retail Distribution, Nashik</p> <p>Email: ranens@svcbank.com</p>	<p>Ajay V. Sonarikar</p> <p>Asst. General Manager, Retail Distribution, Pune-Kolhapur-Marathwada</p> <p>Email: sonarikarav@svcbank.com</p>	0253-2353553/554
Pune	Branches in Pune, Kolhapur and Marathwada	<p>Ajay V. Sonarikar, Bharat B. Isarana</p> <p>Asst. General Manager, Retail Distribution, Pune-Kolhapur-Marathwada</p> <p>Email: sonarikarav@svcbank.com / isaranabb@svcbank.com</p>	<p>Raghupathy Parameshwar</p> <p>General Manager, Zonal Head - Pune, Kolhapur & Marathwada Region</p> <p>Email: parameshwarr@svcbank.com</p>	8237006071 / 73 / 74 / 8237046072
Bengaluru	Branches in Karnataka, Andhra Pradesh, Telangana and Tamil Nadu	<p>Chandrashekhar, Nityanand R. Shettigar</p> <p>Asst. General Manager, South Region</p> <p>Email: chandrashekhar@svcbank.com / shettigarnr@svcbank.com</p>	<p>Shantaprasad A. Herenjal</p> <p>Deputy General Manager, South Region</p> <p>Email: herenjalsa@svcbank.com</p>	080-71231000
New Delhi	Branches in New Delhi	<p>Chandresh K. Sharma</p> <p>Deputy General Manager Retail Banking, North & Gujarat</p> <p>Email: sharmack@svcbank.com</p>	<p>Navin V. Rao</p> <p>General Manager, Retail Banking, Mumbai</p> <p>Email: raonv@svcbank.com</p>	011-26411127 / 28 / 29

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

Mr. Rahul Bhatnagar

Head - Corporate Banking
SVC Co-operative Bank Ltd.
SVC Tower, J. Nehru Road
Vakola, Santacruz (East)
Mumbai - 400 055
Contact: 022 66999999
Email: bhatnagarr@svcbank.com

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

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

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. Vidya 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 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

IX. If the customer is dissatisfied with the Managing Director's reply, they may approach the concerned Banking Ombudsman at the following address:

Branch Centre	Name & Address of the Banking Ombudsman	Area of Operation
Bengaluru, Mysuru Mangalore, Hubli, Dharwad, Belgaum Tumkur	Ms Saraswathi Shyamprasad C/o Reserve Bank of India 10/3/8, Nrupathunga Road Bengaluru -560 001 STD Code: 080 Tel. No. 22277660/22180221 Fax No. 22276114 Email: cms.bobengaluru@rbi.org.in	Karnataka
Chennai Coimbatore	Dr. Balu K C/o Reserve Bank of India Fort Glacis, Chennai 600 001 STD Code: 044 Tel No. 25395964 Fax No. 25395488 Email: cms.bochennai@rbi.org.in	Tamil Nadu, Union Territories of Puducherry (except Mahe Region) and Andaman and Nicobar Islands

Branch Centre	Name & Address of the Banking Ombudsman	Area of Operation
Gujarat	Smt. N Sara Rajendra Kumar C/o Reserve Bank of India 5th Floor, Nr. Income Tax, Ashram Road, Ahmedabad-380 009 STD Code: 079 Tel. No. 26582357 Email : cms.boahmedabad@rbi.org.in	Gujarat, Union Territories of Dadra and Nagar Haveli, Daman and Diu
Hyderabad Secunderabad Vijaywada	Shri T. Srinivasa Rao C/o Reserve Bank of India 6-1-56, Secretariat Road Saifabad, Hyderabad-500 004 STD Code: 040 Tel. No. 23210013/23243970 Fax No. 23210014 Email: cms.bohyderabad@rbi.org.in	Andhra Pradesh and Telangana
Mumbai	Dr. Neena Rohit Jain C/o Reserve Bank of India 4th Floor, RBI Byculla Office Building, Opp. Mumbai Central Railway Station, Byculla, Mumbai-400 008 STD Code: 022 Tel No. 23022028 Fax : 23022024 Email: cms.bomumbai1@rbi.org.in	Districts of Mumbai, Mumbai Suburban and Thane
Rest of Maharashtra & Goa	Shri S.K.Kar C/o Reserve Bank of India 4th Floor, RBI Byculla Office Building, Opp. Mumbai Central Railway Station, Byculla, Mumbai-400 008 STD Code: 022 Tel No. 23001280/23001483 Fax : 23022024 Email: cms.bomumbai2@rbi.org.in	Goa and Maharashtra, (except the districts of Mumbai, Mumbai Suburban and Thane)

Branch Centre	Name & Address of the Banking Ombudsman	Area of Operation
New Delhi	Shri R.K. Moolchandani C/o Reserve Bank of India, Sansad Marg, New Delhi STD Code: 011 Tel. No. 23725445 Fax No. 23725218 Email : cms.bonewdelhi1@rbi.org.in	Delhi
Madhya Pradesh	Shri Hemant Kumar Soni C/o Reserve Bank of India Hoshangabad Road Post Box No. 32, Bhopal-462 011 STD Code: 0755 Tel. No. 2573772 / 2573776 / 2573779 Email : cms.bobhopal@rbi.org.in	Madhya Pradesh
Jaipur Jodhpur	Ms. Rekha Chandanaveli C/o Reserve Bank of India, Ram Bagh Circle, Tonk Road, Post Box No. 12 Jaipur-302 004 STD Code: 0141 Tel. No. 2577931 Email: cms.bojaipur@rbi.org.in	Rajasthan
Faridabad	Ms. Ruchi A S H C/o Reserve Bank of India Sansad Marg, New Delhi STD Code: 011 Tel. No. 23724856 Email: cms.bonewdelhi2@rbi.org.in	Haryana (except Panchkula, Yamuna Nagar and Ambala Districts) and Ghaziabad and Gautam Budh Nagar districts of Uttar Pradesh