



DHANERA MERCANTILE CO-OPERATIVE BANK LTD.

Policy on INTEGRATED OMBUDSMAN SCHEME, 2021

2025-26

Grievance Redressal Mechanism

Dear Customer, if you have any grievance or complaint, please contact our your nearest Branch. You may also use Complaint Register available at Branch for submitting your complaints.

Please use the following escalation matrix if your grievances remain unresolved.

LEVEL 1: NODAL OFFICER

If you are not satisfied with the response received from the Branch or if you don't receive a response within 7 working days, you may call or write to the Nodal Officer at the address and contact details provided below:

List of Nodal Officers are given below:

Name and Address of Nodal officers			
<u>Sr No.</u>	<u>Branch</u>	<u>Nodal officer's Name</u>	Nodal officer contact details
<u>1</u>	<u>Dhanera (H. O.)</u> <u>Panthawada</u> <u>Tharad</u> <u>Lakhani</u>	<u>Mr. Ajabhai V Patel</u>	Dhanera Mercantile Co-Operative Bank Ltd., Head Office, Market yard, Dhanera Dist – Banaskantha Contact No : 7573015872 Email ID – dmcb.loan@dmcbank.in

LEVEL 2: PRINCIPAL NODAL OFFICER

If you are not satisfied with the response received from the Nodal Officer or if you don't receive a response within 7 working days, please escalate the same to the Principal Nodal Officer at the address and contact details provided below:

<u>PRINCIPAL NODAL OFFICER</u>	
Name of Principle Nodal Officer:	Mr. Ambalal R Patel
	Dhanera Mercantile Co-Operative Bank Ltd., Head Office, Market yard, Dhanera Dist – Banaskantha
Contact Details :	02748 – 221667 , Mob No. 7573015871
Email ID:	dmcb.ho@dmcbank.in

Our Principal Nodal Officer will endeavor to resolve the issue to the complainant's satisfaction within 7 working days. In case, the complaint needs more time to examine, the complaint shall be acknowledged by explaining the need for more time to respond.

Escalation to Integrated Ombudsman: We would like to inform all our customers that our bank is covered under THE RESERVE BANK - INTEGRATED OMBUDSMAN SCHEME, 2021. If you are not satisfied with the resolution provided by the bank or if your grievance is not redressed within 30 days of submitting your grievance, you may approach Integrated Ombudsman by filing an online complaint at <https://cms.rbi.org.in>

Complaints may also be submitted through electronic or physical mode to the 'Centralized Receipt and Processing Centre' (CRPC) established at Chandigarh.

Address of CRPC: Centralized Receipt and Processing Centre (CRPC),
Reserve Bank of India, Central Vista, Sector 17,
Chandigarh – 160017 Email - crpc@rbi.org.in

Contact Centre with toll free number – 14448 (Timing - 9:30 am to 5:15 pm)

APPROVAL BY BOARD OF DIRECTORS

The Board of Directors approved the INTEGRATED OMBUDSMAN SCHEME, 2021 in Board Meeting held on 28/03/2025 vide Board Resolution No. 14.

Certified Copy by

For **Dhanera Mercantile Co-Operative Bank Ltd.**
Dhanera.

C. E. O.

Place: Dhanera