



Estd: 1924

No. JCCB/A&I/ 2026 / 5332

Dated:- 3/8/26

"Office order"

Subject: Designation of Grievance Redressal Officer (GRO)/Nodal Officer and Appellate Authority under the Grievance Redressal Mechanism of the Bank.

In pursuance of the approval accorded by the Board of Directors of the Bank in its meeting held on 03-07-2026 through its resolution no 17, and in compliance with the requirements contained in NABARD Circular No. 150 dated 06.08.2024 regarding establishment of Complaint/Grievance Redressal Mechanism in Rural Cooperative Banks, the following officers are hereby designated with immediate effect for ensuring an effective and structured grievance redressal mechanism in the Bank:

Sr. No.	Designation/Officer	Role
1	Managing Director	Appellate Authority
2	In-charge, Audit & Inspection Section, Head Office.	Grievance Redressal Officer (GRO)/Nodal Officer

The GRO/Nodal Officer shall be responsible for receiving, monitoring, coordinating and ensuring timely disposal of customer complaints/grievances in accordance with the Bank's approved Complaint/Grievance Redressal Policy and applicable instructions/guidelines issued by NABARD and other competent authorities from time to time.

The Managing Director of the Bank is hereby designated as the Appellate Authority under the Bank's Grievance Redressal Mechanism and shall function as the authority above the GRO/Nodal Officer.

The Appellate Authority shall consider appeals/review requests against decisions or disposal of complaints by the GRO/Nodal Officer and shall examine unresolved grievances escalated by the GRO/Nodal Officer.

The Appellate Authority may call for relevant records, reports and information from the GRO/Nodal Officer or the concerned Branch/Section/Department and shall pass appropriate orders/decisions in accordance with the Bank's approved Complaint/Grievance Redressal Policy and applicable regulatory instructions.

The designation of the In-charge, Audit & Inspection Section as GRO/Nodal Officer shall also formalize the existing arrangement under Order No. Estt./Complaint File/91/2016/7178-79 dated 29.09.2016, whereby responsibility for receipt, monitoring and disposal of customer grievances/complaints was assigned to the Audit & Inspection Section.

All Branch Heads, Section Heads and other officers/officials concerned shall extend necessary cooperation to the GRO/Nodal Officer and Appellate Authority and furnish the requisite information/records promptly for effective and timely redressal of customer grievances.

This Office Order shall come into force with immediate effect.

o/c

Managing Director

1. In-charge, Audit & Inspection Section/GRO/Nodal Officer – for information and necessary action.
2. All Branch Managers/In-charges of Extension Counters are directed to take note of the above and ensure that the names and contact details of the designated Grievance Redressal Officer (GRO)/Nodal Officer and Appellate Authority are prominently and appropriately displayed at the branch/Extension Counter premises for the information and convenience of customers. All Section/Department Heads – for information and necessary action.
3. Complaint/Grievance Redressal File.
4. Bank's Website/Notice Board, wherever applicable.