

**CUSTOMER COMPLAINT / GRIEVANCE REDRESSAL FLOW AS PER RBI GUIDELINES**

**CUSTOMER / COMPLAINANT**



**LEVEL 1 – GRIEVANCE REDRESSAL OFFICER - Ms. Shweta Saparia – Grievance Redressal Officer**

**Email:** [ksbspl@yahoo.in](mailto:ksbspl@yahoo.in)

**Contact No.:** 079-26768573 / 72

**Address:** 403, Mauryansh Elanza, B/h. Parekh Hospital, Shyamal Cross Road, Satellite, Ahmedabad – 380015.

The complainant may register the complaint with the Company's Grievance Redressal Officer through the above-mentioned registered email address/contact details.

**Complaint is reviewed and addressed within the applicable prescribed timeline.**

If the complainant is not satisfied with the resolution or the complaint remains unresolved, the complainant may escalate the matter to **Level 2 – Nodal Officer**.



**LEVEL 2 – NODAL OFFICER**

**Mr. Vinodkumar Agrawal – Nodal Officer**

**Email:** [vinod8093@yahoo.com](mailto:vinod8093@yahoo.com)

**Contact No.:** 079-26768573 / 72

**Address:** 403, Mauryansh Elanza, B/h. Parekh Hospital, Shyamal Cross Road, Satellite, Ahmedabad – 380015.

The complaint is reviewed and appropriate action is taken at the Nodal Officer level.

If the complainant is not satisfied with the resolution or the complaint remains unresolved, the complainant may escalate the matter to **Level 3 – Designated Director / Principal Officer**.



**LEVEL 3 – DESIGNATED DIRECTOR / PRINCIPAL OFFICER**

**Mr. Ashokkumar Agrawal – Designated Director (Principal Officer)**

**Email:** [ashok8093@yahoo.com](mailto:ashok8093@yahoo.com)

**Contact No.:** 079-26768573 / 72

**Address:** 403, Mauryansh Elanza, B/h. Parekh Hospital, Shyamal Cross Road, Satellite, Ahmedabad – 380015.

The complaint shall be reviewed at the appropriate senior level and necessary action shall be taken for resolution of the complaint.



**COMPLAINT RESOLVED?**

**YES**



**Closure of Complaint & Communication of Resolution to the Complainant**

**NO / NO SATISFACTORY RESPONSE WITHIN THE APPLICABLE PERIOD**



**RESERVE BANK – INTEGRATED OMBUDSMAN SCHEME**

If the complaint is not resolved to the complainant's satisfaction or no reply is received within the applicable period, the complainant may approach the **Reserve Bank – Integrated Ombudsman** through the RBI's applicable complaint mechanism, subject to the eligibility and other conditions prescribed under the Scheme.

**RBI Complaint Management System (CMS):**

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