

THE

**“KOTA NAGRIK SAHAKARI BANK LIMITED”**

## **CUSTOMER GRIEVANCE REDRESSAL AND ESCALATION POLICY**

### **Policy Particulars**

<b>Policy Number</b>	<b>10/2026</b>
<b>Policy Name</b>	Customer Grievance Redressal & Escalation Policy
<b>Policy Version Number</b>	<b>1.1</b>
<b>Board Resolution Date</b>	27/March/2026
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<b>Classification</b>	Confidential ( <i>for internal circulation only</i> )

### **Version Control Information**

<b>Version No.</b>	<b>Date Issued</b>	<b>Author</b>	<b>Review</b>	<b>Owner</b>	<b>Update Info.</b>
<b>1.0</b>	<b>5/May/2024</b>	KNSB IT Team	Board	KNSB IT Team	First Published Version
<b>1.1</b>	<b>21/Mar/2026</b>	KNSB IT	Board	KNSB IT	Updated as per

		Team		Team	RBI Observation
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## **Need for the Grievance Redressal Policy:-**

At **Kota Nagrik Sahakari Bank Limited**, customers are the heart of everything we do. While we strive to provide seamless and reliable banking services, we recognize that concerns, errors, or misunderstandings may sometimes arise-

Either from Bank's side or during the use of our products and services by customers.

Therefore KNSB felt the need to have a clear, fair, and transparent system in place to address such issues.

This policy has been designed to strengthen the relationship between the Bank and its customers by ensuring that all grievances are handled with care, courtesy, and respect. The KNSB is committed to resolving customer complaints promptly, politely, and to customer's satisfaction.

## **Scope and Objective:-**

With the growing use of technology in the Banking Services, and increased focus on financial inclusion, there has also been rise in customer interactions and related concerns. In view of this, the **Kota Nagrik Sahakari Bank Limited** has established a structural framework for grievance redressal which is documented into this policy.

The objective of this policy is to provide customers with clear understanding of how their concerns will be addressed and to ensure transparency in the process.

The Bank has made this policy, easily accessible to customers through the website and by displaying it prominently at branches level, including through interactive

posters, so the customers are aware of their rights and the available channels for the grievance redressal.

## **Detailed Policy Statement / Guidelines:-**

### **1. Grievances Relating to Branch Transactions:-**

#### **a. CASE 1 | Physical Approach of Customer At Branch**

In case of difficulty in transactions, the customer may approach the Branch Manager who will ensure that customer's banking needs are attended to.

However, if this does not happen, customer may demand the complaint book, which will be available in all Branches, and lodge a written complaint into it.

A Copy of the complaint shall be returned to the customer with the acknowledgement of receipt. The branch shall make efforts to ensure that the redressal of the complaint takes place expeditiously and in any case within a maximum period of **three weeks** from the date when the complaint was lodged.

If the Branch is unable to redress the grievance within a period of three weeks, the customer will be informed of the reasons and the action taken for early redressal.

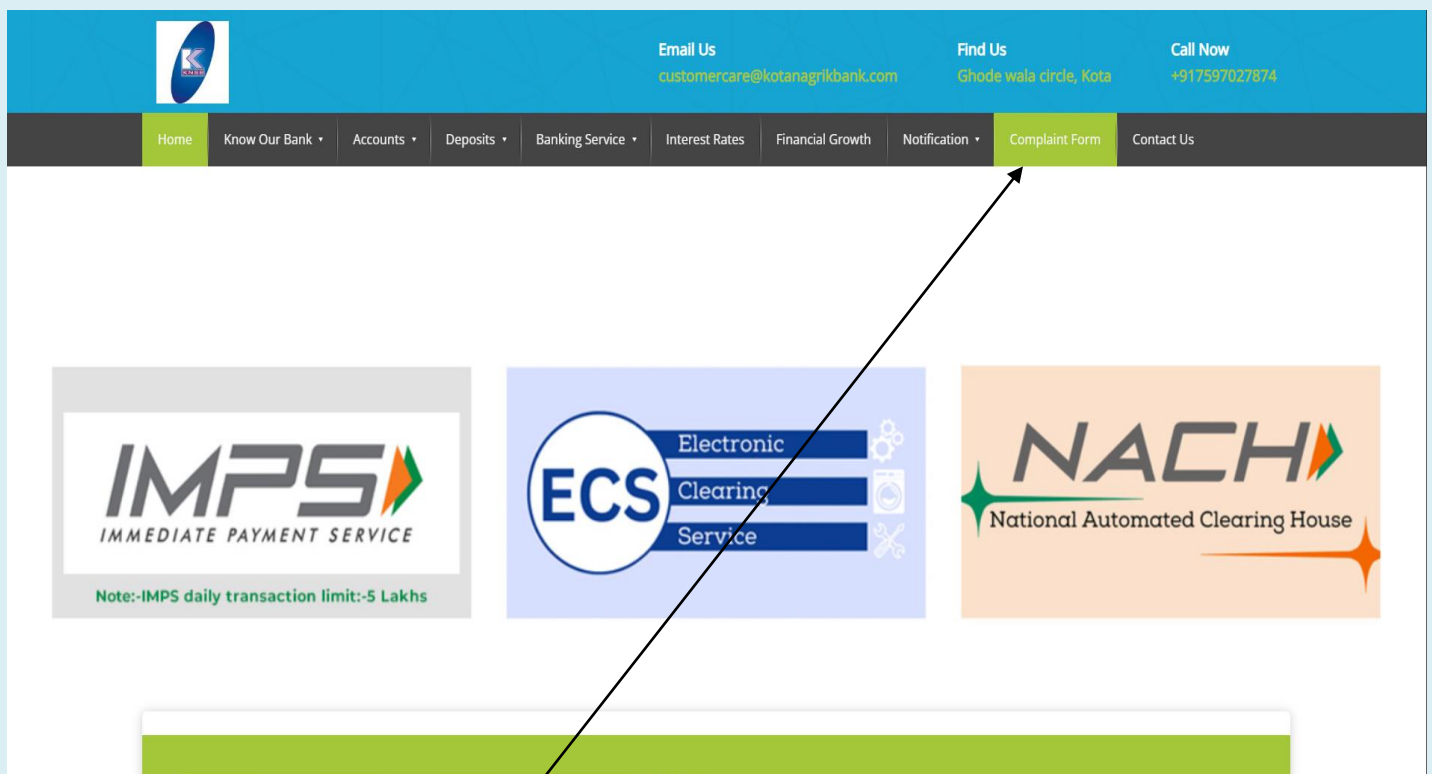
The copy of the complaint entered into the complaint book, will be presented at the Head-Office as well.

#### **b. CASE 2 | Online Complaint Through Website**

In case the customer is unable to visit the Branch, he may lodge his complaint on other channel such as our website. Customer can visit Bank's website ([www.kotanagrikbank.com](http://www.kotanagrikbank.com)), where a dedicated "complaint" option is available on the home-page navigation-bar. Upon accessing the form, customers are required to provide basic details such as their name, email address, mobile number, subject of the complaint, account number, and a brief description of the issue and then submit the form for further processing.

The following section provide an illustrative guide outlining the procedure for accessing the complaint form and submitting an online complaint through Bank's official website.

[www.kotanagrikbank.com](http://www.kotanagrikbank.com)



The "Complaint Form" tab in the website's navigation bar redirects users to complaint form page for submitting online complains.

[www.kotanagrikbank.com/complaint-form/](http://www.kotanagrikbank.com/complaint-form/)

The image shows a screenshot of the Kotanagrik Bank website's 'COMPLAINT FORM' page. The page has a dark header with navigation links: Home, Know Our Bank, Accounts, Deposits, Banking Service, Interest Rates, Financial Growth, Notification, Complaint Form (highlighted), and Contact Us. Below the header, the title 'COMPLAINT FORM' is displayed in a dark bar. The main content area contains the complaint form with the following fields and callouts:

- Request Type \***: Radio buttons for 'Report Problem / Issue' (selected), 'Suggestion / Idea / Feedback', and 'Make a Complaint'.
- Full Name \***: Text input field with callout 'Name'.
- Email \***: Text input field with callout 'Email'.
- Mobile Number \***: Text input field with callout 'Mobile Number'.
- Subject \***: Dropdown menu with 'Select Subject' and callout 'Complaint Subject'.
- Are you an existing customer? \***: Radio buttons for 'Yes' (selected) and 'No'.
- Account Number \***: Text input field with callout 'Account Number'.
- Message \***: Large text area with callout 'Complaint Message'.
- Submit Button**: A green button labeled 'Submit Complaint' with callout 'Submit Button'.

Additionally for ease of access, the Bank shares a direct complaint link (<https://kotanagrikbank.com/complaint-form/>) along with transaction related message. Customers may click on this link, whenever they wish to raise a complaint, which will directly redirect them to an online complaint form on the Bank's website, as illustrated above.

### c. CASE 3 | Verbal Complaint Through Helpline Number

Additionally for ease of access, Customers may also register their complaints through the helpline numbers available for each branch, where they can communicate their concerns verbally to the Branch Manager or designated Staff. The contact details of all branches including helpline numbers and addresses, are available at the respective branch as well as at the Head-office. For ease of reference these details are provided in the **Annexure 1** below and also made available on Bank's website.

### Annexure 1 | Various Branches Helpline Numbers and Addresses

Sl. No	Branch Name	Branch Code	City	STD Code	Helpline Number	Branch Address
1	Head-Office	HO	Kota	91	7597027 874	Ghode Wala Circle, Rawatbhata Main Road, 324007
2	Arya Samaj Road/Rampura	RP	Kota	0744	2380572	Front of Arya Samaj Temple, Arya Samaj Road (Rampura), Kota-324006
3	Bheemganjmandi	BGM	Kota	0744	2460699	Radha Bhawan, Haat Road, Bhimganjmandi, Kota Jn. - 324002
4	Gumanpura	GP	Kota	0744	2501545	Ghode Wala Circle, Rawatbhata Main Road, Kota - 324007
5	Vigyan Nagar	VGN	Kota	0744	2427634	H.No. 4-Cha-10, Vigyan Nagar, Kota- 324005
6	Dadabari	DB	Kota	0744	2503903	H.No. 2-Cha-7, In Front of Dr.Vaya's Lab, Dadabari, Kota - 324009
7	Anantpura	AP	Kota	0744	2490411	Jhalawar Main Road, Anantpura, Kota-324005

8	Mahaveer Nagar	MN	Kota	0744	2402326	H.No. 4-K-4, Teacher's Colony, Rangbari Main Road, Kota-324005
9	Sakatpura		Kota	0744	2370128	In Front of Roadways Workshop, Main Road, Sakatpura, Kota - 324008
10	R.K. Puram		Kota	0744	2470055	H.No. 12-A, LIC Building Road, RK Puram, Kota - 324010
11	Borekheda		Kota	0744	2320705	In Front of "Water Tank near Balaji ki Bagichi", Baran Road, Kota - 324001

#### d. CASE 4 | Written Complaint Through Branch Email

Instead of lodging a complaint in web-based complaint form, if a customer sends an email to [customercare@kotanagrikbank.com](mailto:customercare@kotanagrikbank.com), a complaint will be lodged into the appropriate category and would reach Head-office level, where designated staff would work on your complaint and rectify the issue under the minimum time as possible.

### 3.) Escalation Matrix for Customer Complaints: -

Within the overall maximum period of **three weeks** within which a complaint needs to be redressed, there will be a prescribed escalation matrix for redressal of the complaints at different levels in the organization.

The matrix prescribes the time period for unresolved complaints/grievances not redressed to customers' satisfaction to be escalated to higher authorities. The escalation matrix for customer complaints is given below: -

SI.No	Lodging/Escalation of Complaints	Authority Responsible for Redressal	Day of Lodging/Escalation	Days available for redressal (within the maximum three weeks, turnaround time)
1.	Branch Level	Branch Manager (See <b>Annexure 1</b> for various branches contacts.)	1 <sup>st</sup> Day	14 Days
2.	Head-office Level	Ph: +91 8949428075 Email: ho@kotanagrikbank.com	16 <sup>th</sup> day	14 Days
3.	Nodal Officer Level	Ph: 0744-2501546 Email: ho@kotanagrikbank.com	31 <sup>st</sup> day	14 Days
4.	RBI Ombudsman Level	RBI Complaint Portal - <a href="https://www.rbi.org.in/Scripts/Complaints.aspx">https://www.rbi.org.in/Scripts/Complaints.aspx</a>	45 <sup>th</sup> Day	--

The complaint lodged by the customer is first assigned to the Branch for redressal. If the complaint is not redressed within 15 days, it is escalated to the HO (Head-Office Level) on the 11<sup>th</sup> day of first lodging of complaint. The complaint will invariably have to be redressed within a maximum period of 21 days (three weeks).

#### **4.) Grievances Relating to Technology Related Transactions: -**

##### **a.) Reporting of Unauthorized Transactions by Customers to Bank**

- 1.) Banks will ask customers to mandatorily register their mobile numbers for SMS Alerts and wherever available, email addresses for email alerts. The SMS alerts shall be mandatorily sent to the customers, while email alerts may be sent, wherever registered.
- 2.) Customers must be advised to notify their Banks of any unauthorized electronic banking transactions at the earliest after the occurrence of such transaction. The longer the time taken to notify the Bank, the higher the risk of loss to the customer/bank.
- 3.) To facilitate this, bank will provide 24\*7 access to the customers through multiple channels such as website ([www.kotanagrikbank.com](http://www.kotanagrikbank.com)), Phone Banking, Dedicated Email address for customer care ([customercare@kotanagrikbank.com](mailto:customercare@kotanagrikbank.com)), SMS (on dedicated number +91 7597027834), and reporting to home branch during working hours.
- 4.) Bank shall also enable the customers to instantly respond by “Reply” to the SMS and the email alerts, and the customers should not be required to search for a web-page or an email address to notify the objections, if any!
- 5.) Bank shall also provide a direct link for lodging such complaint, with specific option to report unauthorized transactions and has been provided by banks on home page of our website ([www.kotanagrikbank.com](http://www.kotanagrikbank.com)) .

- 6.) Bank shall send, wherever mobile number/email address is registered, advices (alerts of electronic banking transactions by means of SMS and/or email containing a mechanism to instantly notify objectives, if any, in cases of unauthorized transactions.
- 7.) On receipt of complaint of unauthorized transactions from the customer, Bank will take immediate steps to prevent further unauthorized transactions in the account.
- 8.) Bank shall ensure that a complaint is resolved and customer liability, if any, is determined within 90 days.

#### **5.) Root Cause Analysis (R.C.A.):-**

The **Kota Nagrik Sahakari Bank Limited** shall monitor the customer grievances logged in the bank on the regular basis. The Bank, as part of its monitoring, shall perform the following activities:-

- 1.) Analyze/conduct a root-cause analysis of the complaints logged on a quarterly basis. The analysis shall be carried out basis the nature and type of complaint with a view to identify areas of complains which are endemic in nature and require process review/procedural change.

## **Standard Operating Procedure (SOP) for Root Cause Analysis of Customer Complaints: -**

### **Objective: -**

To establish a structured and uniform process for **identifying root causes** of customer complaints and addressing systemic deficiencies to prevent recurrence, enhance customer service, and ensure regulatory compliance.

### **Scope: -**

The SOP applies to:

- All customer complaints received through any channel
- All departments involved in complaint handling
- All branches, offices, and digital platforms of the bank

### **Scope Categorization of Complaints for RCA: -**

RCA Shall be conducted for:

- Repetitive complaints of similar nature
- Complaints involving regulatory non-compliance
- High-risk or high-impact complaints
- Complaints escalated to senior management or RBI
- Adverse trend observed in complaints data

## **Root Cause Analysis Process: -**

### **Step: 1 | Complaint Data Analysis**

- Complaints shall be analyzed monthly/quarterly
- Trends identified by:
  - Product
  - Process
  - Channel
  - Branch/Region
  - Nature of complaint

### **Step: 2 | Identification of Root Cause**

For identified trends, analysis shall determine whether the root cause relates to:

- Policy gaps
- Process inefficiencies
- System/IT issues
- Human error or training gaps
- Communication or disclosure gaps.

Methods may include

- “Why-why analysis”
- Process Mapping
- Review of transactions and system logs
- Staff interactions

### **Step: 3 | Determination of Systemic Deficiency**

If the root cause indicates a recurring or structural issue, it shall be classified as a **systemic deficiency**.

#### **Step: 4 | Corrective and Preventive Action Plan (CAPA)**

A documented action plan shall be prepared specifying:

- Nature of corrective action
- Preventive measures
- Responsible department
- Timeline for implementation

Examples:

- Process changes
- System modifications
- Staff training
- Policy revisions
- Customer communication changes

#### **Implementation and Monitoring: -**

- Implementation status shall be tracked
- Delays or non-implementation shall be escalated
- Effectiveness to be reviewed after implementation
- Reduction in similar complaints shall be monitored

#### **Reporting and Governance: -**

- RCA findings and actions shall be placed before:
  - Senior Management Committee
  - Board of Directors (BoD)

### **Documentation and Record Retention: -**

- RCA records shall be maintained
- Records shall be made available for audit, inspection, and regulatory review

### **Review and Updation of this SOP: -**

This SOP shall be reviewed upon regulatory changes or on annual basis.

For every complaint registered by the customer into the complaint register; the Bank undergoes a root-cause-analysis (RCA) of that complaint as mentioned into the **Annexure 2** below

### **Annexure 2 | Root Cause Analysis (RCA) of Complaints Format:-**

Root Cause Analysis of Customer Complaint													
Kota Nagrik Sahakari Bank Limited, Ghodewala Circle, Rawatbhata Road, Kota - 324007													
Reference Number		/ K N S / 2 0 2 6						COMPLAINT PARTICULARS					
Date of Complaint		Date of Resolution				Turnaround Time (TAT)							
Mode of Complaint		<input type="checkbox"/> Branch	<input type="checkbox"/> HO	<input type="checkbox"/> Website	<input type="checkbox"/> Email	<input type="checkbox"/> SMS							
Complaint Category		<input type="checkbox"/> Service	<input type="checkbox"/> Charge	<input type="checkbox"/> Digital	<input type="checkbox"/> Loan	<input type="checkbox"/> KYC							
<hr/> <hr/> <hr/> <hr/>										Summary			
Repeated Complaint?		<input type="checkbox"/> Yes   <input type="checkbox"/> No											
Date of Action Taken		/ / / / / /						RESOLUTION PARTICULARS					
Action Taken		<hr/>											
Customer Communication Mode		<input type="checkbox"/> SMS	<input type="checkbox"/> Email	<input type="checkbox"/> Letter	<input type="checkbox"/> Verbal	<input type="checkbox"/> Site Visit							
Satisfaction Confirmed		<input type="checkbox"/> Yes   <input type="checkbox"/> No   <input type="checkbox"/> Pending											
Why Root Cause Analysis Is Needed In this Case?							RCA PARTICULARS						
<input type="checkbox"/> Repeated Complaint In same Category		<input type="checkbox"/> System/Process Faiiure Suspected		<input type="checkbox"/> Impact on Multiple Customers			<input type="checkbox"/> High Risk/Regulatory Risk Complaint		<input type="checkbox"/> RBI Ombudsman Related Complaint			<input type="checkbox"/> Customer Inconvenience with Reputational Impact	

■ **Customer Grievance Redressal & Escalation Policy | Version 1.1 (Updated)**

IDENTIFIED ROOT CAUSE(S)			EXPLANATION OF WHY ISSUE OCCURED?
<input type="checkbox"/> System / IT	<input type="checkbox"/> Training Gap	<input type="checkbox"/> Infrastructure	<hr/> <hr/> <hr/> <hr/> <hr/> <hr/>
<input type="checkbox"/> Process / SOP	<input type="checkbox"/> Policy Gap		
<input type="checkbox"/> Human Error	<input type="checkbox"/> Vendor / 3rd Party		

SYSTEMIC DEFICIENCY ASSESSMENT		
PARAMETER	YES / NO	REMARKS
Affects Multiple Customers		
Indicates Policy Gap		
Indicates SOP Gap		
Likelihood of Reoccurrence		
Regulatory Impact		

APPROVALS AND ESCALATION			
LEVEL	NAME / DESIGNATION	DATE	SIGNATURE
Prepared By			
Accounts Manager			
CISO Officer			

CLOSURE DECLARATION											
Closure Date			/				/				

<b>Status</b>	<input type="checkbox"/> Closed	<input type="checkbox"/> Under Monitoring

## **6.) Limited Liability of a Customer: -**

### **a.) Zero Liability of a customer**

A Customer's entitlement to zero liability shall arise where the unauthorized transaction occurs in the following events:

1. Contributory fraud/negligence/deficiency on the part of the bank (irrespective of whether or not the transaction is reported by the customer).
2. Third party breach where the deficiency lies neither with the bank nor with the customer but lies elsewhere in the system, and the customer notifies the bank within **three working days** of receiving the communication from the bank regarding the unauthorized transaction.

### **b.) Limited Liability of a customer**

A customer shall be liable for the loss occurring due to unauthorized transactions in the following cases: -

1. In cases where the loss is due to negligence by a customer, such as where he has shared the payment credentials, the customer will bear the entire loss until he reports the unauthorized transaction to the bank. Any loss occurring after the reporting of the unauthorized transaction shall be borne by the bank.
2. In cases where the responsibility for the unauthorized electronic banking transaction lies neither with the bank nor with the customer, but lies elsewhere in the system and the customer notifies the bank of such a transaction within four to seven working days of receiving a communication of the transaction. The per transaction liability of the

customer shall be limited to the transaction value or the amount mentioned in **Annexure 3** below, whichever is lower.

### Annexure 3 | Maximum Liability of the Customer

Type of Account	Maximum liability (in rupees)
BSBD Accounts	5,000
<ul style="list-style-type: none"> <li>• All other SB Accounts</li> <li>• Pre-paid Payment Instruments and Gift Cards</li> <li>• Current/Cash Credit/Overdraft Accounts of MSMEs</li> <li>• Current Accounts, Cash Credits/Overdraft Accounts of Individuals with annual average balance (during 365 days preceding the incidence of fraud)/limit up to Rs.25 lakh</li> <li>• Credit Cards with limit up to Rs. 5 lakh.</li> </ul>	10,000
<ul style="list-style-type: none"> <li>• All other Current/Cash Credit/Overdraft Accounts</li> </ul>	25,000

Further, if the delay in reporting is beyond seven working days, the customer would be solely liable, for the loss. Bank shall provide the details of this policy in regard to customers' liability formulated in pursuance of these directions at the time of opening the accounts. Bank shall also display their approved policy in public domain for wider dissemination. The existing customers must also be individually informed about the policy.

Overall liability of the customer in third party breaches, as detailed in paragraph 6 (II) and paragraph 7 (II) above, where the deficiency lies neither with the bank nor with the customer but lies elsewhere in the system, is summarized in the **Annexure 4** below: -

**Annexure 4 | Summary of Customer's Liability: -**

<b>Annexure 4: - Summary of Customer's Liability</b>	
<b>Time taken to report the fraudulent transaction</b>	<b>Customer's Liability</b>
Within 3 working days	Zero Liability.
Within 4 to 7 working days	The transaction value, or the amount mentioned in Annexure 3 (whichever is lower).
Beyond 7 working days	Customer would be solely liable for the loss.

The number of working days mentioned in Annexure 4 shall be counted as per the working schedule of the home branch of the customer excluding the date of receiving the communication.

**7.) Reversal Timeline for Zero Liability: -**

On being notified by the customer, the bank shall credit (shadow reversal) the amount involved in the unauthorized electronic transaction. To the customer's account within 10 working days from the date of such notification by the customer (without waiting for settlement of insurance claim, if any). The credit

shall be value dated to be as of the date of the unauthorized transaction. Bank may also, at their discretion decide to waive off any customer liability in case of unauthorized electronic banking transactions even in cases of customer negligence.

Further, bank shall ensure that: -

1. A complaint is resolved and liability of the customer, if any, established and the customer is compensated as per provisions of paragraphs 6 to 9 above, within such time as may be specified in the bank's Board Approved Policy, but not exceeding 90 days from the date of receipt of the complaint.
2. Where it is unable to resolve the complaint or determine the customer liability, if any, within 90 days, the compensation as prescribed in paragraph 6 to 9 is paid immediately to the customer, and
3. In case of debit card/bank account, the customer does not suffer loss of interest, and in case of credit card, the customer does not bear any additional burden of interest.

### **8.) Burden of Proof: -**

The burden of proving customer liability in case of unauthorized electronic banking transactions shall lie on the bank.

## 9.) Review: -

Policy will be reviewed and updated annually or as needed based on changes in technology, regulations, or business practices by the Board.

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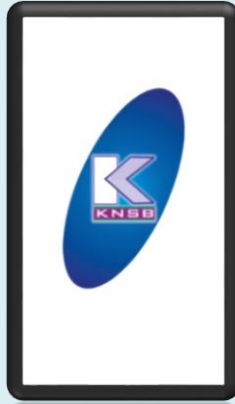
**For, Kota Nagrik Sahakari Bank Limited**

**Beena Bairwa**

**Managing Director (MD)**

*----- Seal of Approval*

*Board of Directors -----*



THE  
“KOTA NAGRIK SAHAKARI BANK LIMITED”

## ADDENDUM 1

To  
CUSTOMER GRIEVANCE REDRESSAL AND ESCALATION POLICY

**Addendum Particulars: -**

<b>Addendum No.</b>	<b>01</b>
<b>Reference To Policy</b>	Customer Grievance Redressal and Escalation Policy
<b>Title</b>	Grievance Redressal Mechanism for Debit Card Operations
<b>Additional Remarks</b>	Introduced to Policy as per the <b>RBI Observation</b> during their latest <b>ISE 2025</b>

**Scope: -**

This mechanism covers all grievances related to debit card operations, including but not limited to:

- Loss or theft of debit-cards
- Unauthorized or fraudulent debit-card transactions
- Debit-card blocking, re-issuance, or usage restrictions
- Any other service deficiency related to debit card operations

**Reporting of Debit-card Complaints: -**

This Customers may register debit-card related complaints through any of the following mentioned channels:

Method 1	Visiting the relevant branch.
Method 2	Dedicated customer care email ( <a href="mailto:customercare@kotanagrikbank.com">customercare@kotanagrikbank.com</a> )
Method 3	Writing to us at “ho@kotanagrikbank.com”
Method 4	Lodging Complaint into Complaint Register present into every branch.

**Handling of Lost or Stolen Debit Cards: -**

Upon receipt of information regarding loss or theft of a debit card:

- Carry out basic customer identity verification using information available in its records (such as registered mobile number, account or card details, other reasonable authentication factors to ensure that the request is made by a **genuine customer**).

- Upon satisfactory **preliminary verification**, the debit card shall be **blocked immediately** to prevent misuse.
- An acknowledgement shall be provided to the customer.
- Guidance shall be provided for re-issuance of the debit-card.

### **Unauthorized/Fraudulent Debit Card Transactions: -**

- Complaints relating to unauthorized transactions shall be recorded promptly.
- The bank shall investigate the matter as per applicable RBI guidelines.
- Customer liability, if any, shall be determined in accordance with RBI directions.
- The customer shall be kept informed of the status of the complaint.

### **Resolution Timeframe: -**

All debit-card related complaints shall be acknowledged promptly and resolved within the timelines prescribed under RBI guidelines and internal service standards.

### **Escalation Mechanism: -**

If the customer is not satisfied with the resolution provided:

- The complaint may be escalated to the designated officer at the Head-Office.
- Customers may approach the RBI under the **Integrated Ombudsman Scheme** if the complaint is not resolved within **30 Days** or if the response is unsatisfactory.

### **Regulatory Reference for this Addendum: -**

This mechanism is framed in accordance with:

- RBI Directions on Debit-Cards and Customer-Protection.
- RBI guidelines on strengthening grievance redressal mechanisms.
- RBI Integrated Ombudsman Scheme, 2021.

**Addendum Certified Copy**

**Smt. Beena Bairwa**  
**(Managing Director)**