

**THE MEENACHIL EAST URBAN CO-OPERATIVE BANK LTD NO. 4266,  
POONJAR**

**Customer Complaint Policy**

**The Customer Complaint Policy aims focus on how a customer can approach the bank for registering complaint about the dissatisfaction in banking activates**

**Level 1: Contact Your Branch**

This is always the first and quickest step.

- **How to complain:** You can raise your concern directly with the **Branch Manager**.
- **Methods:**
  - **In-person:** Speak with the Branch Manager or a designated official.
  - **Complaint Register:** Ask for the official "Complaint Book" or "Complaint Form" available at the branch. Ensure you receive an acknowledged copy of your complaint.
  - **Phone/Email:** You can also call or email the branch directly.

The branch is typically required to resolve your complaint within a specific timeframe, often between **7 to 15 working days**.

**Level 2: Escalate to the Head Office / Grievance Redressal Officer**

If you do not receive a satisfactory response from the branch within the stipulated time, or if you are unhappy with the resolution, you can escalate the issue.

- **Who to contact:** The bank's **Deputy General Manager** at Head Office, Poonjar.
- **How to find details:** The contact information (name, phone number) is displayed in the branch premises and is also available on the bank's official website.
- **How to complain:** Write an email or a letter or can visit in person , making sure to include your **previous complaint reference number** from Level 1.

**Level 3: Escalate to the CEO/Director Board**

If your complaint is still not resolved to your satisfaction, you can escalate it to a higher authority.

- **Who to contact:** The **Chief Executive Officer (CEO) / Director Board** of the bank.
- **How to complain:** Use the contact details available displayed at branch premises or on the bank's website. This is typically the final level of appeal within the bank.

**Level 4: Approach the Banking Ombudsman**

If the bank does not provide a final resolution within **30 days** of your original complaint, or if you are not satisfied with the bank's final response, you have the right to file a complaint with the **Reserve Bank of India (RBI) - Integrated Ombudsman Scheme**.

- **This is a free service** provided by the RBI for the resolution of banking complaints.
- **How to file:** You can file the complaint online through the RBI's Complaint Management System (CMS) portal.
- **Website:** <https://cms.rbi.org.in>

**Note:**

**Key Information to Provide in Your Complaint**

To ensure a speedy resolution, please provide the following details in your complaint:

- Your full name, address, and contact number.
- Your bank account number.
- A clear and brief description of your complaint.
- The date and details of the transaction (if applicable).
- Copies of any supporting documents (e.g., passbook, receipts,).
- The reference number of your previous complaint (for Level 2 and above).