



THE COSMOS CO-OP. BANK LTD.

(Multistate Scheduled Bank)

Enriching Life!

GRIEVANCE REDRESSAL MECHANISM

LEVEL - 1

Complaint may be first brought to the notice of concerned Branch head/ department through phone/ letter/ email/website/ complaint box /complaint register/social media platform

TAT for Resolution: Within 7 working days from date of receipt of complaint at branch / department.

LEVEL - 2

If the complaint is unresolved or the resolution is not satisfactory, the complaint can be taken up one level above the branch head with Branch AGM / DGM Office.

TAT for Resolution: 15 working days from date of receipt of complaint at Branch AGM / DGM Office.

LEVEL - 3

If the complaint is unresolved or the resolution is not satisfactory, the complaint can be taken up one level above the Branch AGM / DGM Office with Nodal Officer

TAT for Resolution: 25 working days from date of receipt of complaint at branch / department.

If the complaint is unresolved within 30 days or the resolution is not satisfactory, the complainant can approach the Banking Ombudsman Office

The customers can also file complaints, if they face any issues related to services provided by outsourcing agencies appointed by the Bank as per the above mechanism