



ALLEPPEY URBAN CO-OPERATIVE BANK LTD.No.A-67

PITCHU IYER JUNCTION, CULLEN ROAD, ALAPPUZHA-688011

PH:- 0477-2262655, 2230080, Email Id: info@aucballeppey.com, aucbalpy@gmail.com

1. Process for Grievance Redressal / Escalation Matrix / Flowchart

Level 1: Branch Level Resolution-Branch Manager/Chief Accountant

1. Complaint recorded with home branch unique reference number.
2. Acknowledgement to be issued on complaint registration.
3. Resolution within 7 working days.
4. Email – sraccountant@aucballeppey.com, Phone – 0477 2230080

Level 2: Head Office – Asst. Secretary

1. Escalation if unresolved within the stipulated period.
2. Resolution within 14 working days.
3. Email – intauditor@aucballeppey.com, Phone – 0477 2262655

Level 3: Head Office – CEO- Principal Nodal Officer

CEO is the designated Officer appointed in terms of the provisions of the Banking Ombudsman scheme.

1. Escalation if unresolved at Assistant Secretary level
2. Final response within 21 working days (maximum)
3. Email – info@aucballeppey.com, Phone – 0477 2230080

Customers can contact the PNO directly. Bank will also internally escalate all rejected/partially accepted grievances cases to PNO for his consideration and final decision.

The PNO shall take into account the evidence placed before him by the parties, the principles of banking law and practice, directions, instructions and guidelines issued by the Reserve Bank from time to time and such other factors, which in his opinion are relevant to the complaint.

The final communication to the complainant shall mention that the complaint has been examined by the PNO and still if he is not satisfied, complainant can approach the Banking Ombudsman of RBI.

Complaints in electronic mode (E-mail) and physical form, including postal and hand-delivered complaints are also accepted. Suggestion Box and complaint Book are provided at bank office and any written complaint is instantly and promptly acknowledged.

2. **Redressal by Ombudsman** - Integrated Ombudsman Scheme

1. **When Customer Can Approach RBI Ombudsman** - Customer may escalate to RBI if:

- a. No reply within 30 days, OR
- b. Dissatisfied with bank's response.

3. **Procedure for Filing a Complaint**

- 1. The complaint may be lodged online through the portal designed for the purpose (<https://cms.rbi.org.in>).

Customer Grievance Redressal - Escalation Matrix

