



**MALVIYA URBAN CO-OPERATIVE BANK LTD.,
HEAD OFFICE: A-48 SUDERSHANPURA ENCLAVE,
GOLIMAR GARDEN, SAHAKAR MARG, JAIPUR 302001.**

AMENDED AS ON 25.09.2023

GRIEVANCE REDRESSAL SYSTEM

The branches were instructed for introducing a complaint register and they have already introduced in the branches. The following instruction will be followed by branch manager in dealing with complaints.

1. A complaint register will be kept open on the table of branch manager where in the customer can register the complaints explaining matter things to the branch manager or customer may sent his written complaint which will also be receipt through complaint register and an acknowledgement may be issued to customer.
2. The branch manager will exhibit an information on the notice board of the branch indicating that the customers are requested to register their complaint on the register kept on the table of the branch manager.
3. The customer will register a complaint only when he is not satisfied with the reply of the employees of the branch.
4. The customer will write name, address and telephone/ mobile number while making complaints.
5. The branch manager on receiving such complaints will try to remove the grievances with in a 10 days period and will inform the customer in this regard.

If the customer is not satisfied the branch manager will send the copy of the complaints with his comments to head office where the complaint will be dealt with by the Managing Director. If necessary the customer can be called for personal hearing. If the managing director is satisfied that customer complaint are genuine and the employee of the branch is at fault, the suitable action will be taken against the employee so that customer can be satisfied in all type of complaint against branch employee etc. and should be finalized within 30 days.

And even the customer is not satisfied he may appeal to the chairman regarding his/her complaint and decision of the chairman on complaint will be final. The complaint there will be filed and informed to branch for making remarks in the register against the complaint that complaint is finally settled down.

6. A file of the correspondence will be maintained by branch manager in this regard.

Escalation matric

S.No.	Designation	Complaint to be disposed off	Appellate authority
Level 1	Branch Manager	10 days	-
Level 2	Managing Director	30 days	-
Level 3	Chairman	-	15 days

