

THE BICHOLIM URBAN CO-OPERATIVE BANK LTD.
"NANDANVAN", CENTRAL OFFICE,
BICHOLIM-GOA

Date: 11.05.2021

NOTICE

Sub: Grievances Redressal Mechanism at Bank.

In case a customer feels that there is deficiency in the service provided to him or bank has not provided any of the services as promised, the customer has following primary options for Complaints and all the Customers complaints shall be resolved by the Bank within maximum period of 15 days from the receipt of the complaint:

a) Contact your Branch:

- i. The customers may contact the respective branch or the Branch manager for immediate redressal. If the customer prefers to file a written complaint, it can be registered at branch on complaint register. The Branch Manager shall record the complaint in the complaint register and shall strive to redress the complaint. Branch Manager shall add the complaint in complaints register.**
 - ii. In case Branch manager believes, complaints need interference of higher authorities then he/she shall refer the same to Head Office within 24 hours of receipt of complaint.**
 - iii. The Branch shall respond to the Complaint within a maximum period of 10 days of receipt of the complaint.**
- b) If the complainant does not receive a response from the branch within 15 days or if the complaint is not redressed to the satisfaction of the customer, the matter may be taken up at Head Office with General Manager/Managing Director of the Bank who shall respond to the complaint immediately but within 10 days from the receipt of the complaint not being addressed or satisfied at Branch.**

Address for complaints to Head Office is as under:

To
The Managing Director
Bicholim Urban Co-op. Bank Limited
Nandanvan, Bicholim-Goa 403504.

If the customer is not satisfied with the reply then he can refer the issue to the Chairman of the Bank.