

BOMBAY MERCANTILE CO-OPERATIVE BANK LIMITED

IT DEPARTMENT

Procedure of Customer Complaint Management (Grievance Redressal)

Bank has implement Customer Complaint Management Solution and customer complaints are registered through Customer Complaint Management Portal which is operational through our Call Centre at IT Department and through our Bank's Portal.

Ticket are generated for each Complaint registered through this system. On registering the complaint, SMS is sent to the customers informing him / her, the ticket no. of his / her complaint for tracking and after resolving the complaint SMS is sent to customer informing him / her of closure of his / her ticket.

Branch Official users have been created for attending the customer complaints at Branch Level and respective Department Official users have been created to address this complaint.

Further, three levels of escalation matrix have been designed for resolving the customer complaints.

If any complaint is not resolved by the Branch Manager within 2 days, complaint will automatically forwarded to 1st Level of Matrix, who will be Area Head of the respective Branch, if any complaint is not resolved within 3 days than complaint will be automatically forwarded to 2nd level of Matrix, who will be Dy. General Manager - Operations.

If any complaint is not resolved by 2nd Level Matrix within 2 days than complaint will be automatically forwarded to 3rd level of Matrix who is HRD Department at Head Office.

Our HRD Department has to resolve this complaint within 3 days.

All the complaints received by the Bank should be routed through Customer Complaint Management Portal, as per guideline of RBI.

DETAILS OF ESCALATION MATRIX

Receiver	Branch Manager	To be resolved within 2 days	BranchManager@bmcbank.co.in
Escalation Matrix			
Level – I	Area Head	01 - 03 days	areahead@bmcbank.co.in
Level – II	Dy. General Manager – Operations	04 – 05 days	dgm.ho@bmcbank.co.in
Level - III	HRD Department	06 – 08 days	grievances@bmcbank.co.in