

# Customer Grievance Redressal Mechanism

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The Maharashtra State Co-operative Bank has put in place a Board-approved Customer Grievance Redressal Mechanism in accordance with the instructions issued by the Reserve Bank of India (RBI) and in compliance with the directions of the Hon'ble High Court of Delhi. The objective of this mechanism is to ensure prompt, effective and fair resolution of customer complaints.

## **Regulatory References:**

RBI Letter No. CEPD.CO.PRS/5985/13-01-008/2023-24 dated November 07, 2024

RBI Letter No. CEPD.CO.PRD1/51127/13-01-008/2023-24 dated December 02, 2024

## **Procedure for Lodging a Complaint**

### **Level 1: Branch / Department / Regional office**

A customer may lodge a complaint at the concerned branch by submitting a written application, email or through the Bank's official website. Every complaint received shall be acknowledged and recorded.

### **Level 2: Nodal officer - Banking Manager Head office**

If the complaint is not resolved within the stipulated time or if customer is not satisfied with the resolution may be escalated to Nodal officer i.e. Manager Banking.

### **Level 3: Grievance Redressal Chief Officer**

Complaints remaining unresolved at the branch level and nodal officer level may be escalated to the Bank's designated Grievance Redressal Chief Officer for further examination and resolution

### **Level 4: Grievance Redressal Appellate Officer**

If the customer is not satisfied with the resolution provided by the Bank, the customer may approach the Grievance Redressal Appellate Officer.

## Escalation Matrix

Level	Authority	Contact Details	Indicative Resolution Time
Level 1	Branch Manager	<b>Concerned Branch Manager</b>	Up to 7 working days
Level 2	Banking Manager	<b>Mr. Dilip N. Khaire</b> <b>Email:</b> <a href="mailto:dilip.khaire@msc.bank.in">dilip.khaire@msc.bank.in</a> <b>Phone:</b> 022-69801051	8 to 14 working days
Level 3	Grievance Redressal chief Officer	<b>Mr. Deepak C. Lambole</b> <b>Email:</b> <a href="mailto:cogrievance@msc.bank.in">cogrievance@msc.bank.in</a> <b>Phone:</b> 022-69801290	15 to 21 working days
Level 4	Grievance Redressal Appellate officer	<b>Mrs. Sayali Bhoir</b> <b>Email:</b> <a href="mailto:appellategrievanceho@msc.bank.in">appellategrievanceho@msc.bank.in</a> <b>Phone:</b> 022-69801117	22 to 30 working days

## Reserve Bank of India – Complaint Management System (CMS)

If the customer is not satisfied with the resolution provided by the Bank, the customer may approach the Reserve Bank of India through the Complaint Management System (CMS), subject to the RBI Ombudsman Scheme, as applicable

### Details of Nodal Officer

**Name:** Mr. Dilip N Khaire

**Designation:** Nodal Officer - Customer Grievance Redressal

**Email:** [dilip.khaire@msc.bank.in](mailto:dilip.khaire@msc.bank.in)

**Phone:** 022-69801051

**Office Address:** Head office, Maharashtra State Co-op. Bank Ltd., Sir Vithaldas Thackersey Smruti Bhavan, 9, Maharashtra Chamber of Commerce Lane, Fort, Mumbai - 400001