

**AMMCO BANK**

Adarsh Mahila Mercantile Cooperative Bank Ltd.

Grievance Redressal Policy

At AMMCO – Adarsh Mahila Mercantile Co-operative Bank Ltd., customer satisfaction is at the heart of our services. The Bank is committed to providing prompt, fair and transparent resolution of customer complaints and grievances.

This Policy establishes a structured mechanism for receiving, recording, investigating and resolving customer grievances within defined timelines.

Scope

This Policy applies to complaints relating to all banking products and services offered by the Bank, including:

- Savings Accounts
- Current Accounts
- Fixed Deposits
- Recurring Deposits
- Any other banking service provided by the Bank
- Loans & Advances
- Locker Services
- Remittance Services
- Customer Service

How to Lodge a Complaint

Customers may register their grievance through any of the following channels:

- Visiting the concerned branch
- Written application
- Email
- Telephone

Every complaint shall be acknowledged and assigned for resolution.

Service Standards

The Bank endeavours to:

- Treat every customer fairly, courteously and resolve complaints promptly.
- Maintain confidentiality of customer information and Keep customers informed regarding the status of their complaint.
- Learn from customer feedback to improve service quality.

Complaints Not Covered

The following shall generally not be treated as grievances under this Policy:

- Anonymous complaints.
- Matters pending before any Court, Tribunal or statutory authority.
- Requests outside the scope of the Bank's services.
- Complaints lacking adequate information.

Policy Review

This Policy shall be reviewed periodically by the Bank and may be amended in accordance with applicable laws, RBI guidelines and the Bank's internal policies.



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Grievance Redressal Process

1.	Level 1- Branch Level	Customers are requested to first contact the Branch Manager of the concerned branch. Resolution Time: Within 7 working days Dial : 96900-124- 34 / 27 / 35 / 36 / 37 Email : customercare@ammcobank.com
2.	Level 2 – Head Office Level CONTACT INFO:	If the customer is not satisfied with the resolution provided by the Branch or does not receive a response within the prescribed time, the matter may be escalated to the Head Office. Resolution Time: Within 7 working days Sh. Ajay Bhargava General Manager / Grievance Redressal Officer, AMMCO Bank Head Office: 27A/1 New Mandi, Muzaffarnagar. Dial : 9897145140 Email : headoffice@ammcobank.com
3.	Level 3 – Chief Executive Officer CONTACT INFO:	If the grievance still remains unresolved, customers may write to the CEO, AMMCO Bank. The CEO shall review the grievance and ensure appropriate action wherever necessary. Smt. Ruchi Garg Chief Executive Officer, AMMCO Bank Head Office: 27A/1 New Mandi, Muzaffarnagar. Dial : 9690012432 Email : ruchi.garg@ammcobank.com
4.	Level 4 – The Chairman CONTACT INFO:	If the grievance still remains unresolved, customers may write to the Chairman, AMMCO Bank. The Chairman shall review the grievance and ensure appropriate action wherever necessary. Dr. Kailash Chand Goel The Chairman, AMMCO Bank Dial : 9412210072 Email : headoffice@ammcobank.com
4.	Level 4 – Regulatory Authority	If the complaint remains unresolved even after approaching the Bank, customers may approach the appropriate authority as permitted under the applicable RBI guidelines. Banking Ombudsman (RBI) https://cms.rbi.org.in/cms/ or Dial 14448

