

ATM/ DEBIT CARD Grievance Redressal Mechanism

Level I: Offline/Online Complaint Registration

The first level in case of a grievance can be lodged at the Branch which has first-hand knowledge about the customer and the details of the complaint. The customer may lodge a written complaint at the branch which will be duly acknowledged along with a copy of the complaint.

Alternatively, if customer is unable to visit a Branch for registering a complaint, customers can register their complaints online.

If the complaint is not resolved within a reasonable period or if the nature of resolution does not meet the standards expected by the customer, the grievance may be stepped up to higher levels as shown below.

Level II: Nodal Officer

The unresolved grievance may be taken up with the Regional Nodal Officers who are entrusted with the duty of redressal of grievances which have not been resolved at the branch level. Details of Nodal Officer is displayed at our branch offices

Level III. Banks' Principal Nodal Officer

In case the grievances have not been resolved to the satisfaction of the customer by the two levels as above, the matter may be taken up with the Principal Nodal Officer of the Bank:

Sri. James Thomas General Manager

Principal Nodal Officer for Customer Grievances

Kaduthuruthy Urban Co Operative Bank Limited

Head Office, Kaduthuruthy,

Kottayam – 686604 Kerala

Ph: 04829 283268

Email: gm@kucbank.in

The Nodal Officer or the Principal Nodal Officer, as the case may be, will acknowledge the grievance within five days of receipt and start proceedings to resolve the grievance within a maximum period of three weeks. The customer will be suitably apprised about the progress of the actions and the reasons for the delay in the process of resolution.

Level IV Integrated Ombudsman

If the customer feels disappointed with the solutions provided by the various levels within the bank, or if he does not get a satisfactory reply within a period of one month, he may approach the Integrated Ombudsman.

Link to Integrated Ombudsman compliant register portal is available in our website