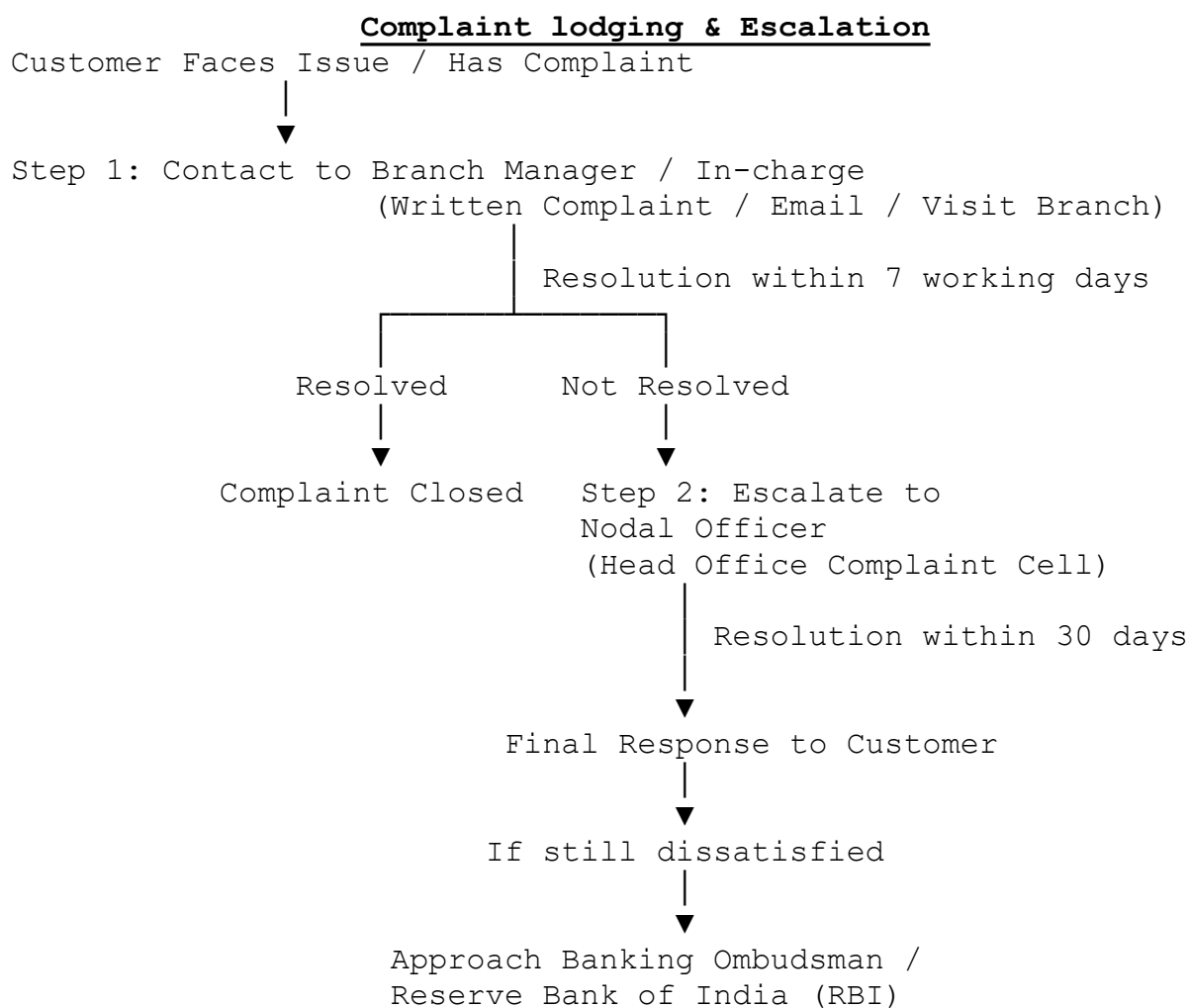


Redressal of Complaints



Outline Procedure for lodging a complaint

Step 1 – Complaint to Branch Manager / In-charge

Customer may lodge complaint through:

- Email to Branch
- Bank Website Complaint Portal
- Written complaint at branch
- Complaint register available at branch

Procedure

1. Customer submits complaint with account details and issue description.
2. Complaint is forwarded to the concerned department/branch.

Resolution provided within **7 working days**.

Step 2 – Escalation to Nodal Officer (Head Office)

If still not satisfied.

Procedure

1. Customer submits complaint to **Nodal Officer – Grievance Redressal Cell** at Head Office.
Address : 101-103, Rudresh Commercial Complex, Nr. Dr. Ambedkar Garden, Chembur, Mumbai
- 400 071 Tel. (022) 2527 6108/09 E-mail : ao@cnsbank.com ; enquiry@cnsbank.com
 2. Complaint should include:
 - Copies of previous correspondence
 - Details of grievance
 3. Nodal Officer investigates the matter with concerned branch/department.
 4. Final response within 30 days of complaint lodgement.
-

Step 3 – Escalation to RBI Banking Ombudsman

If the complaint remains unresolved after **30 days**.

Customer may approach **RBI Integrated Ombudsman Scheme**.

Channels:

- RBI CMS Portal : <https://cms.rbi.org.in>
- Written application : - Central Processing Centre (CRPC)
Reserve Bank of India, 4th Floor,
Sector - 17, Chandigarh - 160017
RBI Contact centre : 14448