Customer Grievance Redressal Mechanism

CUSTOMER LODGES COMPLAINT

Complaint Submission Channels

Branch –
Written / Oral / Email

Bank Website –
"Lodge a Complaint" link

Call Centre –
Call - 9400064112/9400064113
Email - ho3@payyanurtownbank.com

LEVEL 1 – BRANCH MANAGER
> Acknowledgement within 1 working day
> Reviews and resolves complaint within 7 working days
> Communicates resolution to customer

Resolved ? — **Yes** — **Complaint Closed & Customer Notified**

No
Customer may escalate to

LEVEL 2 – NODAL OFFICER - HEAD OFFICE
> Final internal escalation authority
>Reviews unresolved complaint
> Ensures overall resolution within 30 days

Resolved ? — **Yes** — **Complaint Closed & Customer Notified**

No
Customer may escalate to

RBI Integrated Ombudsman Scheme
Portal – https://cms.rbi.org.in
Email - crpc@rbi.org.in
Helpline – 14448

The Payyanur Co-operative Town Bank Ltd. No. C.827