



Grievance Redressal Mechanism & Escalation Matrix

A. GRIEVANCE REDRESSAL MECHANISM

The customer can register grievance through various channels online /offline mode like Branch, contact centre/call centre, mobile banking application, website, email etc.

- a) **Branches:** Customers can submit written Complaints to branch officials for resolution of the issues. They can also drop their complaints in complaint box in branches or write in complaint register maintained at branches. Branch Official will submit Complaint in the Internal Grievance Portal (SPGRS).
- b) **Call Centre:** Complaints can also be lodged at Bank's Call Centre on toll free number 18002334526, 18001022636 accessible 24 hours from MTNL/BSNL fixed phones throughout India. It will also handle Queries / complaints related to Digital application like Maha mobile plus, Internet banking, Maha secure etc. The Call Centre agent will submit Complaint in SPGRS Portal.
- c) **Mails / Emails:** Customers can submit complaint by post or through e-mail. The customer can e-mail the complaint / grievance to the branch at brmgr<branchcode>@mahabank.co.in or bom<branchcode>@mahabank.co.in. Branch Official will submit Complaint in SPGRS Portal. Customer can escalate the complaints at hocomplaints@bankofmaharashtra.bank.in
- d) **Bank's Website:** Complaints can be lodged by the customers, through Online Grievance Portal, link for which is provided on Banks website (<https://bankofmaharashtra.bank.in/spgrs/index.html?source=w>) Customer, who lodges the complaint online through Bank's Website, receive automatic acknowledgement of his/her complaint along with a reference number on his/her Registered Mobile No/ email. With this reference number customer can track the status of their complaint. The Complaints received online are automatically integrated into the Banks Web based SPGRS portal.

The QR code for accessing the online Grievance Portal:



QR code and Complaint lodgement link is made available in all the digital channels.

- e) **CPGRAM:** The customer can also lodge their complaints on Centralized Public Grievance Redress and Monitoring System (CPGRAMS), the complaint management portal of Government of India, Ministry of Personnel, Public Grievances and Pensions, Department of Administrative Reforms and Public Grievances. The CPGRAMS website can be accessed via the link pgportal.gov.in.
- f) **INGRAM:** The customer has an additional facility to lodge his/her complaint(s) via the INGRAM portal. The said portal is monitored by Government of India, Ministry of Consumer Affairs, Food

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& Public Distribution, and Department of Consumer Affairs. The portal can be accessed via the link <https://consumerhelpline.gov.in>.

- g) **Social Media:** Customers may give their complaint /feedback on social media. Our Bank has its presence on the following Social Media platforms: Twitter, Face book, Instagram, LinkedIn etc.

URL for Feedback <https://feedback.bankofmaharashtra.bank.in/b/vxwc>



- h) **Customer Service and Grievance Redressal Cell:** Customers can also escalate complaints to the Chief Grievance Redressal officer for at the following address:

Chief Grievances Redressal Officer

Bank of Maharashtra,

Transaction Monitoring Department

**Customer Service and Grievance Redressal Cell, 4th floor, 1177, 'Janmangal',
Budhwar Peth, Bajirao Road, Pune-411002 Maharashtra.**

Contact No.: 020-24504230, Email: gmtmd@bankofmaharashtra.bank.in

The contact details of Chief Grievances Redressal Officer are available in all branches of the Bank on the Comprehensive Notice Board and also in the Banks website.

B. Escalation matrix

Escalation Level	Authority / Channel	Contact Details
Level 1	Customers can lodge their grievances with Branch Manager or ONLINE through channels	• Call Centre: 1800-233-4526 or 1800-102-2636 • Website: www.bankofmaharashtra.bank.in
Level 2	If the grievance is not redressed, customer can directly approach to the Zonal Office Nodal Officer (ZONO) for Redressal	• Name of Zonal Office Nodal Officer (ZONO): • Full Address: • Phone No: (Direct Line) • Email ID
Level 3	If grievance is still not redressed, customer can approach to Chief Grievance Officer/Principal Nodal Officer	Principal Nodal Officer/Chief Grievance Redressal Officer, Bank of Maharashtra, Transaction Monitoring Department Customer Service and Grievance Redressal Cell, 4th floor, 1177, 'Janmangal', Budhwar Peth, Bajirao Road, Pune 411002 Maharashtra. Contact No.: 020-24504230, Email: gmtmd@bankofmaharashtra.bank.in



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Level 4	Name and Address of the Regional office of the RBI Ombudsman	Zonal Offices to enter the details of the Regional Offices of the RBI Ombudsman under whose jurisdiction the Zone Falls
Level 5	In order to lodge a complaint with the Banking Ombudsman under the Integrated Ombudsman Scheme 2021 you may choose any of the channels.	- Complaint Lodgement Portal of the Ombudsman: rbi.org.in - Email id: crpc@rbi.org.in - Address: Centralised Receipt and Processing Centre, Reserve Bank of India, 4th Floor, Sector 17, Chandigarh,-160017 - Toll free No: 14448 (for Enquiry)



