

C. GRIEVANCE REDRESSAL

For Grievances regarding Consumer Banking (Retail Liabilities, Credit Cards, Retail Assets - Lending and Loan Products) services:

- If you have any grievances pertaining to Consumer Banking services, you may choose any of the following channels to register your complaint:
 - **Branch:** You may meet the Branch Manager / Service Manager / Branch Operations Manager of any Branch and register your complaint
 - **Customer Experience Centre:** You may call our 24 hour contact center at 1860 266 2666 (local call rates apply) to register your complaint
 - **Email:** You may send us an email through the option of "Email us" under Customer Service section on our website and register your complaint
 - **Letter:** You may write a letter to us at Kotak Mahindra Bank Ltd. P.O. Box: 16344, Mumbai – 400013
 - **Website:** You may visit our Bank website, go to the "Contact Us" section and register your complaint online
 - **Net Banking:** In case you are registered for Net Banking services, you may log in to your net banking, go to the "Inbox" tab under Profile option and register your complaint

The Complaint / Grievance form is available on the bank's website (www.kotak.com) and is also available with the Branch Manager / Service Manager / Branch Operations Manager of all our branches.

- In case you do not receive any response from any of the channels that you have raised the issue to within 7 working days or if the response received from them is not satisfactory, you may escalate your grievance to the Regional Business Head (RBH) / Area Manager (AM). The contact details are as follows:

Name of the RBH / AM :
 Address :
 Telephone No :
 Mobile No :
 E-mail :

- In case you do not receive any response from the Regional Business Head / Area Manager within 3 working days or if the response received from them is not satisfactory, you may escalate your grievance to the Principal Nodal Officer for Consumer Banking (Retail Liabilities, Credit Cards, Retail Assets-Lending and Loan Products). The contact details are as follows:

Nodal Officer : **Ms. Archana Shukla**
 Address : Kotak Mahindra Bank,
 8th Floor, ABR Emerald building,
 Plot No. D8, Street 16,
 MIDC Central Road,
 Andheri East, Mumbai,
 Maharashtra 400093.
 E-mail : nodalofficer@kotak.com
 Contact Number : 022-6204 2110
 Mon to Fri (10.00 am to 6.00 pm)
 excluding bank holidays

Principal Nodal Officer : **Mr. Amit Shah**
 Address : Kotak Mahindra Bank,
 8th Floor, ABR Emerald building,
 Plot No. D8, Street 16,
 MIDC Central Road,
 Andheri East, Mumbai,
 Maharashtra 400093.
 E-mail : PNO@kotak.com
 Contact Number : 022-6204 2120
 Mon to Fri (10.00 am to 6.00 pm)
 excluding bank holidays

- In case the complaint is not resolved at the Bank level within a month of lodging the complaint, or in case you are not satisfied with the response received, you may approach the Banking Ombudsman. In order to lodge a complaint with the Banking Ombudsman under the Reserve Bank - Integrated Ombudsman Scheme, 2021, you may choose any of the following channels:
 - For online complaints, login to portal of the Ombudsman: <https://cms.rbi.org.in>
 - Submit written complaints to the following address:
 Centralised Receipt and Processing Centre,
 Reserve Bank of India,
 4th Floor, Sector 17, Chandigarh – 160017.
 - For enquiries, dial 14448 (toll-free)
- Details of the Reserve Bank – Integrated Ombudsman Scheme, 2021 is available with the Branch Manager / Service Manager / Branch Operations Manager.