

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 Manager (RBM) / Area Manager (AM). The contact details are as follows:

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

- In case you do not receive any response from the Regional Business Manager / 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 :	Mr. N Pohare	Principal Nodal Officer :	Mr. K. Vora (Senior Vice President)
Address :	Kotak Mahindra Bank, Kotak Infinity, 6th Floor, Zone II Bldg No.21, Infinity Park, Off Western Express Highway, General AK, Vaidya Marg, Malad (E) Mumbai - 400 097	Address :	Kotak Mahindra Bank, Kotak Infinity, 6th Floor, Zone II Bldg No.21, Infinity Park, Off Western Express Highway, General AK, Vaidya Marg, Malad (E) Mumbai - 400 097
E-mail :	nodalofficer@kotak.com	E-mail :	k.vora@kotak.com

- In case the complaint is not resolved at the bank level within a month of lodging of complaint or in case you are not satisfied with the response received, then you may write to the Banking Ombudsman
 Details of the Banking Ombudsman Scheme 2006 is available with the Branch Manager / Service Manager / Branch Operations Manager

The Name and Address of Banking Ombudsman