Grievance Redressal Mechanism

(Customer Complaint Handling & Escalation Matrix)

Complaint Lodging Channels Customer Care/Grievance Portal/Website/Email)

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Acknowledgement with unique ID is sent to the customer through /SMS/Email.

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Complaint assigned to concerned official at Branch/Team **(Level 1)**

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Branch/Team reviews the grievance and takes necessary steps to resolve the complaint & submits its decision (Rejected /Accepted) to **Level 2** i.e. Cluster Head/Incharge Department

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Cluster Head/ Incharge Department reviews the grievance and the decision of the Branch/Team w.r.t the complaint and accordingly Upholds/Overturns the decision of the Branch/Team.

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Decision

Complaint Resolved → Complaint is closed & the response is forwarded to the customer via Email, SMS

Complaint Rejected ↓

Complaint is automatically escalated to **Level 3** i.e. General Manager for review

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Complaint is auto escalated to **Level 4** i.e. Internal Ombudsman for Review (within 30 days)

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Post Vetting by Internal Ombudsman, final decision is conveyed to the complainant

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Rejection Message

"Final Decision"
along with the following message

"In Case you are not satisfied with the resolution/disposal of the complaint, you may approach the Banking Ombudsman online at https://cms.rbi.org.in or through physical mode to the Centralized Receipt and Processing Centre, Reserve Bank of India, 4th floor, sector 17, Chandigarh – 160017 within one year of the receipt of the decision. Additionally, a Contact Centre with a toll-free number – 14448 (9:30 am to 5:15 pm) – is operational.