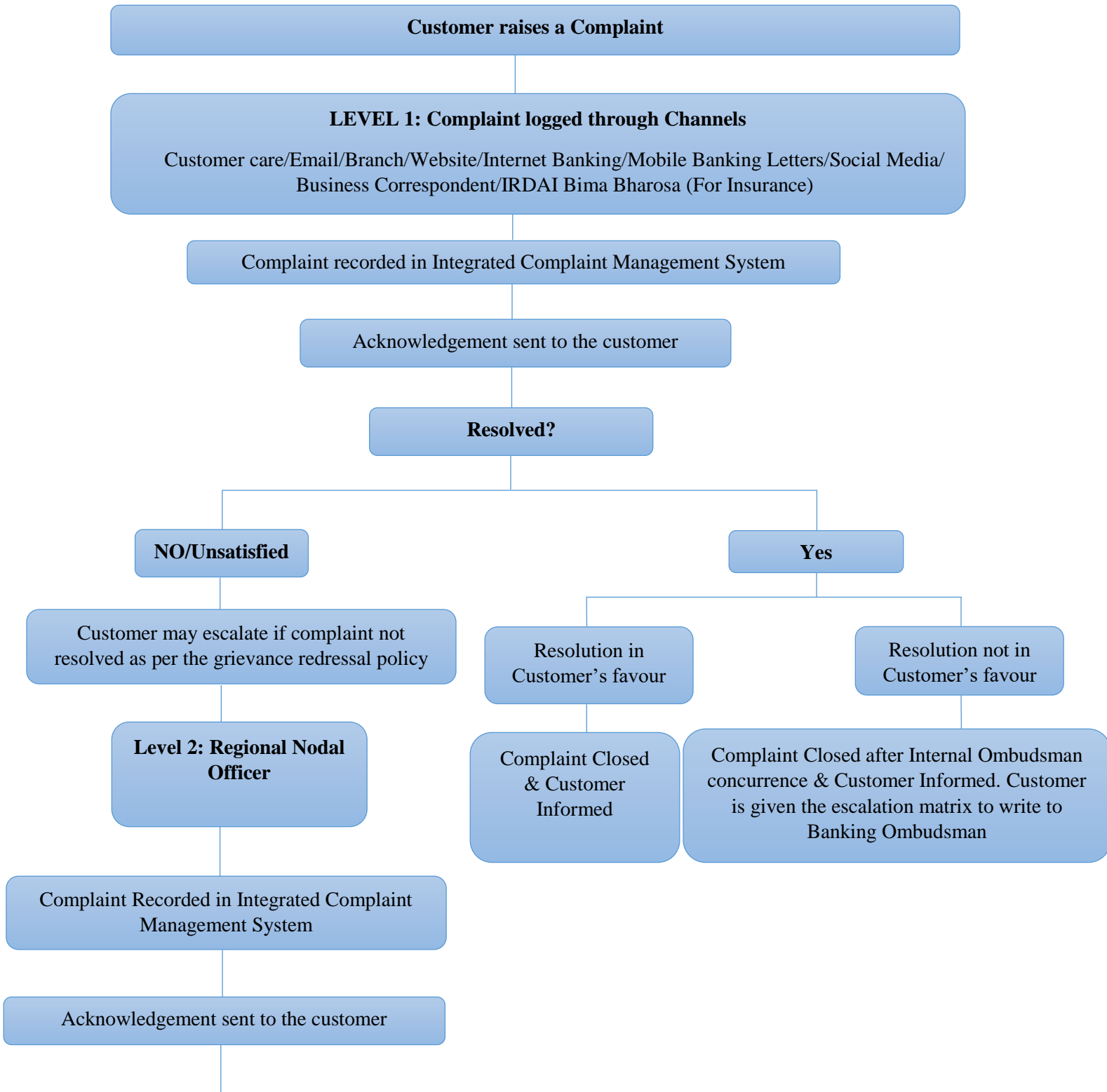


CUSTOMER GRIEVANCE REDRESSAL FLOWCHART



Resolved?

NO/Unsatisfied

Customer may escalate if complaint not resolved as per the grievance redressal policy

Level 3: Principal Nodal Officer

Complaint Recorded in Integrated Complaint Management System

Acknowledgement sent to the customer

Resolved?

NO/Unsatisfied

Customer may escalate if complaint not resolved as per the grievance redressal policy

Level 4: Banking Ombudsman

<https://cms.rbi.org.in>

Yes

Resolution in Customer's favour

Complaint Closed & Customer Informed

Resolution not in Customer's favour

Complaint Closed after Internal Ombudsman concurrence & Customer Informed. Customer is given the escalation matrix to write to Banking Ombudsman

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