Customer Complaint Handling Flowchart

Customer Raise a Complaint

Level 1: Customer Care Executive / Branch
- Customer lodges complaint via: - Branch visit
  - Phone / Email
  - Website / Mobile App
- Complaint acknowledged with reference number.
- Resolution time depends upon nature and gravity of complaint

Complaint Resolved → **YES** → **Customer Informed** → **Case Closed**

NO ↓

Level 2: Branch Manager / Relationship Manager
- Complaint escalated automatically or on request
- Review of facts and corrective action
- Resolution time depends upon nature and gravity of complaint

Complaint Resolved → **YES** → **Customer Informed** → **Case Closed**

NO ↓

Level 3: Grievance redressal Officer / Nodal Officer
- Independent review of complaint
- Ensures compliance with internal policy & regulations
- Resolution timeline: T + 7 working days

Complaint Resolved → **YES** → **Customer Informed** → **Case Closed**

NO ↓

Level 4: Chief Compliance Officer
- Final internal escalation within the Bank / RE
- Communicates final decision to customer

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External Escalation (If not satisfied)
- Banking Ombudsman / RBI – CMS Portal/ Appellate Authority