

## Hierarchy of Officers Responsible for Consumer Grievances

Level	Authority	Responsibility
Level 1	<b>Front Desk</b>	Complaint registration, acknowledgement, first-level resolution
Level 2	<b>Branch Manager</b>	Service correction and Customer satisfaction, customer communication and if customer is not satisfied, escalate the same.
Level 3	<b>Nodal Officer</b>	Policy review, compliance, independent resolution. Satisfaction of escalated complaints.
Level 4	<b>Chief Compliance Officer</b>	Final internal authority, regulatory accountability and compliance.
External	<b>Banking Ombudsman / RBI / Regulator</b>	Regulatory Authority.

