

CUSTOMER COMPLAINT REDRESSAL FLOWCHART

Lodge Complaint

- Call Customer Care
- Email support
- Use online complaint form / app
- Visit nearest branch

→ If Resolved — Process Ends

→ If Not Resolved — Go to Level 1

Level 1 — CBM/RSM

- Submit complaint reference number
- Branch reviews and responds

→ If Resolved — Process Ends

→ If Not Resolved — Go to Level 2

Level 2 — Principal Nodal Officer (As per RBI Directions)

- Nodal Officer details must be displayed on website (Name, Address, Email, Phone)
- Review and response within stipulated TAT

→ If Resolved — Process Ends

→ If Not Resolved — Go to Level 3

Level 3 — Management

- Final internal escalation
- Detailed review of unresolved grievance

→ If Resolved — Process Ends

→ If Not Resolved — Eligible for RBI Ombudsman

RBI Integrated Ombudsman Scheme.

- File complaint at CMS Portal: <https://cms.rbi.org.in>
- Can be approached if:
 - RE has not responded within 30 days, **or**
 - Customer is dissatisfied with the response

3. OPTIONAL SECTION FOR WEBSITE – MANDATORY DISCLOSURES

You should display the following:

✓ Contact details of all levels:

- Customer Care
- CBM/RSM Name & Contact Number
- Principal Nodal Officer
- Management

✓ Turnaround Times (TAT)

As per internal policy.

✓ Link to RBI Integrated Ombudsman Scheme