

# Grievance Redressal Process

## Level 1: Customer Complaint to Bank



Phone / Email / Website / Social Media / Letter / Banking Outlet

Complaint Recorded in Complaint Management System



Acknowledgement Sent to Customer

Complaint Analyzed & Investigated



Claim Accepted  
Complaint Resolved



Claim Rejected  
Referred to Internal  
Ombudsman



Final Decision Communicated to Customer



Level 2

Not Satisfied? Escalate to  
**Level 2**  
Grievance Redressal Manager



Still Unresolved? Escalate to  
**Level 3**  
Principal Nodal Officer

Alternate Grievance Redressal Mechanism



CPGRAMS / INGRAM /  
Banking Ombudsman



GRIEVANCE REDRESS MECHANISM

ESCALATIONS