



Grievance Redressal Mechanism

Structure of addressing the customer complaints/grievances.

For the purpose of systematic approach in addressing customer complaints/grievances the following structure is placed in the Bank.

1. Card and ATM Transactions complaints/grievances redressal:

The following are the guidelines for addressing the complaints in ATM card and transactions.

- ATM ID is displayed in all our ATM premises to enable customers to quote the same while making complaint/suggestions.
- We have made available the forms for lodging ATM complaints within Branch/ATM premises along with the phone number and name of the official with whom the complaint can be lodged to avoid any delay in lodging complaints.
- Customer can also lodge their complaints over Customer Care Number 08394-229772/9620255555 for lodging complaints/reporting and blocking lost cards to avoid delays and also attend the request on priority.
- Bank is also committed to reimburse to the customers the amount wrongfully debited, if any, due to ATM failure to dispense cash within a maximum period of 12 days from the date of receipt of customers complaints as per RBI guidelines.



2. General complaints/grievances redressal:

Escalation Levels	Authority	System
<p>Level-1</p> <p>In case of any complaints/grievances with service of Bank customer may contact branch</p>	<p>Branch Manager (concerned)</p>	<p>Customer may submit complaint letter or drop complaint in Complaint/Suggestion Box or may attend customer meet and express which will be recorded. Branch manager will acknowledge the complaint and address if the issue is at Branch level. In case issue is unresolved at Branch level he may contact next authority and coordinate to address the issue.</p>
<p>Level-2</p> <p>If the issue/complaint is not resolved within 15 days from the date of receipt of complaint at branch. Customer may contact the Nodal Officer at HO</p>	<p>Nodal Officer at Head Office. (an officer will be nominated as Nodal Officer)</p>	<p>Complaint may be received either directly from the customer/May referred by the branch. Nodal Officer at HO shall immediately examine and try to resolve within 7 days of the receipt of the complaint. Nodal officer will also acknowledge the complaint to customer.</p>
<p>Level-3</p> <p>If the issue or complaint is not resolved within 7 days from the date of referring to Nodal Officer. The matter will be escalated to CEO</p>	<p>Chief Executive Officer of the Bank</p>	<p>CEO will reexamine the issue refer to him by customer or by the Nodal Officer and takes steps to address the issue.</p>