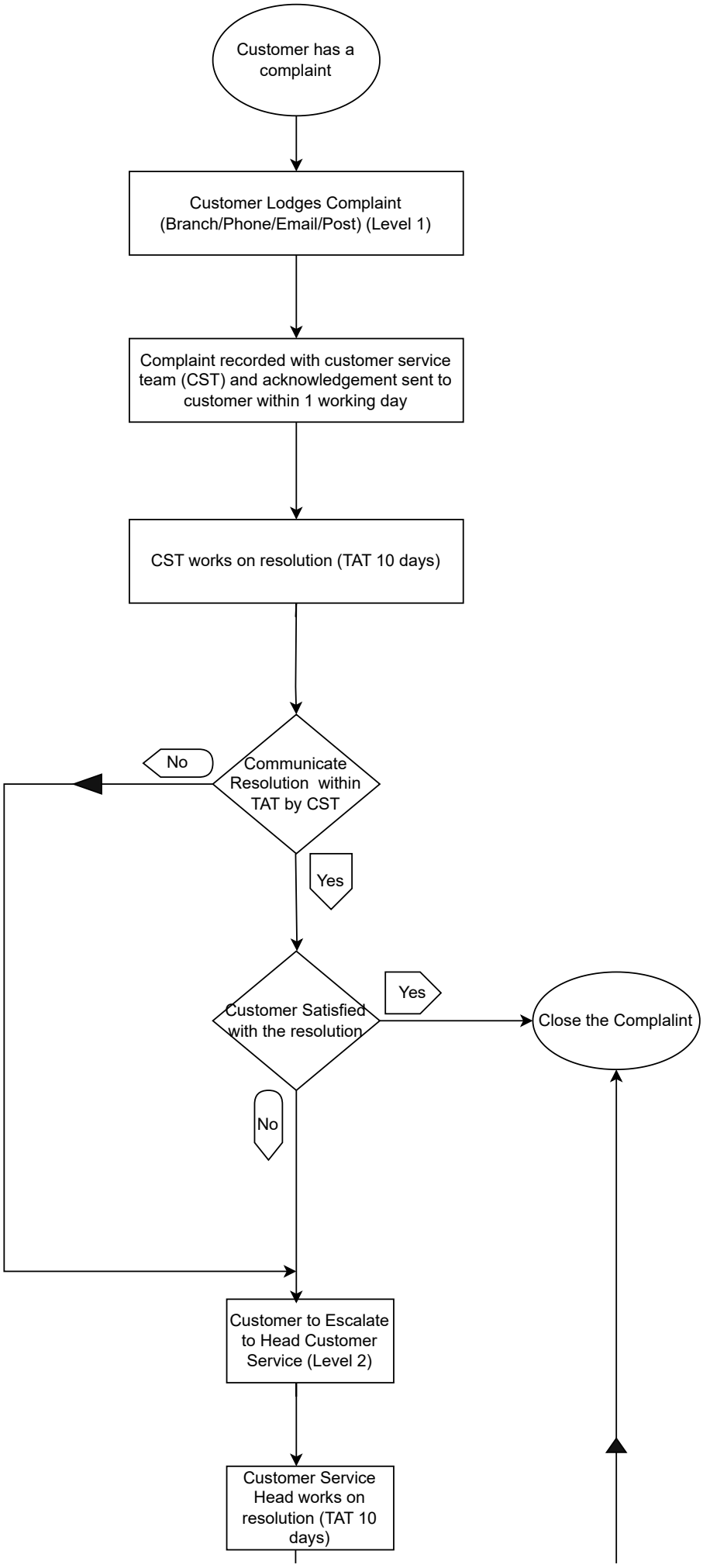
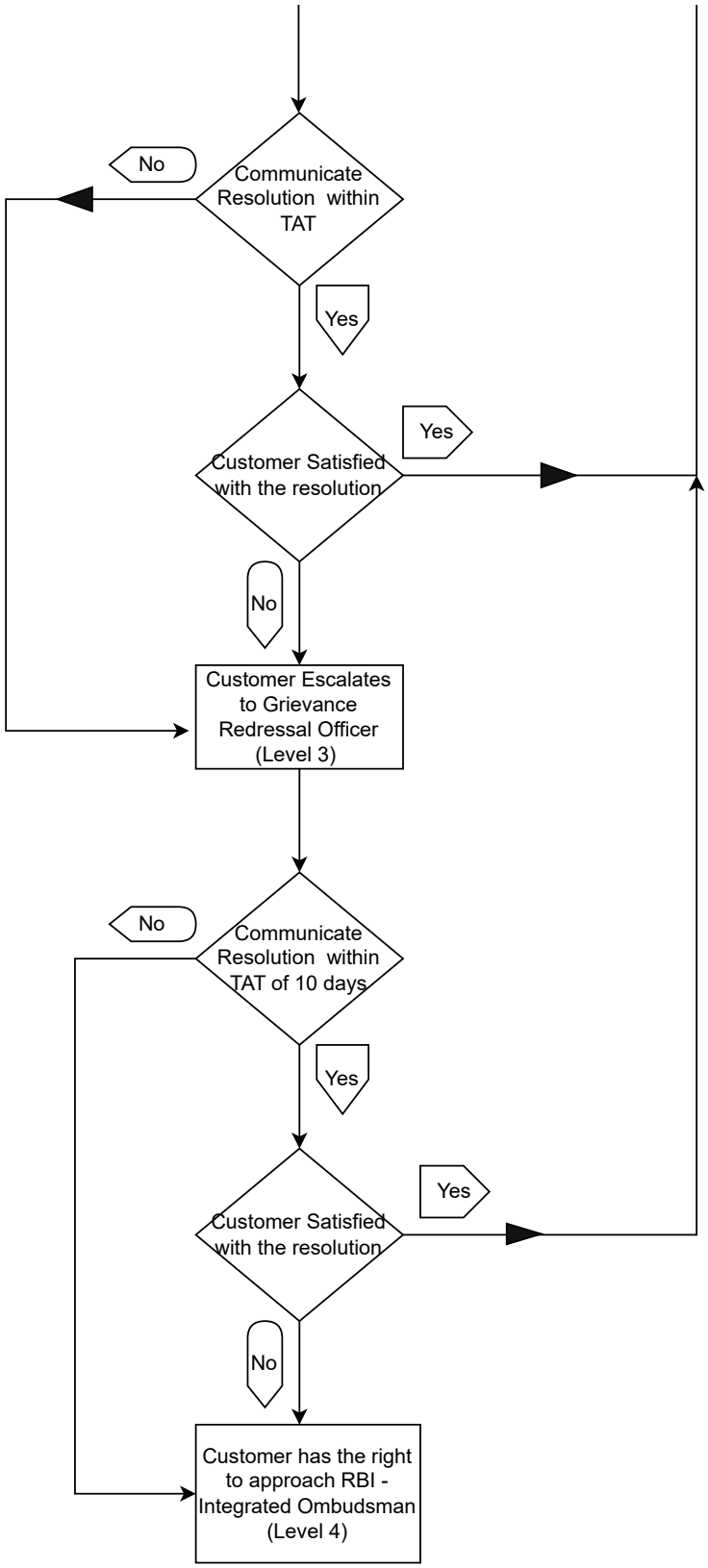

Customer has a complaint
Customer Lodges Complaint (Branch/Phone/Email/Post) (Level 1)
Complaint recorded with customer service team (CST) and acknowledgement sent to customer within 1 working day
CST works on resolution (TAT 10 days)
Communicate Resolution within TAT by CST
No
Yes
Customer Satisfied with the resolution
Yes
Close the Complalint
No
Customer to Escalate to Head Customer Service (Level 2)
Customer Service Head works on resolution (TAT 10 days)


Communicate Resolution within TAT
No
Yes
Customer Satisfied with the resolution
Yes
No
Customer Escalates to Grievance Redressal Officer (Level 3)
Communicate Resolution within TAT of 10 days
No
Yes
Customer Satisfied with the resolution
Yes
No
Customer has the right to approach RBI - Integrated Ombudsman (Level 4)