

Customer raises a Complaint

**CHANNELS: Complaint logged through Channels
Inbound Customer care/Email/Branch/Website/Social Media**

Complaint recorded in Complaint Management System

Complaint registration acknowledgment sent to customer via text message

Complaint Resolution_ Escalation Matrix

L1 → L2 → L3 → L4 → Complaint Closed

Customer not satisfied

Customer satisfied

Customer opt to Escalate to Banking Ombudsman

- The registered complaint will be automatically routed as per the nature of complaint to respective authority i.e L1/ L2/L3 /L4 (Branch/RO/ZO/ CCD_CO) department for further action.
- Complaint will be soft closed by level 1 i.e Branch/ CO_department L1 and final closure will be done by level 2 i.e RO/CO_department L2
- Level 3 i.e ZO/CO_department L3, will monitor the complaint however if the Level 2 is not able to resolve the complaint at their-end and escalated to next level then Level 3 can take the action against the respective complaint.