

Customer Raises a Complaint

## STEP 1 – Initial Query / Complaint

Call: 04324-234764 | Email / Submit Query  
Mon-Sat 9:30am - 5:30pm | (excluding public holidays)

Complaint Registered & Acknowledged – Response within 10 Working Days

NO / Unsatisfied  
Escalate to Step 2

Resolved?

YES – Complaint Closed  
& Customer Informed

## STEP 2 – Customer Services Manager (Complaint Escalations)

Quote Ticket No. & Loan Account No. | Submit Customer Escalation

Complaint Registered & Acknowledged – Response within 10 Working Days

NO / Unsatisfied  
Escalate to Step 3

Resolved?

YES – Complaint Closed  
& Customer Informed

## STEP 3 – Grievance Redressal Officer (GRO)

P. Mahalakshmi | Tel: 04324-234674 | Submit GRO Escalation

Complaint Registered & Acknowledged – Response within 10 Working Days

NO / Unsatisfied  
Escalate to Step 4

Resolved?

YES – Complaint Closed  
& Customer Informed

## STEP 4 – Principal Nodal Officers

Escalate to Principal Nodal Officer | Mon-Sat, 9.30am-5.30pm | Send an email  
Quote Ticket No. & Loan Account No. in all communications

Complaint Registered & Acknowledged – Response within 10 Working Days

NO / Unsatisfied  
Escalate to RBI CMS

Resolved?

YES – Complaint Closed  
& Customer Informed

**Note:** After following Steps 1, 2, 3 and 4, if your issue remains unresolved or if you have not received a response within 30 days of lodging a complaint, you may approach the **Banking Ombudsman** appointed by the Reserve Bank of India under the **Reserve Bank – Integrated Ombudsman Scheme, 2021**

## STEP 5 – RBI Complaint Management System (CMS) / Ombudsman

If your complaint remains unresolved after Step 4, approach the RBI Ombudsman:

<https://cms.rbi.org.in>

Complaint can also be filed in physical mode to:

**Centralised Receipt and Processing Centre (CRPC), Reserve Bank of India,  
Central Vista, Sector 17, Chandigarh – 160017**