



## COMPLAINT REDRESSAL MECHANISM & FLOW CHART

This document structuralizes the comprehensive multi-level grievance redressal process of The Abhinav Sahakari Bank Ltd. Customers can utilize the authorized submission channels detailed below to lodge their complaints, which are systematically tracked and escalated if unresolved.

### 1. Structured Complaint Escalation Flowchart

★ CUSTOMER LODGES COMPLAINT		
▼		
COMPLAINT SUBMISSION CHANNELS		
<b>Option A: Physical</b>  Branch or Head Office (Written / Oral / By Post)	<b>Option B: Digital Portal</b>  Bank Website (Lodge-In Complaint Link)	<b>Option C: Electronic Mail</b>  By E-mail: itsupport@abhinav.bank.in
▼	▼	▼
<b>LEVEL 1 – BRANCH MANAGER</b> <ul style="list-style-type: none"><li>• <b>Acknowledgement: Within 1 working day</b></li><li>• <b>Resolution Timeline: Reviews and resolves within 14 working days</b></li><li>• <b>Action: Communicates complete resolution to customer</b></li></ul>		<i>Direct Intake / Escalation Route</i>
▼ If Not Resolved within 14 Days		▼
<b>LEVEL 2 – PRINCIPLE NODAL OFFICER (HEAD OFFICE)</b> <ul style="list-style-type: none"><li>• <b>Status: Final Internal Escalation Authority</b></li><li>• <b>Mandate: Explicitly reviews all unresolved complaints forwarded from Level 1 or direct channels</b></li><li>• <b>Operational Timeline: Ensures overall resolution strictly within 30 Days</b></li></ul>		
<b>Outcome A: Resolved satisfactorily</b>		<b>Outcome B: Unsatisfactory / Unresolved</b>
▼		▼



✓ CASE CLOSED / RESOLVED

## EXTERNAL ESCALATION

### RBI Integrated Ombudsman Scheme

- Portal: <https://cms.rbi.org.in>
- Email: [crpc@rbi.org.in](mailto:crpc@rbi.org.in)

## 2. Detailed Operational Protocol & Timelines

### Phase 1: Complaint Intake & Ingestion Channels

Complainants have flexibility in choosing submission channels across three key modern communication formats:

- 1. Physical Submission:** Walk-in or standard postal service addressed directly to any physical Branch or the Head Office. This accommodates Written and Oral grievances.
- 2. Web Portal Intake:** Digital interaction through the designated 'Lodge in Complaint Link' accessible 24/7 on the official Bank Website.
- 3. Direct E-mail:** Electronic mailing network directly hitting the specialized ticketing inbox at [itsupport@abhinav.bank.in](mailto:itsupport@abhinav.bank.in).

### Phase 2: Internal Grievance Resolution Matrix

#### Level 1: Branch Manager Core Responsibilities

- *Acknowledgement Window:* The designated office must provide an official confirmation/acknowledgement receipt to the complainant within 1 working day.
- *Case Evaluation & Turnaround (TAT):* The Branch Manager conducts thorough analysis and must resolve the tracking log within 14 working days.
- *Output:* Communicates the finalized official structural resolution transparently to the customer. If accepted, the tracking record status changes to 'Closed'.

#### Level 2: Principle Nodal Officer (HO) Escalation Protocol

- *Mandate:* Serves as the apex final internal escalation authority representing the Head Office (HO).
- *Responsibility:* Reviews critical unresolved/disputed complaints transitioning from Level 1 branches, or direct incoming queries that require higher-level system administration.
- *Strict Turnaround Time (TAT):* Ensures macro-level structural resolution execution comprehensively within 30 Days from initial registration.

### Phase 3: Ultimate External Regulatory Safeguard

In the event that the internal administrative operations fail to offer standard satisfaction to the complainant, or if the issue remains unresolved past the 30-day corporate timeline threshold, the customer possesses the legal right to invoke the national financial safety net:

#### Reserve Bank of India (RBI) Integrated Ombudsman Scheme

- *Web Redressal Portal:* <https://cms.rbi.org.in>
- *Dedicated Redressal Email:* [crpc@rbi.org.in](mailto:crpc@rbi.org.in)