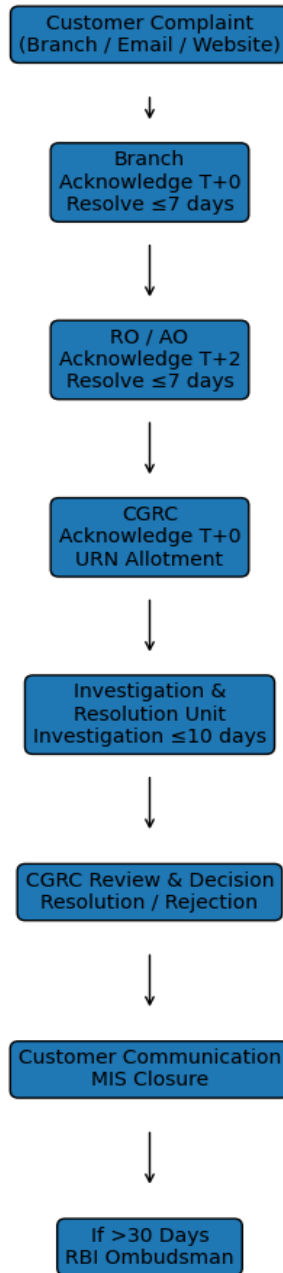


CGRC – End-to-End Process Flow Diagram

Below flowchart depicts the complete grievance redressal mechanism from complaint receipt to closure, aligned with RBI-IOS 2021.



CENTRALIZED GRIEVANCE REDRESSAL CELL (CGRC) DETAILED PROCESS FLOW

LEVEL 1: COMPLAINT ORIGINATION & INTAKE

- Customer complaints may be received through Branches, Email, Bank Website, Letters or Digital Channels.
- Complaints may relate to Deposits & CASA, Loans, Digital Payments, KYC or other service issues.

LEVEL 2: BRANCH LEVEL HANDLING

- Branch acknowledges complaint on T+0 (same day) in writing.
- Branch attempts resolution within 7 days.
- If unresolved, complaint is escalated to Regional Office with reasons in writing.

LEVEL 3: REGIONAL OFFICE / ADMINISTRATIVE OFFICE

- RO/AO acknowledges complaint within T+2 days.
- RO/AO attempts resolution within 7 days.
- If unresolved, complaint is forwarded to CGRC with reasons.

LEVEL 4: CGRC (CENTRALIZED GRIEVANCE REDRESSAL CELL)

- CGRC acknowledges complaint on T+0.
- Unique Reference Number allotted.
- Complaint forwarded to Investigation & Resolution Unit on T+0.
- CGRC Head acts as Internal Ombudsman (Principal Nodal Officer).

LEVEL 5: INVESTIGATION & RESOLUTION UNIT (IRU)

- IRU acknowledges complaint on T+0.
- Conducts detailed investigation.
- Submits recommendation (resolution or rejection with reasons) within 10 days.

LEVEL 6: FINAL DECISION & COMMUNICATION

- CGRC reviews IRU recommendation.
- Decision taken on resolution.
- Resolution implemented where applicable.
- Final communication sent to customer.
- Complaint closed in MIS.

LEVEL 7: REGULATORY ESCALATION

- Entire process to be completed within 30 days.
- If unresolved, customer may approach RBI Ombudsman.

SPECIAL CASES

- CPGRAMS, PMO, RBI Ombudsman complaints follow separate mechanisms.
- Status must be reported to CGRC for MIS and monitoring.