PAVANA SAHAKARI BANK LTD.,PUNE

Customer Complaint Handling ***Flowchart***

Customer Raise a Complaint

Level 1: Counter Clerk / Clark
Customer Lodges Complaint Via - Branch Visit
- Phone / Email
- Website / Mobile App

Complaint Acknowledged with Reference Number.
Resolution Time Depends Upon Nature and Gravity of Complaint

Complaint Resolved → Customer Informed → Case Closed

Level 2: Asst. Manager / Branch Manager
Complaint Escalated Automatically or on Request
Review of Facts and Corrective Action
Resolution Time Depends Upon Nature and Gravity of Complaint

Complaint Resolved → Customer Informed → Case Closed

Level 3: Grievance Redressal Officer / Nodal Officer
Independent Review of Complaint
Ensures Compliance with Internal Policy & Regulations
Resolution Timeline: T + 7 Working Days

Complaint Resolved → Customer Informed → Customer Informed → Case Closed

Level 4: Chief Compliance Officer
Final Internal Escalation Within the Bank / RE
Communicates Final Decision to Customer n Timeline: T + 7 Working Days

External Escalation (If not Satisfied)
Banking Ombudsman / RBI – CMS Portal/ Appellate Authority