

THE GRIEVANCE REDRESSAL JOURNEY: GUJARAT GRAMIN BANK'S STANDARDIZED PROCESS

A visual guide for lodging, resolving, and escalating customer grievances via the Complaint portal of the Bank for prompt and effective resolution.

PHASE 1: INITIAL GRIEVANCE HANDLING

Step 1



Customer Lodges a Grievance

Grievances can be submitted through multiple channels like the web portal, call center, Branch, Principal Nodal Officer (PNO – through Email)

Web Portal

Call Center

Branch

PNO

Step 2



Registration in Complaint portal of the Bank

The system generates a unique reference ID along with expected date of resolution and acknowledgement sent via Email

Step 3



Resolution by Branch/Regional Offices /Head Office

Based on the categories, the grievance is auto-mapped to the respective Resolver group for resolution within the pre-defined Turn Around Time (TAT).

PHASE 2: ESCALATION & FINAL CLOSURE

Step 4



Unsatisfied with the Resolution?

Customer can re-open a grievance within 15 days of resolution. Re-opened grievances are automatically mapped to the next higher level:

- Regional Office / Head Office

Step 5



Final Closure

If not re-opened within 15 days of the resolution, those grievances will not be available for Reopening.

RBI OMBUDSMAN SCHEME(RBIOS)

You may approach the Reserve Bank integrated ombudsman if:

- Your Complaint remains unsolved/received Answer is not satisfied
- If you have not received response within 30 days of lodging a Complaint

You may lodge the Complaint with RBI Ombudsman:

- Through RBI Portal – <https://cms.rbi.org.in>
- Write a letter to the office of the RBI to the following address

Centralized Receipt & Processing
Center (CRPC)
Reserve bank of India
Central Vista, Sector-17
Chandigarh-160017
Email-crpc@rbi.org.in