



GRIEVANCES REDRESSAL MECHANISM – PROCESS FLOW CHART

- Customer will visit to the Bank's Website – www.shriveershaiv.bank.in
- For Grievance Redressal, customer will access to the tab "Lodge a Complaint" to lodge his complaint (grievance).
- After entering his mobile number, the OTP SMS will be delivered on said customer's mobile number
- After validation of OTP, the customer can place his complaint (grievance). He has to provide the details as under-

The screenshot shows the 'Lodge a Complaint' form on the bank's website. The form is titled 'Lodge a Complaint' and contains the following fields:

- Name *
- Mobile No *
- Email *
- Address *
- Existing Customer * (Dropdown menu with 'Select' option)
- Account No *
- Branch * (Dropdown menu with '- Select Branch -' option)
- Type of Complaint * (Dropdown menu with 'Select Type' option)
- Details of Complaint * (Large text area)

Below the form, there is a CAPTCHA '6+4' and a 'Solve This' button. At the bottom, there is a 'Submit Complaint' button.

Compulsory fields to be filled -

- Name
 - Mobile No.
 - Email
 - Address
 - Existing customer
 - *If existing customer* – Account No, Branch
 - Type of Complaint
 - Details of Complaint
- After successful submission of complaint, the Grievance Acknowledgement Number will be generated and the SMS or Email of Grievance Acknowledge Number will be sent on complainant's mobile number or on email ID.

- Complaint, details will be shared on e-mails of Customer Complaints Resolution Nodal Officer or a team of the relevant department to expediate the solution.
- Resolution Team of Nodal Officer of Grievances will collect the data, evidence and other related details and will find the root cause of the complaint.
- **Average time for resolution of the complaint: (1 to 30 days from receipt of complaint to resolution.)**
 - Low frequency level complaints: within 10 days from receipt of complaint.
 - Medium frequency level complaints: within 20 days from the receipt of complaint.
 - High frequency level complaints: within 20 days from the receipt of complaint.

Where the complaint involves any lawful dispute w.r.t. the complaint, the time required for resolution of the complaint will depend upon the time taken by the competent authority (e.g. Hon. Courts, DRT, DRAT)

Escalation of Complaint Investigation & Resolution

<p>Step: 1 - Branch Level</p> <ul style="list-style-type: none"> • Receipt of complaint and acknowledgement of complaint by Branch Manager. • Assessment and ownership Review of complaint for resolving the same within a specified time. • Complaint to be resolved at Branch Level or to be forwarded to Head Office. • Communication of the status to be informed to the complainant.
<p>Step: 2 – Head Office Level _ Nodal Officer</p> <ul style="list-style-type: none"> • Handling of complaints directly received at Head Office, assessment, and to define ownership of the same for resolution. • Also, review for resolution of unresolved complaints at Branch Level to comply the same. • Initial investigation for gathering relevant information and evidence about complaint. • If resolved at Nodal Officer level, communication of the same to the complainant. • In some cases, decision needed from the MD/CEO or Board of the Bank, the matter will be discussed and resolution of the same will be informed to the complainant. • To ensure overall resolution within 30 days.

- Complainant can track the status of the complaint by accessing the subtab “Grievance Status” under the tab “Lodge a Complaint”.
- Also, complainant can register complaint with the following contact points-

Level	Authority	Email ID	Resolution Time
1	Grievance Redressal Team	helpdesk@shriveershaivmail.bank.in	15 Days
2	Nodal Officer- Grievance Redressal	atulmali@shriveershaivmail.bank.in	30 Days

- In addition, complainant can directly contact to Grievance Redressal Nodal Officer at Head Office, details which have been displayed on website under the “Contact”.
- Our aim is to resolve all the grievances within the stipulated time.

Please note that, this process flow is displayed for information only.