# SHARAD SAHAKARI BANK LTD; MANCHAR

## COMPLAINT – FLOW CHART

**Customer Lodges Complaint**

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**Complaint Submission channels**

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- Branch or Head Office Written /Oral/ By Post
- Bank Website Lodge Complaint by Link
- E-mail to compliant@sharadbank.bank.in or call at Toll Free No. 1800-233-2124

**Level 1- Branch Mananger**

- Submit written complaint directly to branch manager where account is held. (The Individual branch details are available on Bank's Website)
- Acknowledgement within one working day.
- Review and resolves complaint within 15 working days.
- Communicates resolution to customer.

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- If resolved then complaint will be closed.
- If not resolved. → Level 2

**Level 2 –Grievance Redressal Officer.**

- **If Complaint is unanswered or not satisfied with resolution at level 1,** escalate the complaint by lodging to bank website or mail at above email ID.
- The Grievance Redressal Officer review's complaint which is unanswered or unresolved from Level 1 and resolve the same within 15 days from date of receipt from Level 1.
- If the complaint is received directly at Level 2, then Grievance Redressal Officer review's complaint and resolve the same within 30 days from date of receipt
- Ensure Overall Resolution within 30 Days.

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- If resolved then complaint will be closed.
- If not resolved.

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**Level 3 –Banking Ombudsman**

- If Level 1 and 2 doesn't meet your expectation or if your issue remains unresolved after 30 days of lodging complaint at Bank, you may contact RBI Ombudsman Office.
- Through RBI complaint portal – https://cms.rbi.org.in
- Through call at Call centre CRPC- Toll Free -1448