

Customer Raises a Complaint

STEP 1 — Initial Query / Complaint

Call: +91 44 4298 4541 | Visit Branch | [Email / Submit Query](#)
 Mon-Fri 10am-6pm | 1st & 2nd Sat 10am-2pm (excluding public holidays)

Complaint Registered & Acknowledged — **Response within 10 Working Days**

NO / Unsatisfied Escalate to Step 2

Resolved?

YES — Complaint Closed & Customer Informed

STEP 2 — Customer Services Manager (Complaint Escalations)

Quote Ticket No. & Loan Account No. | [Submit Customer Escalation](#)

Complaint Registered & Acknowledged — **Response within 10 Working Days**

NO / Unsatisfied Escalate to Step 3

Resolved?

YES — Complaint Closed & Customer Informed

STEP 3 — Grievance Redressal Officer (GRO)

Mr. Harish Kumar | Tel: +91 44 4298 4542 | [Submit GRO Escalation](#)
 M.N. Office Complex, Greams Road, Chennai - 600006

Complaint Registered & Acknowledged — **Response within 10 Working Days**

NO / Unsatisfied Escalate to Step 4

Resolved?

YES — Complaint Closed & Customer Informed

STEP 4 — Regional & Principal Nodal Officers

Escalate to your region's Nodal Officer | Mon–Fri, 10am–6pm
 Quote Ticket No. & Loan Account No. in all communications

NORTH	SOUTH	EAST	WEST	PNO
Sushil Rana Karol Bagh, New Delhi 011 64805410	Subramanian K Greams Road, Chennai 044 64805410	Pradeep K. Mohapatra Raja SC Maullick Rd, Kolkata 033 64805410	Rupen Dalal Satellite, Ahmedabad 022 64805410	Mukund R Vile Parle East, Mumbai 080 69856110

Complaint Registered & Acknowledged — **Response within 10 Working Days**

NO / Unsatisfied Escalate to RBI CMS

Resolved?

YES — Complaint Closed & Customer Informed

Note: After following Steps 1, 2, 3 and 4, if your issue remains unresolved or if you have not received a response within **30 days** of lodging a complaint, you may approach the **Banking Ombudsman** appointed by the Reserve Bank of India under the **Reserve Bank – Integrated Ombudsman Scheme, 2021**.

STEP 5 — RBI Complaint Management System (CMS) / Ombudsman

If your complaint remains unresolved after Step 4, approach the RBI Ombudsman:
<https://cms.rbi.org.in>

Complaint can also be filed in physical mode to:
**Centralised Receipt and Processing Centre (CRPC), Reserve Bank of India,
 Central Vista, Sector 17, Chandigarh – 160017**