




## CUSTOMER GRIEVANCE REDRESSAL MECHANISM

### STEP 1 – REGISTER YOUR COMPLAINT

-  **CUSTOMER HAS A COMPLAINT** (Oral / Written / Electronic)
-  **REGISTER via** Phone or Email or Branch Visit or Letter
-  **ACKNOWLEDGEMENT** (Verbal / Written / Electronic)

### LEVEL 1 – BRANCH LEVEL


 **Branch Manager / Officer-in-Charge**

 Resolution within **7 Days**

- If Resolved →  Complaint Closed
- If Not Resolved → Escalate to Head Office

### LEVEL 2 – HEAD OFFICE

 **Head – Customer Care**

 044-61916600

 service@shikshafinance.com


 Resolution within **10 Days**

- If Resolved →  Complaint Closed
- If Not Resolved → Escalate to Grievance Redressal Officer

### LEVEL 3 – GRIEVANCE REDRESSAL OFFICER

 **Mr. R. Gururaj**

Grievance Redressal Officer

 044-61916600

 gururajr@shikshafinance.com

 Final Response within **30 Days**

- If Not Satisfied or No Response → Escalate to RBI

### LEVEL 4 – RBI INTEGRATED OMBUDSMAN SCHEME, 2021

 **Reserve Bank of India**

 File Complaint Online: <https://cms.rbi.org.in>

 Email: crpc@rbi.org.in

 Toll Free: 14448 (Register your complaints between 9:30 AM to 5:15 PM)

 Centralised Receipt & Processing Centre

Reserve Bank of India,

4th Floor, Sector 17, Chandigarh – 160017

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#### NOTE:

- ✓ Company will provide final response within 30 days
- ✓ Customers may approach RBI if not satisfied
- ✓ Procedure available at [www.rbi.org.in](http://www.rbi.org.in)