

Customer Complaints Flowchart

START



Customer Faces Issue



Step 1: Register Complaint

(Branch/email/Letter)



Complaint Logged in Complaint Register



Acknowledgement to Customer (Email/Letter)



Step 2: Assigned to Concerned Department


(Branch Ops)



Investigation & Resolution Initiated

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 TAT Monitoring (as per bank policy / RBI guidelines)

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| —▶ ✓ Resolved within TAT

| |



| Resolution Communicated to Customer

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| Customer Satisfied?

| |

| —▶ ✓ YES → CLOSE COMPLAINT → END

| |



| ✗ NO

|



Step 3: Escalation Level 1

(Branch Manager)

Raghavan Krishnamurthy

Email Id : raghavan.krishnamurthy@scotiabank.com

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Review & Re-resolution

|



Customer Satisfied?

|

|—▶ ✓ YES → CLOSE → END

|



✗ NO

|



Step 4: Escalation Level 2

(Nodal Officer / Principal Nodal Officer)

Raghavan Krishnamurthy

Email Id : raghavan.krishnamurthy@scotiabank.com

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Final Internal Review & Decision

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Resolution Communicated

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Customer Satisfied?

|

|—▶ ✓ YES → CLOSE → END

|



✘ NO

|



Step 5: Inform Customer about RBI Ombudsman

(Provide CMS Portal details)

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END