

<p style="text-align: center;"><b>LEVEL - 1</b></p> <p style="text-align: center;"><b><u>BRANCH HEAD</u></b></p>	<p>Customer may lodge complaint at the concerned Branch through written application / Complaint Box/ Email (to know email address of the branch <a href="#">Click Here</a>)</p> <p><b>Resolution Time: Within 05 Days from date of receipt</b></p> <p><b>(If the complaint is not resolved within the above timeline or the customer is not satisfied with the response)</b></p>
<p style="text-align: center;"><b>LEVEL - 2</b></p> <p style="text-align: center;"><b><u>REGIONAL MANAGER</u></b></p>	<p>Complaint may be escalated to the concerned Regional Office through written application / Complaint Box/Email (to know email address of the Regional office <a href="#">Click Here</a>)</p> <p><b>The matter shall be examined and suitable response provided</b></p> <p><b>Resolution Time: Within 10 Days from date of escalation.</b></p> <p><b>If still not satisfied or no response is received</b></p>
<p style="text-align: center;"><b>LEVEL - 3</b></p> <p style="text-align: center;"><b><u>NODAL OFFICER</u></b></p> <p style="text-align: center;"><b>Chief of AI&amp;V Department, Head Office, Jammu and Kashmir Grameen Bank</b></p>	<p>Customer may lodge complaint through written application /Postage/Email(<a href="mailto:grievance.hoj@jkgb.in">grievance.hoj@jkgb.in</a>)/Telephone(9797200586)/website <a href="https://www.jkgrameen.bank.in">https://www.jkgrameen.bank.in</a> under grievance tab -Lodge a grievance.</p> <ul style="list-style-type: none"> <li>• Final level of grievance redressal at Bank.</li> <li>• A reasoned response shall be provided to the complainant.</li> </ul> <p><b>(If still not satisfied or no response is received).</b></p>
<p style="text-align: center;"><b>LEVEL -4</b></p> <p style="text-align: center;"><b><u>RESERVE BANK OF INDIA - Banking Ombudsman</u></b></p>	<p><b>If the complaint is not resolved within 30 days from the date of receipt by the Bank, or if the customer is not satisfied with the response provided by the Bank, the customer may lodge a complaint with the Banking Ombudsman of RBI.</b></p> <ul style="list-style-type: none"> <li>•Online Complaint Filing Portal: <a href="https://cms.rbi.org.in">https://cms.rbi.org.in</a></li> </ul>