

2. Escalation Mechanism Matrix

If a complaint is not resolved within the specified timeframes, or if you are unhappy with the resolution provided, you should systematically escalate the issue using the channels below:

Escalation Level	Authority	Mode of Complaint	Expected Resolution Time
Level 1	Customer Care Team	<ul style="list-style-type: none">• Toll-Free No: 1800-233-2288• Email:• In-Person: Branch Complaint Book OR Branch Email ID	3 – 7 Working Days
Level 2	Grievance Redressal Officer (GRO)	<ul style="list-style-type: none">• Email: gro@sindhudurgdcc.com• Online: Grievance Portal on Bank Website GRO Ph. No.9423308816	7 Working Days
Level 3	Principal Nodal Officer (PNO)	<ul style="list-style-type: none">• Direct Phone No: +91-9422584054• Email: sharad.sawant@sindhudurgdcc.com• Post: A/P. Navnagar Vikas Pradhikaran, Plot No.29, 30, 32, Head Office, Sindhudurnagari, Taluka - Kudal, District - Sindhudurg, Pin Code - 416812	Must resolve within 30 days from the initial date of Level 1 registration.
Level 4	Banking Ombudsman (RBI)	<ul style="list-style-type: none">• Online Portal: CMS Portal (cms.rbi.org.in)• Post: Regional RBI Ombudsman Office	Evaluated by RBI

Grievance Redressal Officer