



**ABASAHEB PATIL RENDAL SAHAKARI BANK LTD. RENDAL**

Gat No. 1651, Hindu Chowk, ShreeRam Nagar, Main Road Rendal.

Tal.- Hatkanangle, Dist.- Kolhapur, Maharashtra - 416203

[ho@aprsbank.com](mailto:ho@aprsbank.com)

[www.aprsbank.com](http://www.aprsbank.com)

## Procedure for lodging complaint – Process Flowchart

- Customer has to visit Bank's website – [www.aprs.bank.in](http://www.aprs.bank.in)
- For register a grievance select the option – Complaints
- **Option 1 – Digital Transaction Complaint**  
(for Unauthorised Electronic Banking Transactions)

Name *	<input type="text" value="Name"/>
Account No *	<input type="text" value="Account_No"/> (Account NO. must be 16 digit)
Mobile No *	<input type="text" value="Mobile No"/>
Email ID	<input type="text" value="Email"/>
Transaction Date *	<input type="text" value="dd-mm-yyyy"/> <input type="calendar"/> (dd/mm/yyyy)
Transaction Time *	<input type="text" value="--:-- --"/> <input type="clock"/>
Transaction Amount *	<input type="text" value="Transaction_Amount"/>
Transaction No	<input type="text" value="Transaction_No"/>
Description *	<input type="text" value="Details of your complaints"/>

Feel the all details , below details are mandatory -

1. Name
2. Account Number

3. Mobile Number
4. Transaction Date
5. Transaction Time
6. Transaction Amount
7. Description

Enter the Captcha code and click on Submit option.

Customer will get a unique Request Number for further reference

- **Option 2 – General Complaint**

Name \*

Account No

Mobile No \*

Email ID \*

Date \*

  (dd/mm/yyyy)

Description \*

Feel the all details , below details are mandatory -

1. Name
2. Mobile Number
3. Email ID
4. Date
5. Description

Enter the Captcha code and click on Submit option.

Customer will get a unique Request Number for further reference

- After that Bank's Grievance Redressal Officer will collect the details and share to the concern department for the solution.
- Concern department or Redressal Officer will contact the customer on given contact number and share the detailed information regarding solution in stipulated time.

Average time for the solution

SrNo	Complaint Type	Time in working Days
1	Digital Transaction Complaint	As per Standard policy defined
2	Low General Complaint	Within 10 Days
3	Medium General Complaint	Within 10 to 20 Days
4	High General Complaint	Within 20 to 30 Days
5	Critical General Complaint	Within 30 to 90 Days

Any complaint involves any lawful dispute with respect to the complaint, the time required for solution will depend upon the time required by competent authority.

## Escalation Mechanism for handling Customer Grievance -

### Branch Level-

- Branch Manager – Receipt of complaint and acknowledgement.
- Review of complaint and resolve within stipulated time.
- Forward complaint to Head Office if not resolved at Branch level or not in scope of Branch.
- Inform to complainant with details status.

### Head Office Level (Nodal Officer)-

- Nodal Officer – Receipt of complaint and review.
- Initial investigation and collect the relevant information and evidences.
- If resolved the complaint Nodal Officer will inform to complainant.

- If required the Nodal Officer will discuss with C.E.O. or Board Of directors and the resolution will be communicated with complainant.
- Nodal Officer will resolve the unsolved Branch level complaints.

Customer can also directly contact Grievance Redressal Nodal Officer at Head Officer address mentioned in Contact Us option displayed on Bank's website.

Sr No	Officer	Email Id	Time in working Days
1	Grievance Redressal Nodal Officer	ho@aprs.bank.in	Within 30 Days

- This flow chart is for information purpose only.