

Our Grievance Redressal Policy

We at Ratnakar Bank Limited (“Bank”) understand that excellence in customer service is the most important tool for sustained business growth. Bank’s [Grievance Redressal Policy](#) articulates our objective to minimize instances that give rise to customer complaints and create a review mechanism to ensure consistently superior service behaviour.

Grievance Redressal Process

First Level

Bank aims at offering the best in class service to its customers. However if you feel that we have fallen short of your expectations in our service delivery at any point, kindly voice your feedback, grievance and suggestions through our clearly defined Grievance Redressal Process.

In case you have not received the expected level of service at Ratnakar Bank, please contact the customer service executive of your branch or write to the Branch Manager providing complete details of the complaint, your name and account number. [Please click here for contact details of our branches](#). You would be provided an acknowledgment of your complaint along with a reference number.

You could also [contact your branch telephonically](#) to register your grievance with us.

If you would like to inform us of your complaint via electronic mail, [please click here for the Grievance Form](#).

You will receive a response from us within 10 days.

Kindly quote the reference number provided to you, should there be a need to pursue the matter further.

If you are not satisfied with the response provided to you at the first level, please escalate your grievance to the **second level**

Second Level

If you are not satisfied with the response provided to you, please escalate your grievance quoting the reference number, to the second level by contacting the Regional Nodal Officer of the Bank.

[Please click here](#) for contact details of the Regional Nodal Officer

The Regional Nodal Officer will respond to you within 10 days

If the reply of the Regional Nodal Officer does not address your grievance satisfactorily, kindly escalate your grievance to the **third and final level** in the Bank

Third level

If the reply provided by the Regional Nodal officer does not meet your expectation, you can escalate your grievance to the Principal Nodal Officer of the Bank at the Final Level.

[Please click here](#) for contact details of the Principal Nodal Officer of the Bank

Principal Nodal Officer will reply to you within 10 days

If the reply from Principal Nodal Officer fails to address your grievance, you may write to the Banking Ombudsman. [Please click here for the contact details of the Banking Ombudsman](#)

Please Note: Contact details of Regional Nodal Officers, Principal Nodal Officer and Banking Ombudsman are also available at our branches.