

# Customer Complaint Flow Chart

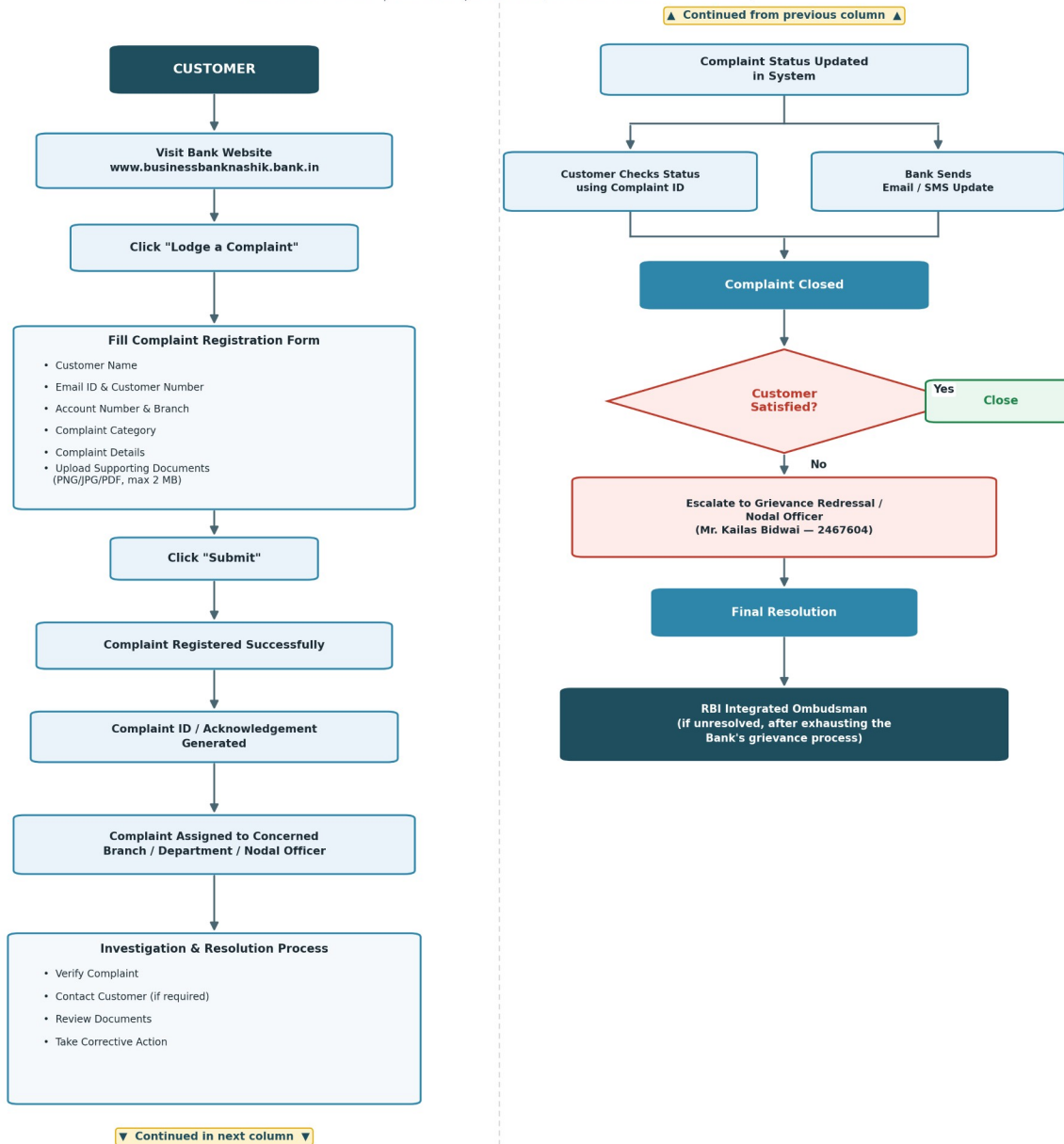
*The Business Co Op Bank Ltd — Online Complaint Portal*

Based on the complaint module available on the bank's website [www.businessbanknashik.bank.in](http://www.businessbanknashik.bank.in), customers can lodge complaints online, upload supporting documents (PNG/JPG/PDF up to 2 MB), and later check complaint status.

## Process Flow Diagram

### Customer Complaint Flow Chart

Business Bank Nashik | Online Complaint Portal ([www.businessbanknashik.bank.in](http://www.businessbanknashik.bank.in))



## Internal Workflow

| Stage                 | Owner                         | Target Timeline                          |
|-----------------------|-------------------------------|------------------------------------------|
| Complaint Submission  | Customer                      | Immediate                                |
| Auto Acknowledgement  | System                        | Instant                                  |
| Assignment            | Customer Service / Branch     | Within 1 working day                     |
| Investigation         | Branch / Concerned Department | 2–5 working days                         |
| Resolution            | Department Head               | As per Bank policy                       |
| Closure Communication | Customer Service              | Same day after resolution                |
| Escalation            | Grievance Redressal Officer   | If unresolved within stipulated timeline |

## Process Features

- Automatic complaint number generation.
- Email and SMS acknowledgment immediately after submission.
- Workflow-based routing to the concerned branch/department.
- SLA monitoring with automatic reminders for pending complaints.
- Escalation matrix after predefined timelines.
- Dashboard for Management Information System (MIS).
- Customer satisfaction feedback after complaint closure.
- Audit trail of all actions for RBI inspection.

*This flow aligns with the complaint submission and status-check functionality available on the bank's website.*