

## **ESCALATION MECHANISM**

The Bank will adopt the following escalation matrix for the resolution of all complaints:

<b>Level</b>	<b>Authority/Office</b>	<b>Escalation Time/ Stage</b>	<b>Responsibility</b>
<b>Level- 1</b>	Branch Manager (All Branches) / DBDC Team at HO / Complaint Cell at HO	Day 1- Day 7	Registration, investigation, corrective action and attempt closure
<b>Level-2</b>	AGM of concerned Zone (for branch complaints) <b>OR</b> Principal Nodal Officer for DBDC	Day 8- Day 14	Review unresolved cases, provide direction, escalate if needed
<b>Level-3</b>	Head Office, Dharamshala Principal Nodal Officer (GM Banking)	Day 15- Day 30	Final decision within Bank, issue speaking order and closure
<b>Special Case</b>	Vigilance Cell (CVO)	As applicable	Investigation of complaints with vigilance/fraud angle
<b>External</b>	RBI Banking Ombudsman / CPGRAMS / Regulator	As per regulator's timeline	Independent appellate resolution

Note:

- Complaints directly received at Head Office are forwarded to the appropriate level within 3 working days, after which the above timeline applies.
- Timeline categories:
  - Simple: 3 working days
  - Standard: 7 working days
  - Complex / Regulatory: up to 30 working days.