



Complaints Resolution Flowchart

Customer

Complaints can be lodged in writing/through email/Recording in complaint Register

Branch

Branch Manager will look into the complaint lodged

Address the complaint within 25 days & advise the customer

If action needed at HO level, forward the same within 3 days. HO will address the complaint within 20 days from the date of receipt

Head Office

DGM will look into the complaint lodged by the customer and address the same within 25 days

The issue of complaint can be escalated either with

**Nodal Officer
Krishna M
dgm@subcobank.com
98864 97745**

OR

**Principal Nodal Officer
K N Krishnaiah Setty
gm@subcobank.com
99006 07365**

If either the complaint lodged by the customer is not addressed satisfactorily or no reply is received within in one month, the customer can approach to Ombudsman at

<https://cms.rbi.org.in>

**Or by Post to Centralized Receipt & Processing Centre,
Reserve Bank of India,
Chandigarh - 160017**

Track the status of the complaint at <https://cms.rbi.org.in>