

CUSTOMER GRIEVANCE REDRESSAL MECHANISM

Jharkhand Gramin Bank — Standard Operating Procedure

Follow the structured escalation matrix below if a customer has a complaint regarding bank services.

LEVEL 1 : CUSTOMER CARE / BRANCH LEVEL

Initial Contact & Channels:

- Contact Customer Care Executive
- Meet Branch Manager
- Submit written complaint in Complaint Register
- Complaint can also be sent through:
 - Email: complaint@jrgbank.bank.in
 - WhatsApp: **9492754000**
 - Complaint Portal on Bank Website

 **Acknowledgement within 3 Working Days**

✓ **RESOLVED**

→ Complaint Closed

✗ **NOT RESOLVED**

→ Escalate to Level 2 (Regional Office)



LEVEL 2 : REGIONAL OFFICE

Authority:

- Regional Nodal Officer / Regional Manager

Regional Office	Email ID
1. Ranchi RO	roranchi@jrgbank.bank.in
2. Singhbhum RO	rosinghbhum@jrgbank.bank.in
3. Gumla RO	rogumla@jrgbank.bank.in
4. Palamu RO	ropalamu@jrgbank.bank.in
5. Hazaribagh RO	rohazaribagh@jrgbank.bank.in
6. Giridih RO	rogiridih@jrgbank.bank.in
7. Deoghar RO	rodeoghar@jrgbank.bank.in

Regional Office	Email ID
8. Godda RO	rogodda@jrgbank.bank.in

✓ **RESOLVED**

→ Complaint Closed

✗ **NOT RESOLVED**

→ Escalate to Level 3 (Head Office)



LEVEL 3 : HEAD OFFICE

Authority:

- Principal Nodal Officer / General Manager (Jharkhand Gramin Bank)

Head Office Address:

Jharkhand Gramin Bank Head Office, 3rd Floor, Zila Parishad Building,
Kutchery chowk, Ranchi, 834001

✓ **RESOLVED**

→ Complaint Closed

✗ **NOT RESOLVED**

→ Escalate to external authority



FINAL ESCALATION AUTHORITY

Approach RBI Integrated Ombudsman Scheme

** Eligible to approach after 30 Days if unresolved at the bank level.*