

## Cheraman Financial Services Limited

### Grievance Redressal

#### Mode of Complaint Redressal and Escalation Matrix

<b>Complaint received / Pending with</b>	<b>Period for action</b>	<b>Escalation to whom &amp; by whom after the time period mentioned</b>
Branch Staff / Branch CCE	Day 0 to Day 7	To Senior Manager (Operations) – Head Office by CCE, Branch
Senior Manager(Operations) – Head Office	Day 7 to Day 14	To Grievance Redressal Officer by Senior Manager (Operations), Head Office
Grievance Redressal Officer	Day 14 to Day 21	To Nodal Officer by Grievance Redressal Officer
Nodal Officer	Day 21 to Day 30	To Reserve Bank - Integrated Ombudsman Scheme

### RBI Integrated Ombudsman Scheme

Where a complaint is not resolved within 30 days or the customer is dissatisfied with the response, the customer may approach the RBI under the Integrated Ombudsman Scheme, 2021.

For unresolved/unsatisfactory grievances, the options available to complainant are

- Lodge complaints to 24/7 RBI CMS portal OR
- Email to ([crpc@rbi.org.in](mailto:crpc@rbi.org.in)) OR
- Send hard copy to Centralised Receipt and Processing Centre (CRPC), 4th Floor,  
Reserve Bank of India, Sector -17, Central Vista, Chandigarh – 160017

Separate Grievance Redressal Policy is also uploaded in the website  
[www.cheraman.com](http://www.cheraman.com)

