

**The Vishweshwar Sahakari Bank Ltd., Pune**  
(Multi-State Scheduled Bank)

**Escalation Matrix for Redressal of Customer Complaints**

**1 Electronic Transactions**  
**1.1 ATM**

Level of Escalation	Lodging / Escalation	Resolution Time for complaint redressal
1	Customer Communication Cell (Head Office) - Executive	Complaint + 24 Hrs.- 1 Day
2	Customer Communication Cell (Head Office) - Officer	48 Hrs.- 2 Day
3	Customer Communication Cell (Head Office) - HOD (Nodal Officer)	24 Hrs.- 1 Day
4	Principal Nodal Officer (Head Office)	24 Hrs.- 1 Day

**1.2 Other Transactions related to Digital Channels**

Level of Escalation	Lodging / Escalation	Resolution Time for complaint redressal
1	Customer Communication Cell (Head Office) - Executive	Complaint + 5 Days
2	Customer Communication Cell (Head Office) - Officer	10 Days
3	Customer Communication Cell (Head Office) - HOD (Nodal Officer)	15 Days
4	Principal Nodal Officer (Head Office)	15 Days

**2. Others Than Electronic Transactions**

Level of Escalation	Lodging / Escalation	Resolution Time for complaint redressal
1	Customer Communication Cell (Branch) - Front Desk	Complaint + 3 Days
2	Customer Communication Cell (Branch) - Operational Manager / Officer	5 Days
3	Customer Communication Cell (Branch / Head Office) - Manager / Section HOD (Nodal Officer)	7 Days
4	Principal Nodal Officer (Head Office)	15 Days

Date:- March 30, 2026



For The Vishweshwar Sahakari Bank Ltd., Pune  
(Multi-State Scheduled Bank)

*G. S. Pawar*  
Chief Executive Officer