FLOWCHART - Customer Complaints.

Start

Do you wish to lodge a — No 👏

Yes

LEVEL 1:
LODGE A COMPLAINT / Followup - (With Complaints Officer)

Note:
a) 'Complaints' should essentially be in written form and submitted to the designated email id. 'cs@indiafactoring.in'.
b) 'Complaints Officer' is a team-member of the Customer Service (CS) Department of IFFS, which owns the designated email id. cs@indiafactoring.in.

Wait for Response
(upto 7 days from lodging complaint)

Response Received? — No

Yes

Response satisfactory? — Yes 👏

No

Wish to escalate?

If No, then followup with Complaints Officer.

No Response received within 7 days of complaint

Yes

LEVEL 2:
CONTACT NODAL OFFICER/ Followup - Based on Region
Email Id. of Nodal Officer, as below:
For West & South: parmanandan.p@indiafactoring.in

Wait for Response
(upto 8 days from escalation to Nodal Officer)

Response Received? — No

Yes

Response satisfactory? — Yes 👏

No

Wish to escalate?

If No, then followup with Nodal Officer.

No Response received in 8 days from escalation to Nodal Officer

Yes

LEVEL 3:
CONTACT PRINCIPAL NODAL OFFICER (PNO)/ Followup
(Also known as Grievance Redressal Officer)

Wait for Response

Response Received? — No

Yes

Response satisfactoy? — Yes 👏

No

Wish to escalate?

If No, then followup with PRINCIPAL NODAL OFFICER

No Response received in 15 days from escalation to Principal Nodal Officer

Yes

LEVEL 4:
Reserve Bank of India's Complaint Management System:
(as per RBI Integrated Ombudsman scheme)

In case, complaint has not been addressed to your satisfaction after following all the above steps, you can approach the regulatory authority RBI at the address given below:

Reserve Bank of India
Centralised Receipt and Processing Centre,
4th Floor, Reserve Bank of India,
Sector -17, Central Vista,
Chandigarh – 160017.

Note: A complaint can also be filed online - on CMS portal of RBI at
https://cms.rbi.org.in
OR sent by email (crpc@rbi.org.in), if required.

👏

End