

NOTICE

Grievances Redressal Mechanism

Dear Customer,

If you have any grievance or complaint, please contact the Customer Care Representative at your nearest Branch office. You may also use Complaint Box or Complaint Book available at Branch for submitting your complaints.

Please use the following escalation matrix if your grievances remain unresolved-

LEVEL 1: BRANCH MANAGER / PHONE BANKING NUMBER / CUSTOMER CARE CENTRE

Please contact the Branch Manager at your nearest Branch office or contact our Phone Banking Officer at toll free number **18002082121** or send email to customercare@ujjivan.com.

LEVEL 2: REGIONAL NODAL OFFICER

If you are not satisfied with the response received from the Branch/ Phone Banking/ Customer Care Centre or if you don't receive a response within 7 working days, you may call or write to the Regional Nodal Officer at the address and contact details provided below:

SOUTH REGION

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| FUNCTIONARY | REGIONAL NODAL OFFICER (SOUTH) |
| NAME OF THE REGIONAL NODAL OFFICER | ROHAN SHETTY |
| E-MAIL ID | rno.south@ujjivan.com |
| TELEPHONE NUMBER | +91 80 4071 2121 EXT – 874 |
| MAILING ADDRESS | UJJIVAN SMALL FINANCE BANK LIMITED GRAPE GARDEN, NO.27, 3RD A CROSS, 18TH MAIN, 6TH BLOCK KORAMANGALA, BENGALURU – 560095 |
| AREAS OF OPERATIONS | KARNATAKA, TAMIL NADU, KERALA, GOA AND PUDUCHERRY |
| FAX NUMBER | +91 80 41468700 |

NORTH REGION

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| FUNCTIONARY | REGIONAL NODAL OFFICER (NORTH) |
| NAME OF THE REGIONAL NODAL OFFICER | SWAPNIL SUMIT |
| E-MAIL ID | rno.north@ujjivan.com |
| TELEPHONE NUMBER | +91-0120 6262121 EXT – 120 |
| MAILING ADDRESS | UJJIVAN SMALL FINANCE BANK LIMITED BLOCK- D, PLOT NO -7, VYAPAR MARG, GMTT BULDING 2nd & 3rd FLOOR, SECTOR- 3 , NOIDA, UTTAR PRADESH – 201301 |

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| AREAS OF OPERATIONS | DELHI, UTTAR PRADESH, CHANDIGARH, RAJASTHAN, UTTARAKHAND, PUNJAB, HARYANA, MADHYA PRADESH, CHHATTISGARH AND HIMACHAL PRADESH |
| FAX NUMBER | - |

EAST REGION

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| FUNCTIONARY | REGIONAL NODAL OFFICER (EAST) |
| NAME OF THE REGIONAL NODAL OFFICER | SUDHANSU SEKHAR PATNAIK |
| E-MAIL ID | rno.east@ujjivan.com |
| TELEPHONE NUMBER | +91 33 4045 2171 Ext: 171 |
| MAILING ADDRESS | UJJIVAN SMALL FINANCE BANK LIMITED 4TH FLOOR, RISHI TECH PARK, PREMISES NO.02-0360, PLOT NO. DH-6/2, ACTION AREA 1D, NEW TOWN, KOLKATA – 70015 |
| AREAS OF OPERATIONS | WEST BENGAL, JHARKHAND, ODISHA, BIHAR, ASSAM, MEGHALAYA AND TRIPURA |
| FAX NUMBER | - |

WEST REGION

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| FUNCTIONARY | REGIONAL NODAL OFFICER (WEST) |
| NAME OF THE REGIONAL NODAL OFFICER | PRERNA BHOSALE |
| E-MAIL ID | rno.west@ujjivan.com |
| TELEPHONE NUMBER | +91 20 41412121 EXT – 130 |
| MAILING ADDRESS | UJJIVAN SMALL FINANCE BANK LIMITED ALMONTE –IT PARK, SR NO 8, 7th FLOOR, NEXT TO RELIANCE SMART, HADAPSAR MUNDHWA BYPASS, VILLAGE KHARADI, PUNE- 411014. |
| AREAS OF OPERATIONS | MAHARASHTRA AND GUJARAT |
| FAX NUMBER | - |

LEVEL 3: PRINCIPAL NODAL OFFICER

If you are not satisfied with the response received from the Regional Nodal Officer or if you don't receive a response within 7 working days, please escalate the same to the Principal Nodal Officer at the address and contact details provided below:

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|-------------------------------------|---|
| NAME OF THE PRINCIPAL NODAL OFFICER | SURESHA C |
| E-MAIL ID | pno@ujjivan.com |
| TELEPHONE NUMBER | 080 – 4071 2121 EXT – 230 |
| MAILING ADDRESS | UJJIVAN SMALL FINANCE BANK LIMITED GRAPE GARDEN, NO.27, 3RD A CROSS, 18TH MAIN, 6TH BLOCK KORAMANGALA, BENGALURU – 560095 |
| FAX NUMBER | +91 80 41468700 |

Our Principal Nodal Officer will endeavor to resolve the issue to the complainant's satisfaction within 7 working days. In case, the complaint needs more time to examine, the complaint shall be acknowledged by explaining the need for more time to respond.

Contact details of Heads of various Business operations

| Business | Name of Head of the Business | Mail ID |
|------------------------------|------------------------------|--|
| Liabilities & Gold loans | Sumit Thomas | sumit.thomas@ujjivan.com |
| Micro Banking | Vibhas Chandra | vibhas.chandra@ujjivan.com |
| MSE | Rajiv Kumar Pathak | rajiv.pathak@ujjivan.com |
| Rural Banking & Micro LAP | Pradeep B | pradeep.b@ujjivan.com |
| Housing | Abhay Kataria | abhay.kataria@ujjivan.com |
| Personal loans | Jayakrishnan N J | jayakrishnan.nair@ujjivan.com |
| Financial Institutions Group | Parag Srivastava | parag.srivastava@ujjivan.com |
| Third Party Products | Pradeep Kumar | k.pradeep@ujjivan.com |
| Vehicle Loans | Hirak Joshi | hirak.joshi217@ujjivan.com |

Escalation to Integrated Ombudsman:

Please note that the first point of contact for redressal of your complaint is Bank itself. If you are not satisfied with our grievance redressal or if your grievance is not redressed by Bank within 30 days of submitting your grievance, you may approach Integrated Ombudsman by filing an online complaint at <https://cms.rbi.org.in>. Complaints can also be filed through the dedicated email "crpc@rbi.org.in" or sent in physical mode to the 'Centralised Receipt and Processing Centre' set up at Reserve Bank of India, 4th Floor, Sector 17, Chandigarh – 160017.