NOTICE

Grievances Redressal Mechanism

Dear Customer,

If you have any grievance or complaint, please contact the Customer Care Representative at your nearest Branchoffice. 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

| 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

| FUNCTIONARY | REGIONAL NODAL OFFICER (NORTH) | |
|----------------------------|---|--|
| NAME OF THE REGIONAL NODAL | BRINDHA TRIVEDI | |
| OFFICER | BRINDHA IRIVEDI | |
| 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 | |

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

EAST REGION

| FUNCTIONARY | REGIONAL NODAL OFFICER (EAST) | |
|------------------------------------|--|--|
| NAME OF THE REGIONAL NODAL OFFICER | SUDHANSU SEKHAR PATTNAIK | |
| 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

| FUNCTIONARY | REGIONAL NODAL OFFICER (WEST) | |
|----------------------------|---|--|
| NAME OF THE REGIONAL NODAL | PRERNA BHOSALE | |
| OFFICER | | |
| 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 response within7working days, please escalate the same to the Principal Nodal Officer at the address and contact details provided below:

| NAME OF THE PRINCIPAL NODAL | PRASAD TELAKKADAN | |
|-----------------------------|--|--|
| OFFICER | | |
| E-MAIL ID | pno@ujjivan.com | |
| TELEPHONE NUMBER | 080 – 4071 2121 EXT – 760 | |
| 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 & Third-Party Products | Sumit Thomas | sumit.thomas@ujjivan.com |
| Micro Banking | Vibhas Chandra | vibhas.chandra@ujjivan.com |
| MSE | Ashim Sarkar | ashim.sarkar@ujjivan.com |
| Rural Banking & Micro LAP | Murali Chari | murali.chari@ujjivan.com |
| Housing | Pradeep B | pradeep.b@ujjivan.com |
| Financial Institutions Group | Parag Srivastava | parag.srivastava@ujjivan.com |
| Vehicle Loans | Ankit Trivedi | ankit.trivedi@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 or send complaint in physical mode to the 'Centralized Receipt and Processing Centre' set up at Reserve Bank of India, 4th Floor, Sector 17, Chandigarh – 160017 or call the RBI contact center at "14448".