

### Flow Chart for Lodging a Complaint

The Bank has in place the Customer Grievance Redressal Policy as per which any customer of the bank can lodge a complaint or feedback.

The officer in the concerned unit with whom the customer has raised the issue is responsible for the resolution of complaints/grievances. The Nodal Officer can also be contacted by the customers for lodging their complaints. It will also be ensured that the complaint is escalated to the appropriate levels in case it is not possible to resolve it at a branch level. Whilst the ultimate endeavour is to ensure resolution of the complaint at the earliest through proper communication with the customer, we also have a robust mechanism to handle these complaints, review them from a point of view of understanding reasons for the complaint and for the escalation and working on prevention of recurrence thereof.

#### **A. Various modes/channels available to customers for registering the complaints are as follows:**

- **Written Complaints**

Complaint Book is available in all branches for the purpose of recording Complaints. Customers may use complaint book kept at Branch for any complaint /feedback /suggestions for improvement in our products and services.

- **Telephonic/Verbal Complaints/through Phone/ E-mail**

Customers may also call their respective Relationship Manager, Nodal Officer, Principal Nodal officer and can register complaints over phone. Alternatively, customers can visit the branch and record verbal complaints as well. Customer may also submit complaint through SMBC India Website. [Feedback Form](#)  
: [三井住友銀行](#)

Customers may submit the complaint through designated e-mail to [feedback@in.smbc.co.jp](mailto:feedback@in.smbc.co.jp)

#### **[ESCLATION MECHANISM WITH TIMEFRAME]**

##### **Level 1**

If the customer is not happy with any of the Bank services Our Bank staff will help the customer with any questions that the customer may have. Within 3 working days of receiving the complaint, Bank will send an acknowledgement. After examining the matter, bank will send our reply as specified above.

##### **Level 2**

If customer is still not satisfied with the response that he/she has received from the bank or if customer do not receive a response within 30 days of escalating complaint, customer can contact Principal Nodal Officer of SMBC to examine the issues. Customer will receive a response within a period of 5 working days from our Principal Nodal Officer after receiving the complaint.

##### **Level 3**

If Customer feels that his/her concerns have not been fully addressed yet or if customer do not hear from our Nodal officers within 5 working days, customer can approach Banking Ombudsman appointed by the Reserve Bank of India. As such, in the final letter sent to the customer regarding redressal of the complaint, Bank will indicate that the complainant can also approach the concerned Banking Ombudsman.

## B. Designated Nodal Officer to handle complaints and Grievances

Nodal Officer of the Bank	Designation	E-Mail ID	Telephone Number	Fax Number
Rajiv Menghani	Director - Operations	<a href="mailto:rajiv_menghani@in.smbc.co.jp">rajiv_menghani@in.smbc.co.jp</a>	(+91)-11-47689213	(+91)-11-47689222

If a customer is not satisfied with the resolution provided through various channels or the customer has not received any response from the Bank within one month of sending the complaint, the customer can escalate the issues to the Nodal Officers of The Bank as below:

Principal Nodal Officer of the Bank	Designation	E-Mail ID	Telephone Number	Fax Number
Vijay Kumar Mishra	Executive Director - Compliance	<a href="mailto:Vijayk_mishra@in.smbc.co.jp">Vijayk_mishra@in.smbc.co.jp</a>	(+91) 11-4768 9246	(+91)-11-4768 9222

