



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 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	GOWTHAM M
E-MAIL ID	rno.south@ujjivan.com
TELEPHONE NUMBER	08068434151
MAILING ADDRESS	UJJIVAN SMALL FINANCE BANK LIMITED – REGIONAL OFFICE 9TH FLOOR, BMTC BUILDING, NO.36, 80 FEET ROAD, KORAMANGALA - 6TH BLOCK, BENGALURU, KARNATAKA – 560095
AREAS OF OPERATIONS	KARNATAKA, TAMIL NADU, KERALA, TELANGANA, ANDHRA PRADESH, GOA AND PUDUCHERRY



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NORTH REGION

FUNCTIONARY	REGIONAL NODAL OFFICER (NORTH)
NAME OF THE REGIONAL NODAL OFFICER	PARVESH KUMAR
E-MAIL ID	rno.north@ujjivan.com
TELEPHONE NUMBER	08068434152
MAILING ADDRESS	UJJIVAN SMALL FINANCE BANK LIMITED BLOCK- D, PLOT NO -7, VYAPAR MARG, GMTT BUILDING 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

EAST REGION

FUNCTIONARY	REGIONAL NODAL OFFICER (EAST)
NAME OF THE REGIONAL NODAL OFFICER	SUDHANSU SEKHAR PATNAIK
E-MAIL ID	rno.east@ujjivan.com
TELEPHONE NUMBER	08068434153
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

WEST REGION

FUNCTIONARY	REGIONAL NODAL OFFICER (WEST)
NAME OF THE REGIONAL NODAL OFFICER	PRERNA BHOSALE
E-MAIL ID	rno.west@ujjivan.com
TELEPHONE NUMBER	08068434154
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



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 within 7 working days, please escalate the same to the Principal Nodal Officer at the address and contact details provided below:

NAME OF THE PRINCIPAL NODAL OFFICER	PRASAD TELAKKADAN
E-MAIL ID	pno@ujjivan.com
TELEPHONE NUMBER	08068434150
MAILING ADDRESS	UJJIVAN SMALL FINANCE BANK LIMITED Grape Garden, 3rd A Cross, 18th Main Rd, 6th Block, Koramangala, Bengaluru, Karnataka 560095

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.

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 sent in physical mode to the 'Centralized Receipt and Processing Centre' set up at Reserve Bank of India, 4th Floor, Sector 17, Chandigarh – 160017.

Additionally, a Contact Centre with a toll-free number – 14448 (9:30 am to 5:15 pm) is also being operationalized in Hindi, English and in eight regional languages to begin with and will be expanded to cover other Indian languages in due course."

ESCALATION TO OFFICE OF OMBUDSMAN ON COMPLAINTS RELATED TO ATAL PENSION YOJANA.

The Pension Fund Regulatory and Development Authority ('PFRDA' or 'Authority') has appointed an Ombudsman to receive, consider, and facilitate the resolution of complaints or grievances under the ambit of PFRDA (Redressal of Subscriber Grievance) Regulations, 2015 and amendments thereto hereinafter referred to as 'Grievance Redressal Regulations' (Hosted on the website of Authority i.e., www.pfrda.org.in).



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In terms of the aforesaid Grievance Redressal Regulations, an appeal to the Ombudsman may be filed by the complainant under the following circumstances:

- (a) Whose grievance has not been resolved within twenty-one days from the escalation of the grievance with the NPS Trust; or
- (b) Where a complaint has been made directly against the NPS Trust and is unresolved within twenty-one days; or
- (c) In relation to a complaint against any other pension scheme regulated by the Authority, whose grievance remains unresolved for a period of thirty days from the filing of his/her complaint against such pension scheme;

The Name, address, and contact details of the Ombudsman are as follows:

The Office of Ombudsman

Pension Fund Regulatory and Development Authority

Tower E, 5th Floor, E-500, World Trade Center

Nauroji Nagar, New Delhi – 110029

Phone No.: 011-4071 7900

Email Id: ombudsman@pfrda.org.in

Contact details of Heads of various Business Operations

Business	Name of Head of the Business	Mail ID
Retail Liabilities, TASC & TPP	Hitendra Jha	hitendra.jha@ujjivan.com
Micro Banking and Gold Loans	Vibhas Chandra	vibhas.chandra@ujjivan.com
MSME	Umesh Arora	umesh.arora@ujjivan.com
Agriculture Banking	Murali Chari	murali.chari@ujjivan.com
Housing Loans & Micro Mortgages	Pradeep B	pradeep.b@ujjivan.com
Financial Institutions and Government Banking Group	Parag Srivastava	parag.srivastava@ujjivan.com
Vehicle Finance	Premkumar G	prem Kumar.g@ujjivan.com