Grievance Redressal Policy

1. Introduction

In the present scenario of competitive Banking, excellence in customer service is the most important tool for sustained business growth. Customer complaints are part of the business life in any corporate entity. As a service organization, customer service and customer satisfaction are our prime focus. We believe that providing prompt and efficient service is essential not only to attract new customers, but also to retain existing ones. Our Bank has come up with a lot of initiatives that are oriented to providing better customer service and a better complaint redressal framework.

The Bank’s policy, on grievance redressal has been formulated considering the following:

- Customers are always treated fairly
- Complaints raised by customers are dealt with courtesy and on time
- Customers are fully informed of avenues to escalate their complaints/ grievances within the organization and their rights to alternative remedy, if they are not fully satisfied with the response of the Bank to their complaints
- All complaints are dealt efficiently and fairly
- The Bank employees work in good faith and without prejudice to the interests of the customer

To make the Bank’s redressal mechanism more meaningful and effective, a structured system has been built. This system would ensure that the redressal sought is just and fair and is within the given framework of rules and regulation and all the employees are aware of the Complaint handling process.

The customer has every right to register his/her complaint if he/she is not satisfied with the services provided by the Bank or its service providers. Customers can give their complaint in writing or over telephone or through the Internet Banking facility. In case the complaint is not resolved within the given time or if he/she is not satisfied with the solution provided by the Bank, the customer can file a complaint with the Integrated Ombudsman or other available legal avenues for their complaint for grievance redressal.

2. Internal Machinery to handle Customer complaints/ grievances

Customers who wish to provide feedback or send in their complaint may use the following channels available with the Bank:

Level 1:

- Call our Phone Banking Help lines.
- “*May I Help You”* desks are available at all our branches. Customers can also approach our Service Managers at the designated desks;
- Email us at Customer.care@sc.com or write to us at the below mentioned address:

Standard Chartered Bank
Customer Care Unit
19, Rajaji Salai
Chennai 600 001

Level 2:

In case the responses received through the above channels are not satisfactory, you can write to Head.Service@sc.com. We assure a response through this channel within 5 working days.

The information on the help line numbers and the redressal mechanism mentioned above are available in all our branches. Further, this has also been put up in our website and can be accessed through the following link: https://www.sc.com/in/complaints/

Level 3:

In case the Customer is not satisfied with the response received from Head.Service@sc.com, then he /she can write to:

Ms. Perveen Rana– Principal Nodal Officer, Standard Chartered Bank, 19, Rajaji Salai, Chennai – 600001 or Email at: Principal.NodalOfficer@sc.com.The complaint will be responded within 5 working days.

The Bank also has dedicated monthly forums to discuss and analyse the causes for the complaint numbers, the complaint resolution process and to discuss the progress and action plans on the same. These detailed discussions of progress and action plans involve different levels of hierarchy that ensure a wide audience and the percolation of information to all the frontline units.

2.1 Appointment of Internal Ombudsman:

In line with RBI recommendation, the Bank has incorporated the role of an Internal Ombudsman, who is an independent authority to review the grievances raised by customers. The Internal Ombudsman will share an independent view and be a part of Bank's Grievance Redressal mechanism. The decision taken by the Internal Ombudsman will be binding on the Bank.

If customers are still not satisfied with the response or have not received a response from the Bank within a month (30 days), they can file a complaint with the Integrated Ombudsman. In accordance with the **Reserve Bank-Integrated Ombudsman Scheme** launched in November 2021, a complaint may be lodged Online through the portal (**https://cms.rbi.org.in**).

The complaint may also be submitted through electronic or physical mode to the Centralised Receipt and Processing Centre (CRPC) as notified by the Reserve Bank of India. The complaint, if submitted in physical form, shall be duly signed by the complainant or by the authorised representative. The complaint shall be submitted in electronic or physical mode in such format and containing such information as may be specified by Reserve Bank.
The contact details of CRPC are mentioned below: -
Email: crpc@rbi.org.in
Physical Address: Centralised Receipt and Processing Centre,
Reserve Bank of India,
4th Floor, Sector 17,
Chandigarh – 160017

2.2 Customer Service Committee of the Board:

This Committee comprises of senior officers of the Bank responsible for examining any issues of customers. The Committee examines any other issues having a bearing on the quality of customer service rendered. This Committee also reviews the functioning of Standing Committee on Customer Service. The Committee is responsible for the following functions.

- To formulate the deposit policy
- Annual Customer satisfaction survey
- To look at and decide on policy matters pertaining to Customer Service
- To issue guidelines to the Standing Committee on matters relating to Customers

- To seek and obtain feedback from the Standing Committee on areas pertaining to Customer service in terms of trends of complaints, service issues etc.

- Review and suggest a way forward on the reports put up by the Standing Committee pertaining to complaint cases of delays in dealing with deceased accounts, etc.

- To have an oversight over the implementation of RBI's circulars on the Customer service issues

- To look at all awards given by the Integrated Ombudsman and to address issues of system deficiencies brought out by the awards. Also, to look at reasons for awards which have remained unimplemented for more than 3 months if any.

2.3 Standing Committee on Customer Service:

The Standing Committee on Customer Service is chaired by the Head of Service of the Bank, besides two to three senior executives of our Bank. The committee is responsible for the following functions:

- Evaluate feed-back on quality of customer service received from various quarters. The committee would also review comments/feed-back /complaints on implementation of commitments in the Code of Bank's Commitments to Customers.

- The Committee is responsible to ensure that all regulatory instructions regarding customer service are followed by the Bank. Towards this, the Committee would obtain necessary feed-back from regional managers/ functional heads.

- The Committee also considers unresolved complaints/ grievances referred to it by functional heads responsible for redressal and offers their advice in return.

- The Committee submits a report on its performance to the Customer Service Committee of the board at Quarterly intervals.

2.4 Definition of Request, Query and Complaint:

Request:

A request is an ask made by the customer for banking services / products. If the ask is of this nature, Bank staff should follow the standard process of handling such customer interactions.

Examples: Request for duplicate statement of account, Card, Cheque book etc.

Enquiry / Query:

Any doubt or enquiry seeking clarification/ more information on the Bank's service/ product/ customer accounts/ relationship held with the Bank. These could also be scenarios where customers are enquiring or cross checking before the specified turnaround time (TAT) for service. If the contacts are of this nature, the Bank staff should follow the standard process of handling such customer interactions.

Examples: Enquiry on status of service request, clarification on account/ card/ loan related information, Query on deliverables, application status, etc.,

Complaint:
A Complaint is any expression of dissatisfaction made by a customer about the Bank's services, or products, or staff or the Complaints handling process itself. This includes, but is not limited to, the

Bank's failure to meet a customer's expectations, or to deliver on an agreed service.

a) A complaint can be any written or verbal communication from a customer through any channel or medium:

a. Alleging deficiency in service (a shortcoming or an inadequacy in any financial service, which the Bank is required to provide statutorily or otherwise, which may or may not result in financial loss or damage to the customer) on the part of the Bank.
b. Where the customer states that there is or has been an error, or service or product lapse or incorrect advice/ information provided by the Bank, its representatives, or service providers.

Only the above scenarios qualify for registering a complaint. Requests for information, clarifications, etc. are not considered complaints if they are not arising from an error/ service/ or product lapse.

Examples: Delay in providing a product or service beyond the stipulated / committed TAT, etc.

2.5 Nodal Officer details to handle Complaints & Grievances:

The Bank has appointed Nodal Officers to handle complaints escalated to them. The names, regions and email address to reach the Regional Nodal Officers and the Principal Nodal Officer for **Wealth and Retail Banking** are as below: -

Retail Bank -Regional Nodal Officers			
Sr. No.	**Nodal Officer Names**	**Region**	**Email ID**
1	Mr. Nilesh Mehta	Ahmedabad	Nodal.Officer@sc.com
2	Mr. Kishorekumar Singh	Bangalore	
3	Ms. Mahima Dudhane	Bhopal & Raipur	
4	Ms. Shreejita Chakraborty	Bhubaneswar	
5	Mr. Vishal Mittal	Chandigarh & Shimla	
6	Ms. Maimoona Thaseen	Chennai	
7	Ms. Manorama Upadhyay	Guwahati	
8	Ms. Anjali Arora	Dehradun	
9	Mr. K Venkanna Babu	Hyderabad	
10	Ms. Meetali Koolwal	Jaipur	
11	Mr. Sidhartha Shukla	Kanpur	
12	Ms. Sharmistha Pyne	Kolkata	
13	Mr. Vishal Singh	Maharashtra & Goa	
14	Mr. Harsh Sehgal	New Delhi & Jammu	
15	Mr. Avik Roy	Patna & Ranchi	
16	Mr. Unni Krishnan. R	Thiruvananthapuram	

Ms Perveen Rana
Principal Nodal Officer
Standard Chartered Bank, Customer Care Unit, 19, Rajaji Salai, Chennai 600 001.
Email ID: Principal.NodalOfficer@sc.com
Contact No: 080 42896718 / 080 66696718

The name and contact details of Senior Officials of the Bank for Wealth and Retail Banking are as follows:

Retail Bank - Senior Management Contact Details			
Name	**Designation**	**Contact numbers**	**Postal address for correspondence**
Mr. P D Singh	CEO & Head of Coverage, India & South Asia	022-39400123	Standard Chartered Bank, 19, Rajaji Salai, Chennai – 600001
Mr. Aditya Mandloi	Head -Wealth & Retail Banking, India & South Asia	080-42896712	
Mr. Nitin Chengappa	Managing Director - Affluent & Deposit	080-42896729	
Mr. Saurabh Jain	Head - Wealth Solutions & Affluent Segments, India	080-42896714	
Ms. Priya Raghunath	MD, Head Personal & Premium Segment and Head-Client Experience	080 -42896718	
Mr. Rishi Pahuja	Head - NRI Banking, India	080-42896711	
Mr. KV Deepak	Market Head, GSAC ASEAN and India PvB	022-67355626	

Monday to Friday - 9:30 AM to 6:30 PM (except weekends and Bank holidays)

For Demat related Queries / Complaints, please find the list of authorised personnel / escalation matrix and contact details on the below link:

https://av.sc.com/in/content/docs/in-standard-chartered-dp-complaint.pdf

3. Write to Us for Corporate and Institutional Banking related concerns at:

Standard Chartered Bank,
Client Services Group,
270, DN Road
Fort, Mumbai 400 001.

If you are not satisfied with the response that you have received, you can contact **Ms. Raksha Mahadik (Cash)** & **Mr Britto Joseph (Trade)** at the below postal address:

Principal Nodal Officer (Corporate and Institutional Banking)
Standard Chartered Bank
Client Services Group,
270, DN Road, Fort, Mumbai 400 001.
Email Address: Straight2Bank.In@sc.com
Contact Number: 1800 266 2888 / 1800 103 2888

You may also contact **Ms. Shyamala Borkar, Regional Head of Cash Client Service, India & South Asia** at the below postal address:
Standard Chartered Bank
Client Services Group

270, DN Road
Fort, Mumbai 400 001.
Email Address: Straight2Bank.In@sc.com
Contact Number: +91 22 48852163

The name and contact details of Senior Officials of the Bank for Corporate and Institutional Banking are as below:

Nodal Officer Name	Designation	Contact Number
Mr. P D Singh	CEO & Head of Coverage, India & South Asia	+91 22 39400123
Mr. Zuzar Tinwalla	Cluster CTOO – India & South Asia	+91 22 48852161
Mr. Sanjay Gurjar	Co-Head, Banking and Coverage, India & South Asia	+91 22 48852140
Ms. Shyamala Borkar	Regional Head of Cash Client Service, India & South Asia	+91 22 48852163

Monday to Friday and on 1st, 3rd and 5th Saturdays of the month – 9:00 am to 6:00 pm

If you are still not satisfied with the response or if you have not received a response from the Bank within a month, you can file your complaint before the Integrated Ombudsman. For more details on Integrated Ombudsman Scheme, request you to visit **https://cms.rbi.org.in**

4. Mandatory display requirements:

Our Bank has the following details available at all our branches,

- Appropriate arrangement for receiving complaints and suggestions
- Display of the name, address, and contact number of the Principal Nodal Officer(s)
- Contact details of Integrated Ombudsman of the area
- Code of Bank's commitment to Customers

5. Resolution of Grievances:

Customers can highlight their complaints / issues with our Bank vide the channels mentioned above in the policy. The officers in the concerned units with whom the customer has raised the issue are responsible for the resolution of the complaints/ grievances. Branch Managers can also be contacted by customers for lodging complaints.

Effective April 2025, the second Tuesday of every month will be designated as **'Grievance Redressal Day'**. In the event of a bank holiday on the second Tuesday, the following working day will be designated as 'Grievance Redressal Day'. Customers are invited to visit any branch and speak with a senior official about their concerns, without needing to schedule an appointment.

The officers of the Complaint Redressal Unit will ensure closure of all complaints to the customer's satisfaction. They will ensure that the complaint is escalated to the appropriate levels if necessary. The Bank has also appointed an Internal Ombudsman as per the guidelines prescribed by the Reserve Bank of India. Partially or wholly rejected customer complaints are referred to the Internal Ombudsman for views. The decision of the Internal Ombudsman is binding on the Bank. Whilst our endeavour is to ensure our customers don't have any grievance against the Bank, we have put in place a robust mechanism to handle complaints and review them from a point of view of understanding reasons for the complaint / escalation and prevention of recurrence thereof.

5.1 Time frame:

To register complaints, customers may use any of the channels mentioned above (please refer point 2 on Internal Machinery to handle customer complaints). If the complaint has been received in writing, the Bank will endeavour to send an acknowledgement / response within a week. Once the matter is examined, the Bank endeavours to either send a final response to the customer or an intimation seeking more time within 30 days upon receipt of complaint.

The communication of the Bank's stance on any matter will be provided to customers. Complaints that require some time for examination of issues involved and are more complex in nature will be updated to the customer on the extended time frame.

The aforesaid policy will be revised as and when there are any new changes incorporated by the Bank in handling complaints / grievances of customers which includes introduction of new grievance channels, if any. Further, the policy will be revisited every two years during the first quarter of the respective year and would also be reviewed in interim in the event of any revisions / amendments in RBI guidelines and Model Policy from IBA.

5.2 Interaction with Customers:

The Bank, through various questionnaires / meetings / surveys obtains Customer feedback and suggestions for improvement in Customer service.

5.3 Treatment on Grievance Redressal Framework for COVID-19:
Towards placing an effective system to address any grievance arising out of the application for restructuring and/ or towards implementation of COVID-19 relief package, the Bank (vide this Policy) has put in place the following:

Mechanism for automatic lodgement and handling of grievances - Customers who wish to send their complaint related to COVID -19 relief package may use the above channels available with the Bank as referenced in para 2 on 'Internal Machinery to handle Customer complaints.

This channel includes a dedicated email ID where Customers may submit a complaint digitally and/or through the Branches. The Turn-around time (TAT) is maintained and communicated to Customers. Post lodgement of complaint, Customer receives a SMS on their registered Mobile number with the complaint reference number along with the TAT details.

The Bank has a dedicated Complaint Redressal Unit (CRU) to ensure closure of all complaints to Customer's satisfaction. Customers are provided with the proposed resolution within 72 hours and the Complaint Redressal Unit also ensures that the complaint is escalated to the appropriate levels in a timely manner, to get an effective redressal. Dashboard is maintained recording the number of complaints received for redressal of COVID-19-related stress and the same is closely monitored for closure. The Bank has identified geography wise Nodal Officers (Reference Para 2.4) to address grievances and have the same resolved promptly.

6. Sensitizing operating staff on handling Complaints:

All staffs of the Bank are educated on the Complaint Redressal Mechanism. We are confident that with an open mind and a smile on their face, we should be able to win Customer's confidence.

7. Use of Unparliamentary language by Customers:

At Standard Chartered, we focus on our staff to go the extra mile to resolve customer issues. In exceptional situations, it is possible they may not be able to resolve them to the customer's satisfaction, despite the Bank's best efforts. This could be due to issues related to systems downtime, policy related, compliance and so on. While most of our customers understand such compulsions, a few resort to provocative and unparliamentary language, or rude and disruptive behaviour. Such behaviour is untenable as it impacts the morale, dignity, and efficiency of our staff. We regret to inform you that in such a situation, the Bank will be compelled to advise these customers to close all their relationships with the Bank. In the event that the resolution to any query is not to your satisfaction, we encourage customers to exercise the options to escalate under the grievance redressal process.