



Annexure: VI - Customer Escalation Matrix & Grievance mechanism for Cross Border Services

Grievance Redressal Mechanism

The Bank has established a multi-level escalation framework, beginning with resolution at the first point of contact i.e. Level 1 channels such as Contact Centre, email (customercare@bandhanbank.com) or Branch. Further, customers have the option to escalate to various levels as per the defined hierarchy. Defined turnaround times shall be adhered to at each level, and customers shall be informed of progress and delays, wherever applicable.

The mechanism is supported by robust monitoring and MIS framework, with periodic review by senior management to ensure effectiveness, identify systemic issues, and drive continuous improvement in customer service standards.

All complaints shall be registered in the complaint management application of the Bank and tracked till closure. An acknowledgement will be provided to customers for all the complaints lodged through any channels/Banking Outlets.

Escalation Matrix

If the customer is not satisfied with the resolution provided, they prefer to escalate the complaint as per GRIEVANCE REDRESSAL POLICY of the Bank to the following officers:

Level	Authority	Email ID	TAT
Level 2	Grievance Redressal Manager	grievanceredressalmanager@bandhanbank.com	8 Days
Level 3	Principal Nodal Officer	pno@bandhanbank.com	15 Days