

Redressal of complaints and grievances

At DBS Bank India Limited (DBIL), we want to make sure that you get only the best of service from us, service which you, our valued customer, deserve.

DBS Bank India Limited (DBIL or “the Bank” or “Bank” called hereinafter) is a Wholly Owned Subsidiary (WOS) of DBS Bank Ltd (DBL). headquartered in Singapore. As a matter of sharing best practices, DBIL will draw on experience and expertise of DBL when dealing with complex, long tenor, large or important transactions to ensure that the minimum acceptance criteria of the DBS Group (“Group” or “the Group” called hereinafter) are met. Further DBIL will reckon or consider certain policies and standards prescribed by DBL and adopt to Indian regulations to ensure that the operations meet the minimum acceptance criteria of the group.

The Bank shall not only ensure that all complaints received are recorded, acknowledged and resolved, but shall also ensure effective monitoring / escalation mechanism to ensure the customer complaints are resolved in a proper and time bound manner with detailed advice to the customer.

The Customer Grievance Redressal Policy outlines the framework for addressing the customer grievances. The Bank shall ensure that the policy is made available in public domain (website and branches).

The Bank’s Grievance Redressal policy follows the following principles:

- Customers are treated fairly at all times.
- Complaints raised by customers are dealt with courtesy and in a timely manner.
- Customers are informed of avenues to escalate their complaints within the organization, and their rights if they are not satisfied with the resolution of their complaints.
- The Bank employees work in good faith and without prejudice, towards the interests of the customers.

Applicability / Coverage:

This policy is applicable to all customers of the bank.

Channels:

If, at any stage, you feel that our service levels are not up to your expectations, here is what you can do:

The Bank provides multiple channels to the customer to register their complaints / share their feedback. The customer may choose the following channels to share their feedback or send in their complaints to be suitably addressed.

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

Customer Care	<p>(Banking Related, other than Credit Cards): Contact our 24-hour customer service helpline number 1860 210 3456 / 1860 267 1234 or our overseas customer service number 91-44-66854555.</p> <p>For queries relating to the Retail Banking service of the erstwhile Lakshmi Vilas Bank (eLVB) - Contact our 24-hour customer service helpline number 1860 267 4567 or our overseas customer service number 91-44-69046600.</p> <p>(only for Credit Cards): Contact our 24-hour credit card service helpline number 18602676789 or our overseas customer service number +9144 69046789 .</p> <p>(Banking Related, other than Credit Cards): Contact our 24-hour customer service helpline number 1860 210 3456 / 1860 267 1234 or our overseas customer service number 91-44-66854555.</p> <p>For queries relating to the Retail Banking service of the erstwhile Lakshmi Vilas Bank (eLVB) - Contact our 24-hour customer service helpline number 1860 267 4567 or our overseas customer service number 91-44-69046600.</p> <p>(only for Credit Cards): Contact our 24-hour credit card service helpline number 18602676789 or our overseas customer service number +9144 69046789 .</p> <p>E-mail:</p> <ul style="list-style-type: none"> • Retail customers (digibank / Treasures Customers /(other than Credit Cards)) can email at customercareindia@dbs.com, • For queries relating to the service of the erstwhile LVB network please visit https://eseva.lvbank.in:4796/online/wf_ctt01.aspx • Credit card customers can email at supercardcare@dbs.com • Corporate customers can email at BusinessCarein@dbs.com
Business Care	<p>Corporate customers may contact business care on 1800 103 6500 / 1800 419 9500 / +91 44 4334 6600 (Overseas Number). Operation of Business Care is from Monday to Friday, 10.00 AM to 7.00 PM (excluding Public Holidays).</p> <p>E-mail: DBS India Corporate Customers can email us by writing to us at BusinessCarein@dbs.com</p>

Branch : Please write to your relevant Branch **Customer Service Managers**, giving details of your issues / concerns. Grievances related to the erstwhile LVB network, customers can visit to eLVB branches.

We shall respond to your complaint within 3 working days.

Escalation Levels

Level 1 - City Heads / Branch Managers

In case our Customer Service Managers fails to contact you within 3 working days, or if you are not satisfied with the response, please write to the City Business Head/ Cluster Head / Branch Head explaining the details of the concern. You will receive a response within a period of 5 working days of the City Business Head / Branch Head / Regional Nodal Officers receiving the complaint.

Regional Nodal Officers

Region	Name	Address	E-mail ID
Karnataka & Coimbatore	Pooja Bajaj	DBS Bank India Limited, Salapuria Windsor, No. 3, Ulsoor Road, Ulsoor, Bangalore 560042	poojabajaj@dbs.com
Chennai & Karur	Hari Narayanan	DBS Bank India Limited, First Floor, 806 Anna Salai, Chennai – 600 002 Tamil Nadu	hariv@dbs.com
North & East	Kapil Mathur	DBS Bank India Limited, DLF Capital Point, Baba Khadak Singh Marg, Connaught Place, New Delhi 110001	kapilmathur@dbs.com
Andhra Pradesh & Telangana	K Srinivasa Rao	DBS Bank India Limited, 2B & 2C Ground Floor, Aditya Trade Centre, Ameerpet, Hyderabad 500 038	srinivasarao@dbs.com
West	Nitin Ravalallu	DBS Bank India Limited, Express Towers, Nariman Point Mumbai 400 021	nitinravalallu@dbs.com

Customers are required to quote the complaint reference number provided to them in their earlier interaction with the Bank, to help us understand and address their concerns.

Level 2 – Principal Nodal Officer

If the customer continues to be not satisfied with the resolution provided, the customer may write to the Bank's Principal Nodal Officer and the Bank shall respond to the customer's complaint within 7 working days of the Bank's Principal Nodal Officer receiving the complaint.

Ms. Kaunain Esmile

Nodal Officer

DBS Bank India Limited

Ruby Tower, 6th Floor

Kasarawadi, Dadar

Mumbai – 400 028.

Tel – +91 22 6614 7578

digibank / Treasures Customers (other than Credit Cards) can email at dbsnodalofficer@dbs.com

Corporate customers can email at dbsnodalofficer@dbs.com

Credit card customers can email at supercardnodal@dbs.com

For grievances related to the erstwhile LVB network, customers can email at principalnodal@lvbank.in

We shall respond to your complaint within 7 working days.

If you do not hear from the Nodal Officer within 7 working days, or if you are not satisfied with the response, please write to the [Senior Management](#). You will receive a response from us within a period of 5 working days of the receiving the complaint.

Timelines for Complaint Resolution

Suitable timelines have been set for every step depending upon the investigations / related regulation which would be involved in resolving the same. Once the complaint is examined, the Bank will be sending a final response to the customer or an intimation seeking more time to investigate the same.

Certain queries where there are dependencies on external parties for a resolution warrant a higher Turn Around Time (TAT) towards resolution. Mentioned below are an indicative example of requests / complaints.

1. CCTV footage retrieval from Acquirer Banks
2. Disputed POS /ePOS transaction – Request raised to acquirer through network/ third party aggregators.
3. Disputed Mvisa transactions can take 45 calendar days
4. Grievances related to Technology
5. Complaints related to fraudulent transactions
6. Cases involving 3rd party (other Banks/ merchants/ service providers)

Grievance redressal mechanism of the Bank shall also be available for resolving issues related to insurance products' distribution and the Bank shall ensure that the same is resolved in 14 working days from receipt of the complaint at each level.

Customer Service Committees of the Bank

1. Branch Level Customer Service Meetings

The Branch Level Customer Service Meetings are conducted every month at the branches. This forum is specially designed for customers to share their customer feedback / suggestion to improve the services provided at our branch. Senior Citizens customers of the branch are also invited to these forums and encouraged to share their views on branch service. To know more customers can contact their nearest branch.

2. Standing Committee on Customer Service

The committee shall meet every quarter, to review the use of grievance redressal initiatives like access through toll free numbers, help-line, emails, online complaints etc, to review the number of complaints received and redressed during the quarter, to analyze and discuss the feedback received in the Branch Level Customer Committee meetings. This committee is chaired by the Head of Consumer Banking.

Monitoring and Review:

The analysis of customer complaints shall include

- Types of customer complaints
- Turnaround Times of complaints resolution
- Top reasons/ areas of complaints
- Root cause analysis.

The committee also ensures that DBS Bank India Limited is compliant with all RBI regulations with regards to customer service and complaints.

3. Customer Service Committee of the Board (CSCB)

The CSCB shall review the various customer service initiatives implemented by the bank from time to time and discuss on new initiatives to enhance the customer experience. CSCB will overlook the implementation of customer service guidelines issued by the regulatory bodies from time to time and suggest changes to existing processes and policies to improve overall service levels. CSCB will also review the functioning of the Standing Committee on Customer Service and oversee the effectiveness of the grievance redressal mechanism of the Bank.

Internal Ombudsman of the Bank

In case(s) where the Bank decides to reject or provide a partial relief, the complaints will be referred to the Bank's Internal Ombudsman for further examination in line with the instructions from the Reserve Bank of India.

The grievance redressal policy will be revised from time to time when there are any new changes incorporated by the Bank in handling complaints / grievances. It will also be revised in the event of any new regulations, revisions / amendments released by regulator (RBI / IBA etc).