



1. Process for Grievance Redressal / Escalation Matrix / Flowchart

Level 1: Branch Level Resolution

1. Complaint recorded with home branch unique reference number.
2. Acknowledgement to be issued on complaint registration.
3. Resolution within 10 working days.

Level 2: Head Office – Asst. General Manager

1. Escalation if unresolved at branch.
2. Resolution within 10 days.
3. Email – ho@itubank.com, Phone – 0480 2670300 / 303

Level 3: Head Office – Principal Nodal Officer

PNO is the designated Senior Executive appointed in terms of the provisions of the Banking Ombudsman scheme.

1. Escalation if unresolved at AGM level
2. Final response within 30 days (maximum)

Customers can contact the PNO directly. Bank will also internally escalate all rejected/partially accepted grievances cases to PNO for his consideration and final decision.

The PNO shall take into account the evidence placed before him by the parties, the principles of banking law and practice, directions, instructions and guidelines issued by the Reserve Bank from time to time and such other factors, which in his opinion are relevant to the complaint.

The final communication to the complainant shall mention that the complaint has been examined by the PNO and still if he is not satisfied, complainant can approach the Banking Ombudsman of RBI.

The complaints under this Scheme can be made online on the portal (www.itubank.com). Complaints in electronic mode (E-mail) and physical form, including postal and hand-delivered complaints are also accepted.

The bank shall display prominently for the benefit of their customers at their branches/places where the business is transacted, the name and contact details (Telephone/mobile number and E-mail ID) of the Principal Nodal Officer along with the details of the complaint lodging portal of the Ombudsman (<https://cms.rbi.org.in>).

The Bank shall ensure that the salient features of the Scheme are displayed prominently in English and the regional language in all its offices, branches and places where the business is transacted in such a manner that a person visiting the office or branch has adequate information on the scheme.



The Bank shall ensure that a copy of the Scheme is available in all its branches to be provided to the customer for reference upon request.

The salient features of the scheme along with the copy of the Scheme and the contact details of the Principal Nodal Officer shall be displayed and updated on the website of the Bank.

2. **Redressal by Ombudsman** - Integrated Ombudsman Scheme (RB-IOS, 2026)

1. **When Customer Can Approach RBI Ombudsman** - Customer may escalate to RBI if:

- a. No reply within 30 days, OR
- b. Dissatisfied with bank's response.

3. **Procedure for Filing a Complaint**

1. The complaint may be lodged online through the portal designed for the purpose (<https://cms.rbi.org.in>).

Customer Grievance Redressal - Escalation Matrix

