

AU Small Finance Bank Limited

INVESTOR GRIEVANCE REDRESSAL POLICY

Version Control

Document Version	Description of Changes	Date	Prepared / Changed by
1.0	Original First Version	April-18	Secretarial Department

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1. OBJECTIVE

The objective of the policy is to address the grievances of the Investors.

AU Bank considers its Investors as a key stakeholder who repose their trust and confidence onto us. AU Bank is committed to timely and effectively address all requests, queries and concerns and grievance of all category of investors and therefore has formulated this policy.

2. POLICY

The Bank has a separately designated Investor grievances email id investorrelations@aubank.in on which an Investor could share his feedback or lodge a complaint. The designated email-id is legibly displayed on the website of the Bank www.aubank.in. The Bank has a Secretarial Department at its corporate office headed with requisite staff strength headed by the Company Secretary & Compliance Officer and Bank has also a designated Chief Investors Relation Officer to address all feedback and grievance of the investors and an email could be sent on investorrelations@aubank.in in this regard.

3. RECEIPT OF COMPLAINT

AU Small Finance Bank Limited can receive investor's complaint either through SEBI by online "SEBI Complaints Redress System" (Scores) or directly from investor in any of the modes viz physical letters, fax, e-mail, phone and personal visit.

Handling of all investor grievances is a centralized function and is being handled by Secretarial department in close coordination with Chief Investor Relation Officer at the Corporate office of the Bank.

4. RECORDING OF COMPLAINT

An Investor can lodge complaints through electronic mode in SCORES. SCORES is a web based centralized system to capture investor complaints against listed companies and registered intermediaries and is available 24x7. Investors can easily access, retrieve and preserve the complaints lodged by them in electronic mode.

An Investor can also lodge Complaints either physically or electronically by email. The Compliance Officer shall be under obligation to receive and recording all the Investor complaints.

5. HANDLING OF COMPLAINT

M/s Link Intime India Private Limited, Registrar and Share Transfer Agent (RTA) is primarily responsible to resolve the investor's grievances related to IPO and other related matters.

It will be the duty of Compliance Officer to ensure that the complaints received from investors are redressed earliest and without delay. The Bank is required to redress the grievance within 30 days, failing which the complaint shall be registered in SCORES.

On receipt of the complaint, the Compliance Officer can seek further information from the complainant and also seek any details/information from the concerned department/officials/Authorised Person for verification against allegations made in the complaint. The Bank ensures redressal of any complainant on priority and stipulated timeline and ensures that prompt response is given to shareholders.

6. REVIEW OF COMPLAINT

The Compliance officer of the Bank shall be responsible for monitoring email address of grievance redressal division as designated by the Bank for the purpose of registering complaints by investors.

The Status of the complaints received, pending and resolved during the Quarter are placed before the Stakeholder Relationship Committee for their review and after that the same are placed before Board of Directors of for their noting.

7. MAINTAINENCE OF RECORDS

The Record of Complaints are maintained by M/s Link Intime India Private Limited, Registrars and Share Transfer Agent (RTA) and Bank for such period as prescribed by regulatory authority. – To be discussed

8. REPORTING

In terms of Regulation 13(3) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, Bank shall file with the recognised stock exchange(s) on a quarterly basis, within 21 (twenty-one) days from the end of each quarter, a statement giving the number of investor complaints pending at the beginning of the quarter, those received during the quarter, disposed of during the quarter and those remaining unresolved at the end of the quarter.

9. REVIEW OF THE POLICY

This policy is to be reviewed as & when management thinks fit or whenever changes are mandated by statutory authorities.

Approving Authority	Board of Directors
Date of Approval/ Review	26 th April 2018