



Dear Customer,

At Equitas Small Finance Bank, we firmly believe that we are customer centric and customer focus is a core value on which we base our business philosophy and objectives. Our personnel are committed to be polite, courteous and respectful in their interaction with customers.

While it has always been the endeavor of our staff to resolve all issues raised by a customer, in exceptional circumstances, it is possible that despite the best efforts of our staff, a customer may feel dissatisfied as issues may not be resolved to their satisfaction. This could be due to reasons not within the control of your Bank viz. systems downtime, policy, network, compliance and so on.

While most of our customers understand such operational constraints of the Bank, a few resort to sending communication, the content of which, leaves a lot to be desired as the language tends to be provocative, unparliamentary, rude and disruptive. While such reaction from customers may be borne out of anxiety, it is needless to mention that it impacts the morale, dignity of our employees and consequently the service to be rendered to such customers.

Under such circumstances, to avoid embarrassment to both the sides, we may be constrained to advise such customers to close all their relationships with our Bank forthwith.

We earnestly hope that our customers would not resort to a behavior leading to such a decision by the Bank as every customer is important to the Bank.

In the event that the resolution to any query is not to the satisfaction of our customer, we encourage our customers to exercise every option to escalate the matter through the internal mechanism of the Bank or to an external forum i.e. Banking Ombudsman of RBI. Here is a link to get more information on the grievance redressal process.

<https://www.equitasbank.com/grievance-redressal-procedure.php>

Bank would further like to emphasize that it would entertain communication only from the mail ID registered with the Bank, along with customer details like Customer ID / account number / contact details etc., and communication received from unregistered mail IDs and/or without the said details will not be responded to by the Bank.