

AU SMALL FINANCE BANK LIMITED

Investor Grievance Redressal Policy

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1. OBJECTIVE AND PRINCIPLES

The objective of the policy is to address the grievances of the Investors of the Bank who have invested in equity shares or non-convertible debentures of the Bank.

AU Small Finance Bank Limited (“**the Bank**”) considers investors as a key stakeholder who repose their trust and confidence into the Bank. The Bank is committed to timely and effectively address all requests, queries, concerns and grievances of all categories of investors and therefore has formulated this policy.

This Policy is founded on principles of transparency, timeliness, fairness, accountability, and confidentiality. It ensures a clear, accessible process for handling grievances, treating all investors equitably and impartially while maintaining detailed records and confidentiality. Multiple channels are provided for lodging complaints, with a commitment to prompt acknowledgment and resolution within stipulated timelines. The policy adheres to SEBI regulations and is regularly reviewed for compliance and continuous improvement. This approach aims to build and maintain investor trust and confidence.

2. INVESTOR GRIEVANCE REDRESSAL MECHANISM

An equity shareholder can lodge complaint as per process for raising complaint/request through Investor Grievance Redressal Mechanism defined below.

While lodging complaint, equity shareholder shall mention the following details - name of, address, sixteen-digit Demat account no. or folio number, contact details and E-mail ID. The Bank uses the provided information to identify the equity shareholder and resolve the complaint.

The Bank has a Secretarial Department with requisite staff strength headed by the Compliance Officer who is a Company Secretary appointed in terms of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (“**Listing Regulations**”) and the Bank also has an Investor Relations Department headed by Head of Investor Relations to address all grievance of the investors.

The Head of Investor Relations and Company Secretary of the Bank shall be responsible for monitoring investorrelations@aubank.in email id and replying to the queries of investors attending their requests and resolution of investor grievances.

Process for raising complaint/request through Investor Grievance Redressal Mechanism:

I. Registrar and Share Transfer Agent

Equity shareholders are requested to route their service requests/grievances first to the Bank’s RTA. Following are the contact details of RTA:

MUFG INTIME INDIA PRIVATE LIMITED (Formerly known as LINK INTIME INDIA PRIVATE LIMITED)

C-101, 1st Floor, 247 Park, L.B.S. Marg Vikhroli (West) Mumbai 400 083 Maharashtra, India

R&T Services-Shares: (0) 810 811 6767

Toll-free number: 1800 1020 878

E-mail: rnt.helpdesk@linkintime.co.in

SWAYAM - Self-Service Portal for equity shareholders:

https://linkintime.co.in/Swayam_info.html

II. Company Secretary & Compliance Officer

Where the grievance(s) of the equity shareholders are not resolved by the RTA after delivery of all the requisite documents and information or wherein the equity shareholder is not satisfied with the resolution provided, he/she/they can refer the grievance(s) to the Bank at:

Manmohan Parnami,
Company Secretary & Compliance Officer
AU SMALL FINANCE BANK LIMITED
19 A, Dhuleshwar Garden,
Ajmer Road – Jaipur 302001
Landline No.: 0141-4110060
Email: investorrelations@aubank.in

Non-convertible debt securities holders may reach out directly to the Company Secretary for their grievances such as non-receipt of interest or principle payment, deduction of TDS related queries, etc.

III. SCORES

In case the equity shareholders are not satisfied with the resolution, they may lodge complaint through “SEBI Complaints Redressal System” (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 at <https://scores.sebi.gov.in/>.

Flow of the complaint through SCORES platform is mentioned in the **Annexure**.

IV. Online Dispute Resolution Portal

SEBI vide its circular dated July 31, 2023, read with Master Circular dated December 28, 2023 introduced a common Online Dispute Resolution (“ODR”) mechanism which harnesses online

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conciliation and online arbitration for resolution of disputes arising in the Indian Securities Market.

Investor can opt for ODR mechanism (<https://smartodr.in/login>) if he/she/they are not satisfied with the resolution provided on SCORES platform.

3. CLASSIFICATION OF INVESTOR COMMUNICATIONS

Communications received by the Bank in relation to Annual Reports, Dividends, etc. are generally in the nature of queries or requests from Investors. In the interest of efficiency, multiple communications or reminders received for the same matter shall be treated as a single communication for the purpose of turnaround time for resolution.

In case of any ambiguity, the Company Secretary and the Compliance Officer is authorised to decide on the nature and classification of a communication as a request or complaint.

4. TIMELINES FOR REDRESSAL OF INVESTOR GRIEVANCES AND REQUESTS

INVESTOR GRIEVANCES

It will be the duty of Compliance Officer to ensure that the complaints received from investors are redressed at the earliest and without delay. The RTA & Bank is required to redress the grievance within 21 days.

On receipt of the complaint, the Compliance Officer can seek further information from the complainant and seek any details/information from the concerned department/officials/authorised person for verification against allegations made in the complaint. Resolution of complaint shall be done within 21 days from receipt of all the required information.

INVESTOR REQUESTS

Additionally, the Bank's RTA follows the turnaround time mentioned below for the performance of the investor service **requests**:

Sr. no	Type of Transaction	Timeline (Number of days)
1.	Providing response to the inquiries of the Investors	Within 30 days
2.	Processing of Transmission request	Within 21 days
3.	Processing of Name Change/ Name Deletion request	Within 30 days
4.	Processing of Demat request	Within 15 days
5.	Processing of Duplicate security certificate request	Within 30 days
6.	Processing of Remat request	Within 30 days

5. REPORTING

The Status of the complaints received, pending and resolved during the Quarter shall be placed before the Stakeholder Relationship Committee for its review.

In terms of Regulation 13(3) of the Listing Regulations, the Bank shall file with the stock exchange(s) on a quarterly basis a statement detailing the redressal of investor grievances within 30 days from the end of each quarter. Such statement shall also be placed before the Board on a quarterly basis.

Flow of the complaint through SCORES platform

