

## GRIEVANCE REDRESSAL ESCALATION MATRIX

Please contact the customer care representative at your nearest branch office.

### Level 1: Centralised Customer Care team/ Regional Nodal Officer

#### **(1) Centralized Customer Care Representative - Ms. Mariammal Gunasekar**

Address: Unity Small Finance Bank Limited, Unit no. 2, First floor, Central Plaza, 166, CST road, Kalina, Mumbai -400098 or

Send an email to: [m.gunasekar@unitybank.co.in](mailto:m.gunasekar@unitybank.co.in) or

Call on: 9167225962 between 09:30 AM to 06:00 PM, Monday to Friday.

**OR**

#### **(2) Regional Nodal Officers**

Sr. No.	Centre	Address of the Office of Banking Ombudsman	Area of Operation	Regional Nodal Officer
1	Ahmedabad	<b>Shri Subodh Kumar Gupta</b> C/o Reserve Bank of India 4th Floor, "Riverfront House", Behind H.K. Arts College, Between Gandhi & Nehru Bridge, Pujya Pramukh Swami Marg (Riverfront Road -West), Ahmedabad-380 009 STD Code: 079 Tel. No. 26582357 Email: <a href="mailto:crpc@rbi.org.in">crpc@rbi.org.in</a>	Gujarat, Union Territories of Dadra and Nagar Haveli, Daman and Diu	Ms. Naseem Mubarakbhai Surani Contact Details: 8000078694  Email id: <a href="mailto:naseemsurani@unitybank.co.in">naseemsurani@unitybank.co.in</a>
2	Bhubaneswar	<b>Smt. N. Mohana</b> C/o Reserve Bank of India Pt. Jawaharlal Nehru Marg Bhubaneswar-751 001 STD Code: 0674 Tel. No. 2396207 Email: <a href="mailto:crpc@rbi.org.in">crpc@rbi.org.in</a>	Odisha	Mr. Bhagaban Mahapatra Contact Details: 9937670173  Email id: <a href="mailto:bhagaban.mahapatra@unitybank.co.in">bhagaban.mahapatra@unitybank.co.in</a>
3	Patna	<b>Shri Vijay Kumar Nayak</b> C/o Reserve Bank of India Patna- 800 001 STD Code: 0612 Tel. No. 2322569/2323734 Email: <a href="mailto:crpc@rbi.org.in">crpc@rbi.org.in</a>	Bihar	Mr. Shani Upadhyay Contact Details: 9541444175  Email id: <a href="mailto:shani.upadhyay@unitybank.co.in">shani.upadhyay@unitybank.co.in</a>

Sr. No	Centre	Address of the Office of Banking Ombudsman	Area of Operation	Regional Nodal Officer
4	Ranchi	<b>Shri Ranjeev Shanker</b> C/o Reserve Bank of India Fourth Floor, Pragati Sadan, RRDA Building, Kutchery Chowk, Ranchi Jharkhand 834001 STD Code: 0651 Tel No.: 2210512 Fax No.: 2210515 Email: <a href="mailto:crpc@rbi.org.in">crpc@rbi.org.in</a>	Jharkhand	Mr. Biswanath Mandal Contact Details: 8918388273  Email id- <a href="mailto:biswanath.mandal@unitybank.co.in">biswanath.mandal@unitybank.co.in</a>
5	Raipur	<b>Shri J. P. Tirkey</b> C/o Reserve Bank of India 54/949, Shubhashish Parisar, Satya Prem Vihar Mahadev Ghat Road, Sundar Nagar, Raipur- 492013 STD Code: 0771 Tel. No: 2244246 Email: <a href="mailto:crpc@rbi.org.in">crpc@rbi.org.in</a>	Chhattisgarh	Mr. Rajendra Baishwade Contact Details: 7879007111  Email id- <a href="mailto:rajendra.baishwade@unitybank.co.in">rajendra.baishwade@unitybank.co.in</a>
6	Bengaluru	<b>Smt. Jayasree Gopalan</b> C/o Reserve Bank of India 10/3/8, Nrupathunga Road Bengaluru -560 001 STD Code: 080 Tel. No. 22277660/22180221 Email: <a href="mailto:crpc@rbi.org.in">crpc@rbi.org.in</a>	Karnataka	Ms. Suchita Badyal Contact Details: 9986868154  Email id: <a href="mailto:suchitrabadyal@unitybank.co.in">suchitrabadyal@unitybank.co.in</a>
7	Bhopal	<b>Shri Sivakumar Bose</b> C/o Reserve Bank of India Hoshangabad Road Post Box No. 32, Bhopal-462 011 STD Code: 0755 Tel. No. 2573772 Email: <a href="mailto:crpc@rbi.org.in">crpc@rbi.org.in</a>	Madhya Pradesh	Mr. Damandeep Dhinsa Contact Details: 9893267649  Email id- <a href="mailto:damandeep.dhinsa@unitybank.co.in">damandeep.dhinsa@unitybank.co.in</a>
8	Chennai (I)	<b>Dr (Smt) Tuli Roy</b> C/o Reserve Bank of India Fort Glacis, Chennai 600 001 STD Code: 044 Tel No. 25395964 Fax. 25395488 Email: <a href="mailto:crpc@rbi.org.in">crpc@rbi.org.in</a>	Tamil Nadu, Union Territories of Puducherry (except Mahe Region) and Andaman and Nicobar Islands	Mr. Rajkumar M Contact Details: 9841324763  Email id: <a href="mailto:rajkumar.m@unitybank.co.in">rajkumar.m@unitybank.co.in</a>

■ **UNITY SMALL FINANCE BANK LIMITED**  
CIN : U65990DL2021PLC385568  
Email : [info@unitybank.co.in](mailto:info@unitybank.co.in)

■ **REGISTERED OFFICE**  
40, Basant Lok,  
Vasant Vihar,  
New Delhi 110057  
Tel No. 011-47414100

■ **CORPORATE OFFICE**  
Centrum House, CST Road,  
Vidyanagari Marg, Kalina,  
Santacruz (E),  
Mumbai 400098  
Tel No. 022-42159000

Sr. No.	Centre	Address of the Office of Banking Ombudsman	Area of Operation	Regional Nodal Officer
9	Chennai (II)	<b>Smt Nandita Singh</b> C/o Reserve Bank of India Fort Glacis, Chennai 600 001 STD Code: 044 Tel No.25383976 Email: <a href="mailto:crpc@rbi.org.in">crpc@rbi.org.in</a>	Tamil Nadu, Union Territories of Puducherry (except Mahe Region) and Andaman and Nicobar Islands	Mr. Rajkumar M Contact Details: 9841324763  Email id: <a href="mailto:rajkumar.m@unitybank.co.in">rajkumar.m@unitybank.co.in</a>
10	Hyderabad	<b>Shri Chinmoy Kumar</b> C/o Reserve Bank of India 6-1-56, Secretariat Road Saifabad, Hyderabad-500004 STD Code: 040 Tel. No. 23210013 Email: <a href="mailto:crpc@rbi.org.in">crpc@rbi.org.in</a>	Andra Pradesh and Telangana	Mr. Ajay Newatia Contact Details: 9885433303  Email id: <a href="mailto:ajay.newatia@unitybank.co.in">ajay.newatia@unitybank.co.in</a>
11	Jaipur	<b>Smt Baljit Birah</b> C/o Reserve Bank of India, 4th floor Rambagh Circle, Tonk Road, Jaipur - 302 004 STD Code: 0141 Tel. No. 2577931 Email: <a href="mailto:crpc@rbi.org.in">crpc@rbi.org.in</a>	Rajasthan	Mr. Sharad Soni Contact Details: 9829093220  Email id: <a href="mailto:sharad.soni@unitybank.co.in">sharad.soni@unitybank.co.in</a>
12	Kolkata (I)	<b>Shri Rabindra Kishore Panda</b> C/o Reserve Bank of India 15, Netaji Subhash Road Kolkata-700 001 STD Code: 033 Tel. No. 22310217 Email: <a href="mailto:crpc@rbi.org.in">crpc@rbi.org.in</a>	West Bengal and Sikkim	Mr. Anindam Debnath Contact Details: 9831070209  Email id- <a href="mailto:anindam.debnath@unitybank.co.in">anindam.debnath@unitybank.co.in</a>
13	Kolkata (II)	<b>Ms. Mary Lianlunkim Deng</b> C/o Reserve Bank of India 15, Netaji Subhash Road, Kolkata- 700001 STD Code: 033 Tel. No. 22628771	West Bengal and Sikkim	Mr. Anindam Debnath Contact Details: 9831070209  Email id- <a href="mailto:anindam.debnath@unitybank.co.in">anindam.debnath@unitybank.co.in</a>

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Tel No. 022-42159000

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14	Mumbai (I)	<b>Shri Ajay Kumar Misra</b> C/o Reserve Bank of India 4th Floor, RBI Byculla Office Building, Opp. Mumbai Central Railway Station, Byculla, Mumbai-400 008 STD Code: 022 Tel No. 23022028 Email: <a href="mailto:crpc@rbi.org.in">crpc@rbi.org.in</a>	Districts of Mumbai, Mumbai Suburban and Thane	Ms. Chaitali Prashant Varadkar Contact Details: 8657734033  Email Id: <a href="mailto:chaitalivaradkar@unitybank.co.in">chaitalivaradkar@unitybank.co.in</a>
15	Mumbai (II)	<b>Shri Sanjay Kumar</b> C/o Reserve Bank of India, 4th Floor, RBI Byculla Office Building, Opp. Mumbai Central Railway Station, Byculla, Mumbai-400 008 STD Code: 022 Tel No.: 23001285 Email: <a href="mailto:crpc@rbi.org.in">crpc@rbi.org.in</a>	Goa and Maharashtra, (except the districts of Mumbai, Mumbai Suburban and Thane)	Ms. Mariammal Gunasekar Contact Details: 9167225962  Email id: <a href="mailto:m.gunasekar@unitybank.co.in">m.gunasekar@unitybank.co.in</a>
16	New Delhi (I)	<b>Shri Satwant Singh Sahota</b> C/o Reserve Bank of India, Sansad Marg, New Delhi STD Code: 011 Tel. No. 23313359 Email: <a href="mailto:crpc@rbi.org.in">crpc@rbi.org.in</a>	North, North-West, West, South-West, New Delhi and South districts of Delhi	Ms. Rameet Sethi Contact Details: 9711535509  Email id: <a href="mailto:rameetsethi@unitybank.co.in">rameetsethi@unitybank.co.in</a>
17	New Delhi (II)	<b>Smt. Suchitra Maurya</b> C/o Reserve Bank of India Sansad Marg, New Delhi STD Code: 011 Tel. No. 23715393 Email: <a href="mailto:crpc@rbi.org.in">crpc@rbi.org.in</a>	Haryana (except Panchkula, Yamuna Nagar And Ambala Districts) and Ghaziabad and Gautam Budh Nagar districts of Uttar Pradesh	Ms. Rameet Sethi Contact Details: 9711535509  Email id- <a href="mailto:rameetsethi@unitybank.co.in">rameetsethi@unitybank.co.in</a>
18	Thiruvananthapuram	<b>Shri R. Kamalakannan</b> C/o Reserve Bank of India Bakery Junction Thiruvananthapuram-695 033 STD Code: 0471 Tel. No. 2326769	Kerala, Union Territory of Lakshadweep and Union Territory of Puducherry (only Mahe Region).	Mr. Raphael T.J. Contact Details: 8111901199  Email id- <a href="mailto:Raphael.TJ@unitybank.co.in">Raphael.TJ@unitybank.co.in</a>
19	Chandigarh	<b>Shri Rajeev Dwivedi</b> C/o Reserve Bank of India 4th Floor, Sector 17 Chandigarh STD Code: 0172 Tel. No. - 2721109, 2721011, 2727118	Himachal Pradesh, Punjab, Union Territory of Chandigarh and 3 - Districts of Haryana - Panchkula, Ambala and Yamuna Nagar	Vivek Khattar Contact Details: 9888049544  Email id- <a href="mailto:Vivek.Khattar@unitybank.co.in">Vivek.Khattar@unitybank.co.in</a>

Mode of contact: Call / Email / Walk-in (Branches) / Letters / Social Media / Mobile App / Bank Website

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### **Timeframe for responding to complaint:**

- **Standard Cases:** Response time varies based on the issue and will be communicated when the complaint is filed.
- **Fraudulent, Legal, or Cases involving retrieval of documents & exceptionally old records:** Up to 30 working days.
- **Cases involving Third Party:** Up to 30 working days.
- **Chargeback Issues:** Between 45 to 90 days, or in accordance with card network guidelines.
- **Regulatory Complaints:** Adherence to timelines mandated by the respective regulator.
  - If a case requires additional time beyond the standard or specified duration, the bank will notify the customer or regulator, explaining the reason for the delay and providing an updated timeline for resolution.

If the customer is not satisfied with the resolution provided by the Centralized Customer Care Team or Regional Nodal Officers or if the customer does not hear from the bank in 7 days, then the customer may escalate his grievance to Escalation Officer.

### **Level 2: Escalation Officer**

**Contact Person:** Ms. Rajinder Kaur

Address: Unity Small Finance Bank Limited, Unit no. 2, First floor, Central Plaza, 166, CST road, Kalina, Mumbai -400098 or

Send an email to: [level2escalation@unitybank.co.in](mailto:level2escalation@unitybank.co.in)

Call on: 9152366105 (mobile) between 9:30 AM to 6:00 PM, Monday to Friday.

Reply to the complaint will be given within 7 days.

If the customer is not satisfied with the resolution provided by the Level 2 Escalation Officer or if the customer does not hear from the bank in 15 days, then the customer may escalate his grievance to Principal Nodal Officer of the Bank.

### **Level 3: Principal Nodal Officer/ Grievance Redressal Officer (Central)**

**Contact Person:** Mr. Mahendra Bindra

Address: Unity Small Finance Bank Limited, Unit no. 2, First floor, Central Plaza, 166, CST road, Kalina, Mumbai -400098 or

Send an email to: [level3escalation@unitybank.co.in](mailto:level3escalation@unitybank.co.in)

Call on: 9152366104 (mobile) between 9:30 AM to 6:00 PM, Monday to Friday.

Reply to the complaint will be given within 7 days.

**Level 4:**

If the customer is not satisfied with the resolution provided by the Level 3 Officer or if the customer does not hear from the bank in 30 days, then the customer may escalate his grievance to the Regulator – Internal Ombudsman.

**The Regulator- Integrated Ombudsman**

Mode of filing complaint: The complaints under the Scheme can be made online on the portal (<https://cms.rbi.org.in>) / electronic mode (email at [crpc@rbi.org.in](mailto:crpc@rbi.org.in)) and physical form including postal and hand-delivered complaints to the ‘Centralised Receipt and Processing Centre’ set up at Reserve Bank of India, 4<sup>th</sup> floor, Sector 17, Chandigarh- 160017.

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